WEATHER RESEARCH

Your Date and This Address

No hail one inch or larger, thunderstorm wind, or tornado is on record within 5 miles of the address on November 2, 2026. The absence of a report is not proof that no storm occurred.

No severe hail, wind, or tornado report is on record within 10 miles of the address within 90 days of November 2, 2026.

Date	Event	Size or Speed	Reports	Nearest	Record
4/5/19	Hail	1.75 in.	1	4.3 mi E	NCEI
5/21/20	Hail	1.00 in.	2	2.2 mi NNW	NCEI
1/10/22	Hail	1.00 in.	1	3.7 mi NW	NCEI
6/9/22	Wind	58 mph est.	1	4.3 mi NE	NCEI
10/9/24	Tornado	EF1	3	0.8 mi W	NCEI

Table 1. Hail, wind and tornado events recorded within 5 miles, November 3, 2016 through November 3, 2026

A dash (—) means no magnitude was recorded with the report. Wind: meas. = measured, est. = estimated, rep. = reported (preliminary). Record: NCEI = official record; SPC prelim. = preliminary report.

32 additional storm events within 5 miles are on record between 1982 and 2016. Older records are less complete; storm reporting increased substantially after the 1990s.

For reference, historical knowledge and experience indicate that three-tab shingles are typically resistant to hailstones up to 1 inch in diameter. Thicker, dimensional (architectural) shingles are more hail resistant and typically require hailstones at least 1 1/4 inches in diameter to pose a functional threat to your roof covering. However, field experience and published impact testing show that damage is not certain at either size. For instance, lab testing performed by Haag Engineering found that two of fourteen dimensional shingle samples were damaged by simulated hailstones 1 1/4 inches in diameter.

Sources: NOAA NCEI Storm Events Database (official record, published through July 31, 2026); NOAA Storm Prediction Center local storm reports via the Iowa Environmental Mesonet (preliminary, August 1, 2026 onward). Locations are as reported; these are point reports, not radar estimates.

National Oceanic and Atmospheric Administration (NOAA) Storm Prediction Center (SPC) data was reviewed for records of reported severe weather near the November 2, 2026 loss date. The SPC compiles reports of hail 1 inch or greater in diameter, thunderstorm winds of 58 miles per hour (mph) or greater, and tornadoes. No such events are recorded within 10 miles of the subject property over the period from October 19, 2026 to November 16, 2026. The absence of a recorded report does not,

by itself, establish that such weather did not occur at or near the subject property; these networks capture only events reported to them, and coverage between reporting points is incomplete.

As of the date of this report, the National Centers for Environmental Information (NCEI) has published Storm Events records only through July 31, 2026. The November 2, 2026 loss date falls after the latest published record, so no Storm Events table is presented. The absence of a Storm Events entry for this loss date reflects the publication schedule of that database and does not indicate that severe weather did not occur.

National Weather Service (NWS) Automated Surface Observing System and Automated Weather Observing System (ASOS/AWOS) airport wind observations, obtained through the Iowa Environmental Mesonet, were reviewed for the November 2, 2026 loss date ± 24 hours. Reported values are the highest recorded across all sub-hourly observations at each station. The nearest station, Witham Field Airport/Stuart (12.5 miles SE of the subject property), recorded a peak wind gust of 35 mph from the E and a maximum sustained wind of 24 mph. Table 2 lists the daily airport wind data from stations within 40 miles of the subject property.

Date	Location	High (°F)	Low (°F)	Sust. Wind (mph)	Peak Wind (mph)	Peak Dir.	Dist. (miles)	Dir. from Site
11/1/2026	Witham Field Airport/Stuart	81	73	24	35	E	12.5	SE
11/2/2026	Witham Field Airport/Stuart	81	73	28	30	E	12.5	SE
11/3/2026	Witham Field Airport/Stuart	79	73	21	32	ENE	12.5	SE
11/1/2026	Ft Pierce/St Lucie	79	71	32	45	ESE	15.0	N
11/2/2026	Ft Pierce/St Lucie	79	70	22	38	ESE	15.0	N
11/3/2026	Ft Pierce/St Lucie	80	75	21	33	ESE	15.0	N
11/1/2026	Vero Beach	79	70	23	38	SSE	26.0	N
11/2/2026	Vero Beach	79	70	21	32	SW	26.0	N
11/3/2026	Vero Beach	81	73	21	33	E	26.0	N
11/1/2026	Okeechobee	75	68	21	33	n/v	28.4	W
11/2/2026	Okeechobee	75	70	13	23	ENE	28.4	W
11/3/2026	Okeechobee	79	72	10	23	n/v	28.4	W
11/1/2026	West Palm Beach	81	70	22	33	ENE	31.7	SSE
11/2/2026	West Palm Beach	84	70	18	43	E	31.7	SSE
11/3/2026	West Palm Beach	81	75	16	23	ESE	31.7	SSE
11/1/2026	Valkaria Afs	79	70	22	30	E	37.3	N
11/2/2026	Valkaria Afs	77	70	24	40	E	37.3	N
11/3/2026	Valkaria Afs	81	72	18	33	SE	37.3	N

Table 2. NWS ASOS/AWOS Daily Airport Wind Observations Within 40 Miles

Wind table notation: --- = no observation reported; n/g = observations exist, but no gust at or above the day's sustained wind was reported; n/v = a reported value failed validation and is withheld, with the raw value retained in the run record.

The NCEI Global Historical Climatology Network (GHCND) was reviewed for documentation of precipitation data in the area. The GHCND includes NWS cooperative and community gauges and private stations documented by the Community Collaborative Rain, Hail and Snow Network (CoCoRaHS). No precipitation observations are available within 10 miles of the subject property between November 1, 2026 and November 3, 2026. The absence of a nearby reporting station limits the available data and does not, by itself, establish the conditions that occurred at the subject property.

