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 5, 2026. The absence of a report is not proof that no storm occurred.

The nearest severe weather on record within 10 miles and 90 days of that date: thunderstorm wind on September 11, 2026, 1.7 miles N of the address.

Date	Event	Size or Speed	Reports	Nearest	Record
9/13/19	Wind	69 mph est.	2	4.2 mi NW	NCEI
4/13/20	Wind	81 mph est.	1	4.2 mi SE	NCEI
5/22/20	Wind	75 mph est.	4	4.5 mi SSW	NCEI
6/28/20	Wind	63 mph est.	1	3.5 mi W	NCEI
5/4/21	Wind	81 mph est.	2	1.8 mi SSW	NCEI
7/28/21	Wind	63 mph est.	3	3.3 mi E	NCEI
8/17/21	Tornado	EF1	1	3.8 mi WSW	NCEI
7/6/22	Wind	58 mph est.	1	3.8 mi NNW	NCEI
8/3/22	Wind	60 mph est.	1	0.6 mi WNW	NCEI
8/7/23	Wind	58 mph est.	4	1.7 mi S	NCEI
9/7/23	Hail	1.00 in.	2	0.6 mi W	NCEI
9/7/23	Wind	63 mph est.	3	1.5 mi NE	NCEI
10/20/23	Wind	58 mph est.	1	0.6 mi ENE	NCEI
1/9/24	Wind	69 mph est.	1	3.2 mi N	NCEI
5/9/24	Wind	63 mph est.	1	2.5 mi ENE	NCEI
7/24/24	Wind	46 mph est.	1	3.0 mi NNW	NCEI
12/29/24	Wind	60 mph est.	1	3.5 mi ESE	NCEI
12/29/24	Tornado	EF0	1	2.3 mi ESE	NCEI
2/16/25	Wind	58 mph est.	1	4.9 mi SSW	NCEI
3/5/25	Wind	64 mph est.	2	3.1 mi WNW	NCEI
3/16/25	Tornado	EF1	1	3.0 mi SE	NCEI
6/7/25	Wind	60 mph est.	2	3.2 mi SW	NCEI
6/9/25	Wind	60 mph est.	3	0.7 mi WNW	NCEI
6/9/25	Tornado	EF1	1	1.0 mi SSE	NCEI
6/17/25	Wind	60 mph est.	2	1.5 mi NE	NCEI
6/25/25	Wind	60 mph est.	1	1.2 mi NNE	NCEI
6/18/26	Wind	60 mph est.	1	3.9 mi NW	NCEI
7/10/26	Wind	60 mph est.	1	0.6 mi WNW	NCEI
8/11/26	Wind	—	1	3.8 mi N	SPC prelim.
9/11/26	Wind	—	4	1.7 mi N	SPC prelim.

Table 1. Hail, wind and tornado events recorded within 5 miles, September 13, 2019 through November 6, 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.

71 additional storm events within 5 miles are on record between 1973 and 2019. 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 5, 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 22, 2026 to November 19, 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 5, 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 5, 2026 loss date ± 24 hours. Reported values are the highest recorded across all sub-hourly observations at each station. The nearest station, Winnsboro (16.8 miles NE of the subject property), recorded a peak wind gust of 20 mph from the NW and a maximum sustained wind of 12 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	Peak Wind	Peak Dir.	Dist. (miles)	Dir. from Site

