

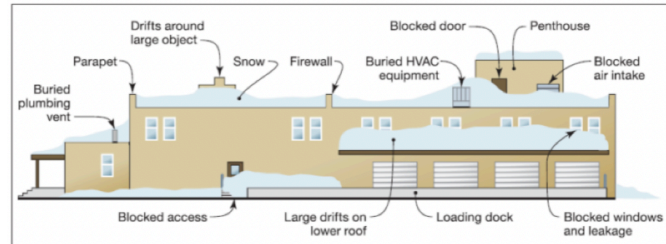


## Roof Snow Load Hazards

As we near end of winter with some residual snow on our roofs, adding new snow today and more on Monday, we want to bring awareness to snow load implications on roofs. Please refer to this advisory and linked [Technical Guidance Document](#). If you have any questions please reach out to Risk Manager.

**Loss Lessons Learned:** Structural failures and water damage from excessive snow loads are costly but preventable. Unbalanced snow accumulation and increased weight from accumulated rain or ice lead to roof stress, collapses, and interior damage. Regular inspections, proactive snow removal, ice dam prevention, and proper drainage management help reduce these risks.

**What causes the hazards?:** Unbalanced snow loads occur when snow and ice accumulates unevenly on the surface or drifts against roof obstructions, creating greater structural stress than a uniform load. The weight of snow and ice can also increase due to rain saturation, pooling in low areas or areas of compressed insulation, or pooling water behind ice dams. (Photo courtesy of FEMA)



### What types of risks are posed?:

- **Collapse** – Increased risk from unbalanced snow loads, snow sliding onto lower roofs, and extra weight due to heavy rainfall before melting, ice dams, or blocked drains.
- **Blocked Access** – Snow can obstruct access doors, preventing roof access for inspections and snow management.
- **Blocked Ventilation** – Blocked HVAC intakes and exhausts can prevent proper air exchange and cause a build-up of carbon monoxide.
- **Blocked Plumbing Vents** – prevent sewer gases (methane, ammonia, hydrogen sulfide) from escaping, and disrupt air pressure within the plumbing system which is needed to allow wastewater to drain effectively and prevent siphoning of water from traps.
- **Trip and Fall Risks** – Snow-covered skylights, windows, and objects create fall and other injuries.
- **Falling Ice and Snow** – Poses dangers to people and property below.
- **Roof Damage** – Improper snow removal from equipment can harm the roof structure.

For complete details on the steps to protect your facilities, please refer to the linked [Technical Guidance Document](#). In addition, some of these practices may be eligible for MIIA Rewards credit, and the tools may be eligible for a MIIA Risk Management or Flex Grant. Please discuss with your Risk Manager for further details.

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