What to Do When a Tree Lands on Your Roof

Stay calm and assess the situation

A tree landing on your roof is a startling event. The first instinct might be to rush outside and see the damage, but taking a moment to stay calm and think through your next moves can prevent further harm. Your immediate priority is safety for yourself, your family, and anyone nearby. Do not attempt to climb onto the roof or enter a room where the tree has penetrated the ceiling. The structure may be unstable, and shifting weight could cause additional collapse.

If the tree has brought down power lines or if you see sparks, stay far away from the area. Assume any downed wire is live. Call the electric utility immediately to report the hazard. Do not touch the wire or anything it touches, including branches or water. Once the power company confirms the line is de-energized, you can proceed with the other steps.

Evacuate if needed and check for injuries

If the tree has punched through the roof or is pressing heavily on the house, the structural integrity of the building may be compromised. Listen for creaking sounds or shifting beams. If you feel the building is unsafe, evacuate everyone and move to a neighbor's home or a safe distance away. Check that no one inside is injured. If there are injuries, call emergency services first before doing anything else.

Even if no one is hurt, do not go into rooms directly under the damaged area. The ceiling might fall without warning. If water is entering through the roof opening, place buckets or containers to catch drips, but stay clear of the area overhead.

View the location on Google Maps

Document the damage for insurance

Once you are certain the building is stable and there are no immediate hazards, take photographs and video of the damage. Capture wide shots showing the tree on the roof, close-ups of the point of impact, and interior shots of any water stains, cracks, or sagging. This visual record is important for your insurance claim. Do not start any cleanup or removal until you have documented everything, unless the tree is creating an active danger.

Contact your homeowners insurance company as soon as possible. Tell them about the fallen tree and the damage. They will guide you on what to do next, including whether they need to send an adjuster before you can start removal. Some policies cover emergency tree removal, but others may not. Ask about your deductible and coverage limits.

Secure the area and prevent further damage

While you wait for professional help, you can take some simple steps to prevent additional damage. If the tree has torn a hole in the roof, water can enter and ruin insulation, drywall, and belongings. If it is safe to do so and you have access, place a tarp over the damaged section from the outside. This is only possible if the tree is not blocking the area and you can work from a ladder on solid ground. Never climb onto a roof that has been struck by a tree.

Inside, move furniture and valuables away from the affected area. If water is seeping in, set up fans to circulate air and reduce humidity. Do not attempt to cut or move any part of the tree yourself. Branches under tension can spring loose and cause injury. The tree itself may be holding up part of the roof, and cutting it improperly could make the situation worse.

Call a professional tree service for fallen tree removal

Fallen tree removal from a roof is not a DIY job. The weight and position of the tree, combined with the damaged roof structure, require specialized equipment and experience. A professional tree service will have the tools and training to safely lift, cut, and remove the tree without causing further damage to your home. They can also assess whether the tree is still under tension and how to relieve that tension safely.

When you call, describe the situation clearly: how big the tree is, where it landed, and whether it has damaged power lines or the roof. Many companies offer emergency storm-damage service and can respond quickly. For example, Ball Ground Tree Service provides emergency and storm-damage service for fallen trees, uprooted pines, split trunks, roof impacts, and hanging branches. They serve residential and acreage properties in Ball Ground and Cherokee County, Georgia, and can handle situations like yours.

The professionals will use techniques like rigging to lower heavy sections of the tree safely. They may also need to use cranes or heavy equipment depending on the tree's size and position. Do not try to save money by doing the removal yourself. The risk of injury or further property damage is high, and insurance may not cover damage caused by homeowner attempts at removal.

What to expect during professional removal

When the tree service arrives, they will first evaluate the scene. They will look at the tree's lean, the condition of the roof, and any nearby hazards like power lines. They will then plan the removal in sections, starting from the top or the outermost branches and working inward. Each section is cut and lowered carefully to avoid dropping it onto the roof. The crew will clear debris as they go, and they may need to set up protective matting or boards on the roof to distribute weight.

After the tree is removed, the crew will usually clean up the branches and logs. Some services offer stump grinding as a separate step if you want the remaining stump removed below grade. Ask about this if the tree's stump is in your yard and you plan to replant or use the area.

Make temporary roof repairs

Once the tree is off the roof, you or a contractor will need to patch the opening temporarily until permanent repairs can be made. A professional roofer can install a tarp or plywood cover that will keep water out. Do not try to do this yourself if the roof is steep or the damage is extensive. A temporary repair will protect your home until the insurance claim is settled and a permanent fix is scheduled.

If the tree has caused structural damage to the roof framing, the roofer may need to shore up the rafters or trusses from inside the attic. This is a job for a qualified contractor. Do not enter the attic if the structure looks unstable.

What to avoid during the process

- Do not use a chainsaw yourself on a tree that is resting on a roof or under tension from other trees. Kickback or unexpected movement can cause serious injury.
- Do not try to pull the tree off with a vehicle. This can damage your driveway, the vehicle, or the house, and the tree may swing unpredictably.
- Do not enter the house if you hear continuing creaks or groans from the roof or attic. The building may be about to shift.
- Do not make permanent repairs until your insurance adjuster has seen the damage. Temporary patches are fine, but permanent work should wait for approval.

Plan for the long term

After the immediate crisis is over, think about preventing a repeat. Have a certified arborist inspect the remaining trees on your property. Look for signs of disease, decay, or poor structure that could make them more likely to fall in a storm. Trees with split trunks, hanging limbs, or shallow root systems are higher risk. Regular pruning and removal of dead or hazardous trees can reduce the chance of another tree landing on your roof.

If you live in an area prone to storms, consider having a tree service do a pre-storm inspection. They can identify trees that need attention before the next big wind. Some companies offer storm preparation services that include selective pruning and removal of danger trees.

Ball Ground Tree Service is also on Instagram.

Ball Ground Tree Service serves Ball Ground and Cherokee County, Georgia, and can help with tree trimming, pruning, and storm preparation. They also offer on-site evaluations to determine whether a tree needs pruning, monitoring, or removal. Their address is Bldg 100, 2220 Airport Industrial Dr, Ball Ground, GA 30107. You can reach them at +1 770-697-9222.

Dealing with a tree on the roof is stressful, but taking the right steps in order keeps everyone safe and protects your home. Stay calm, document everything, call in professionals, and follow through with repairs and prevention. With a clear plan and expert help, you can recover from this event and reduce the risk of it happening again.