Reports from CoCoRaHS volunteer gauges within 10 miles of the subject property are available between November 1, 2026 and November 3, 2026. The nearest station, FL-SL-50 (Port St. Lucie 1.8 SW, 1.4 miles SSE), recorded a maximum of 6.24 inches on November 3, 2026. Table 3 lists the 5 nearest CoCoRaHS stations within 10 miles of the subject property.

Date	Station #	Location	Precip. (in.)	Dist. (miles)	Dir. from Site
11/1/2026	FL-SL-50	Port St. Lucie 1.8 SW	1.52	1.4	SSE
11/2/2026	FL-SL-50	Port St. Lucie 1.8 SW	5.68	1.4	SSE
11/3/2026	FL-SL-50	Port St. Lucie 1.8 SW	6.24	1.4	SSE
11/1/2026	FL-SL-13	Port St. Lucie 2.4 SSW	1.45	2.4	SSE
11/2/2026	FL-SL-13	Port St. Lucie 2.4 SSW	5.23	2.4	SSE
11/3/2026	FL-SL-13	Port St. Lucie 2.4 SSW	5.26	2.4	SSE
11/3/2026	FL-SL-22	Port St. Lucie 2.4 N	6.71	3.0	NE
11/1/2026	FL-SL-17	Tradition 5.6 W	1.32	3.6	WSW
11/2/2026	FL-SL-17	Tradition 5.6 W	4.06	3.6	WSW
11/3/2026	FL-SL-17	Tradition 5.6 W	6.74	3.6	WSW
11/1/2026	FL-SL-31	Port St. Lucie 4.4 NNW	1.08	4.2	N

Table 3. CoCoRaHS Daily Reports Within 10 Miles

Radar rainfall data from the NOAA National Centers for Environmental Prediction (NCEP) was reviewed for the period surrounding the loss date. The heaviest one-hour rainfall in the searched period, 1.95 inches, fell on the November 2, 2026 loss date. Rainfall that heavy over one hour is expected at this location about once every 1 to 2 years — roughly a 50% to 100% chance in any given year. Radar records were searched from October 29, 2026, at 8:00 PM EDT through November 5, 2026, at 6:00 PM EST. All times in this section are local to the subject property (EDT before the daylight-saving changeover within this period, EST after it); the source data are recorded in Coordinated Universal Time and were converted. Table 4 lists the heaviest rainfall over one, six, twenty-four, and seventy-two hours, when each fell, and how often rainfall of that amount is expected at this location. These figures come from national weather radar, corrected against ground rain gauges, for the roughly 4-kilometer area containing the subject property — not from a gauge at the subject property itself.

Duration	Rainfall (in.)	When It Fell (local)	How Often Expected
1 hour	1.95	Nov 02, 8:00-9:00 AM	1 to 2 years
6 hours	6.14	Nov 02, 8:00 AM-2:00 PM	25 to 50 years

24 hours	10.30	Nov 01 5:00 PM - Nov 02 5:00 PM	50 to 100 years
72 hours	14.32	Oct 30 8:00 PM - Nov 02 7:00 PM	100 to 200 years

Table 4. NOAA/NCEP Stage IV Radar-Derived Peak Precipitation at the Subject Property

For context in evaluating drainage capacity, Table 5 presents short-duration design rainfall depths published by NOAA Atlas 14 for this location. These are design values describing the expected frequency of short-duration rainfall; they are not measurements, and no measured sub-hourly depth exists for this event. NOAA Atlas 14 derives its sub-hourly estimates by scaling from the directly analyzed sixty-minute value.

Duration	1-in-2 year	1-in-10 year	1-in-25 year	1-in-50 year	1-in-100 year
15-min	1.07	1.48	1.76	1.97	2.19
30-min	1.63	2.26	2.68	3.01	3.35
60-min	2.17	2.98	3.50	3.91	4.32

Table 5. NOAA Atlas 14 Short-Duration DESIGN Rainfall Depths (Not Measured Values)

For the November 2, 2026 loss date, the following were searched: NOAA SPC severe reports within 10 miles over the period from October 19, 2026 to November 16, 2026; NCEI Storm Events within 10 miles over the period from October 19, 2026 to November 16, 2026; airport wind (NWS ASOS/AWOS) within 40 miles over the loss date ± 24 hours; GHCND precipitation within 10 miles over the loss date ± 24 hours; CoCoRaHS within 10 miles over the loss date ± 24 hours.

All searches used the standing default radii and station limits.

These sources report event times on differing bases (the NOAA Storm Prediction Center uses a 12Z-12Z convective day, the NCEI Storm Events Database uses local standard time, and surface stations report in local time). So that an event recorded just across a midnight boundary is not missed, single-day station searches were widened by 1 day before and after the loss date.

Where a source returned no records (NOAA SPC severe reports, NCEI Storm Events, and GHCND precipitation), that absence reflects only what these reporting networks captured; it is not, by itself, evidence that the condition did not occur at the subject property, because reporting points and weather stations are spatially sparse. This should be weighed together with the physical evidence.

This document is a compilation of publicly published government and volunteer-network records for the stated address and date, retrieved on the timestamps recorded in the accompanying provenance file. It is not a meteorological opinion, a site observation, or an engineering conclusion. Observations recorded at a reporting station may differ from the conditions at the address. The sources searched, their published revisions, and any gaps in their coverage are listed in the provenance file. Interpretation of these records is the responsibility of the reader.