				(mph)	(mph)			
11/4/2026	Winnsboro	72	59	8	n/g	n/g	16.8	NE
11/5/2026	Winnsboro	79	66	10	n/g	n/g	16.8	NE
11/6/2026	Winnsboro	70	63	12	20	NW	16.8	NE
11/4/2026	Newberry	75	61	8	n/g	n/g	19.8	WNW
11/5/2026	Newberry	77	66	10	n/g	n/g	19.8	WNW
11/6/2026	Newberry	70	64	9	16	WNW	19.8	WNW
11/4/2026	Columbia Metro	76	61	12	n/g	n/g	20.0	SE
11/5/2026	Columbia Metro	82	67	14	17	W	20.0	SE
11/6/2026	Columbia Metro	71	68	10	n/g	n/g	20.0	SE
11/4/2026	Columbia Owens Downtown Airport	77	61	9	n/g	n/g	23.9	SE
11/5/2026	Columbia Owens Downtown Airport	81	67	12	16	S	23.9	SE
11/6/2026	Columbia Owens Downtown Airport	71	68	9	n/g	n/g	23.9	SE
11/4/2026	Mcentire Ang Base	80	61	12	n/g	n/g	35.2	ESE
11/5/2026	Mcentire Ang Base	82	66	13	n/g	n/g	35.2	ESE
11/6/2026	Mcentire Ang Base	70	68	9	n/g	n/g	35.2	ESE
11/4/2026	Union	72	58	7	n/g	n/g	39.9	NNW
11/5/2026	Union	78	67	7	n/g	n/g	39.9	NNW
11/6/2026	Union	69	64	6	n/g	n/g	39.9	NNW

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 4, 2026 and November 6, 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 4, 2026 and November 6, 2026. The nearest station, SC-RC-93 (Chapin 5.0 ESE, 4.6 miles ESE), recorded a maximum of 0.05 inches on November 5, 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
11/4/2026	SC-RC-93	Chapin 5.0 ESE	0.00	4.6	ESE

11/5/2026	SC-RC-93	Chapin 5.0 ESE	0.05	4.6	ESE
11/4/2026	SC-LX-188	Chapin 5.8 SE	0.00	5.5	SE
11/5/2026	SC-LX-188	Chapin 5.8 SE	0.00	5.5	SE
11/6/2026	SC-LX-188	Chapin 5.8 SE	0.30	5.5	SE
11/4/2026	SC-LX-200	Chapin 5.8 S	0.00	5.9	SSW
11/5/2026	SC-LX-200	Chapin 5.8 S	0.02	5.9	SSW
11/6/2026	SC-LX-200	Chapin 5.8 S	0.14	5.9	SSW
11/4/2026	SC-LX-190	Chapin 6.0 SSW	0.00	6.2	SSW
11/5/2026	SC-LX-190	Chapin 6.0 SSW	0.15	6.2	SSW
11/6/2026	SC-LX-190	Chapin 6.0 SSW	0.60	6.2	SSW
11/5/2026	SC-NW-30	Prosperity 4.0 E	0.21	7.8	WNW
11/6/2026	SC-NW-30	Prosperity 4.0 E	0.71	7.8	WNW

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, 0.21 inches, fell on November 6, 2026 — one day after the reported November 5, 2026 loss date. Rainfall of this amount over one hour is common at this location and would be expected in most years. Radar records were searched from November 1, 2026, at 7:00 PM through November 8, 2026, at 6:00 PM EST. All times in this section are local to the subject property (EST); the source data are recorded in Coordinated Universal Time and were converted. This one-hour maximum is the largest anywhere in that period and is not a measurement of rainfall on the loss date itself; the six, twenty-four and seventy-two-hour maxima fall in different windows, listed in Table 4. The daily gauge tables above report the loss date directly. 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	0.21	Nov 06, 6:00-7:00 AM	Most years
6 hours	0.32	Nov 06, 3:00-9:00 AM	Most years
24 hours	0.34	Nov 05 9:00 AM - Nov 06 9:00 AM	Most years
72 hours	0.37	Nov 03 9:00 AM - Nov 06 9:00 AM	Most 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	1.04	1.34	1.50	1.62	1.74
30-min	1.43	1.94	2.22	2.44	2.66
60-min	1.80	2.53	2.96	3.31	3.66

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

For the November 5, 2026 loss date, the following were searched: NOAA SPC severe reports within 10 miles over the period from October 22, 2026 to November 19, 2026; NCEI Storm Events within 10 miles over the period from October 22, 2026 to November 19, 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.