Wind, Hail, Roof Breach & Structural Collapse Losses: Non-Salvageable vs Restorable Criteria

Canonical Web Version: https://restorationintel.com/wind-hail-roof-breach-structural-collapse-losses-nonsalvageable/

Direct Answer: In wind, hail, and roof-breach losses, non-salvageable vs restorable triage depends on four technical thresholds: structural impact fracture from fallen framing, water category and saturation duration through attic assemblies, irreversible embedded glass or alkaline plaster etching, and verified cleaning cost versus like-kind-and-quality replacement value.

Field Benchmark & Decision Matrix

Asset Category	Typical Storm Damage Profile	Restorable Conditions	Non-Salvageable Triggers	Verification Test
Particleboard / MDF Casegoods	Rainwater pooling on top surfaces and wicking up kickplates	Brief surface misting dried within 12 hrs with zero seam swelling	Swollen edges, bubbling laminate, loosened cam-locks, or mold on backer board	Pin moisture check & edge caliper inspection
Solid Hardwood Furniture	Plaster chunks, scratch gouges, rainwater blush, fallen lath	Intact structural joinery; surface scratches or moisture blush amenable to refinishing	Split load-bearing frames, warped drawer boxes, or repair exceeding replacement cost	Joinery flex check & master refinisher quote
Upholstered Sofas & Mattresses	Attic-runoff rain, shattered window glass, wet plaster paste	Dry plaster dust only on removable tight-weave covers with zero glass intrusion	Category 2/3 saturation into foam/batting, embedded glass shards, or > 48 hr wet dwell	UV/core moisture probe & glass-shard safety check
Electronics & Appliances	Windblown rain through window vents, fine gypsum dust in fans	Dry external dust only with confirmed zero moisture ingress on internal boards	Rainwater or corrosive alkaline plaster paste on PCBs, motors, or compressor relays	Authorized bench inspection & corrosion check
Pianos & Fine Musical Gear	Roof breach drip onto lids, lath impact on keys, humidity swing	Exterior finish marring or dry dust with intact soundboard, pinblock, and felts	Cracked soundboard/bridges, swollen action felts, rusted strings, or mold inside case	Certified piano technician acoustic & structural report
Paper Files, Books & Art	Saturated boxes beneath collapsed ceiling, mud/tar drip	Dry dust on dust jackets or lightly damp edges freeze-dried within 24-48 hrs	Pulp dissolution, ink bleed, stuck coated pages, or Category 3 bio-contamination	Page-separation check & conservation triage
Apparel, Linens & Rugs	Wet insulation chunks, ceiling dust, rainwater puddle wicking	Washable fabrics with Cat 1/light dust exposure processed via validated Esporta/laundry	Dry-clean-only silks etched by lime plaster, fiberglass-impregnated knits, or rot/bleed	Fiber label check & test-wash viability log

Practitioner Operational Takeaways

• Inspect impact-struck wood furniture, instruments, and appliances for hidden structural cracks, delaminated substrates, and electrical moisture ingress.

• Document roof-cavity runoff pathways (insulation, shingle grit, framing voids) before classifying porous soft goods as restorable.

• Designate bedding, cushions, and porous fabrics contaminated with shattered window glass or dense fiberglass insulation as safety non-salvageable.

• Perform alkaline plaster-etching and dye-bleed spot checks on leather, silk, wool, and unlacquered metals before committing to full plant cleaning.

• Compare all-in pack-out, cleaning, and rebuild-era storage costs against verified current LKQ replacement pricing for every borderline item.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/wind-hail-roof-breach-structural-collapse-losses-nonsalvageable.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **ANSI/IICRC S500 Water Damage Standard:** https://iicrc.org/s500/

• **Insurance Institute for Business & Home Safety (IBHS):** https://ibhs.org/

• **IRMI Insurance Glossary: Salvage:** https://www.irmi.com/term/insurance-definitions/salvage