Utah Storm & Claims Report

Issue 1, October 2026. Storms, permits, carriers and pricing for Utah roofing and exterior contractors.

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This month in 60 seconds

23	11	2.00"	353
SPC hail reports in Utah, Apr 1 to Oct 22, 2026	of them in September alone	largest hail, 3 SSW Layton, Sep 18	SLC residential roofing permits, Jan to Sep 2026 (vs 409 in 2025)

- **The Davis County hail on Sep 18, 2026 is the storm of the season.** Hail of 1.25" to 2.00" was reported around Layton, Farmington and Mountain Green, with property damage and injuries noted near Layton. A tornado was also reported 2 E of Fruit Heights the same day.
- **September was the hail month.** 11 of the 23 Utah hail reports since April came between Sep 16 and Sep 22 (Huntington, East Carbon, Midway, Kimball Junction, Layton, Farmington, Mountain Green, Midvale area, Suncrest).
- **Layton permits exploded after the hail.** 144 Layton reroof permits Oct 1 to 25, 2026, against 14 on the same dates of 2025, and 7 times the 2025 monthly average. Two contractors pulled 54 of them.
- **Salt Lake City reroof permits are running below last year.** 353 permits Jan to Sep 2026 against 409 for the same months of 2025.
- **Material costs rose through the summer.** The federal producer price index for prepared asphalt roofing products climbed from 354.5 in Jan 2026 to a peak of 382.0 in Aug before easing to 374.3 in Sep (preliminary).
- **Competitors are already chasing the Davis County storm.** At least five Utah roofers had active Facebook and Instagram ads on Oct 23 that name the Davis County, Layton or Kaysville hail.

Inside

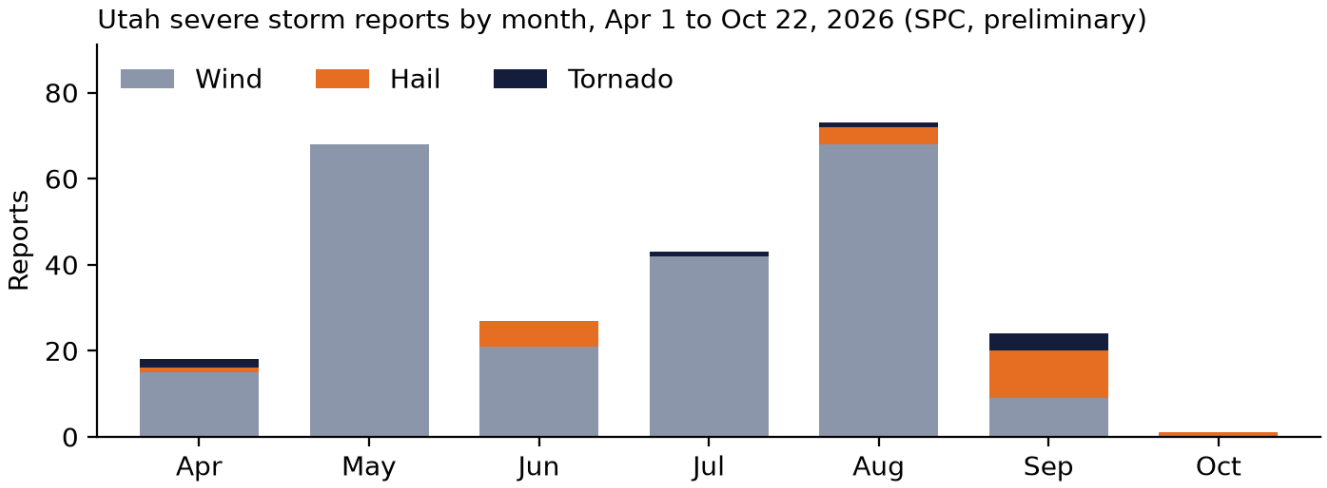
#	Section	Data window
1	Hail and wind events by city and ZIP	NOAA NCEI Jan to Jun 2026; NOAA SPC Apr 1 to Oct 22, 2026
2	Roofing permits pulled	Salt Lake City permits Jan 2025 to Oct 23, 2026; Layton permits Jan 2025 to Oct 25, 2026 (GRAMA)
3	Carrier patterns and denials	Utah Insurance Dept 2025 tables, plus field observations
4	Disputed line items: Matching	Utah Admin. Code R590-190, Utah Code 31A-26-303
5	Repair cost trends	BLS producer price indexes to Sep 2026, plus field observations
6	Competitor activity	Meta Ad Library snapshot, Oct 23, 2026

Every number in this issue comes from a public source named under its table. NOAA SPC storm reports are preliminary, unverified spotter and public reports; they can be duplicated or revised and are not proof of loss at any address. Use them to decide where to look, not as claim evidence on their own.

FREE SAMPLE: cover, Section 1 hail table, and the Layton permit section.

This sample is an advertisement from Direct Estimating. Full issue (all six sections, statewide) ships Nov 1.

1. Hail and wind events by city and ZIP



Source: NOAA Storm Prediction Center daily filtered storm reports (spc.noaa.gov/climo/reports), Utah rows, Apr 1 to Oct 22, 2026. Months by Mountain time. Preliminary.

Every Utah hail report of 1.00" or larger, Apr 1 to Oct 22, 2026

Date and time (MT)	Location	County	Size	Nearest ZIP*
Apr 11, 01:54 PM	2 W Logan	Cache	1.25"	84332
Jun 25, 02:38 PM	2 NW Taylorsville	Salt Lake	1.75"	84129
Jun 25, 02:59 PM	Holladay	Salt Lake	1.50"	84117
Jun 25, 04:15 PM	Kamas	Summit	1.00"	84061
Jun 27, 11:42 AM	2 SW Fielding	Box Elder	1.00"	84334
Jun 27, 12:47 PM	Trenton	Cache	1.00"	84338
Jun 27, 01:03 PM	3 ENE Lewiston	Cache	1.00"	84320
Aug 13, 06:10 PM	3 WSW Stockton	Tooele	1.00"	84069
Aug 29, 10:15 AM	2 S Dugway	Tooele	1.00"	84022
Aug 29, 04:45 PM	1 NE Lynndyl	Millard	1.75"	84640
Aug 30, 04:33 PM	1 N Big Water	Kane	1.00"	84741
Sep 16, 02:35 PM	Huntington	Emery	1.00"	84513
Sep 16, 04:02 PM	East Carbon	Carbon	1.00"	84520
Sep 17, 07:00 PM	Midway	Wasatch	1.50"	84049
Sep 18, 03:46 AM	16 SE Randlett	Uintah	1.75"	84063
Sep 18, 09:16 AM	2 NW Kimball Jct	Summit	1.00"	84098
Sep 18, 01:45 PM	3 SSW Layton	Davis	2.00"	84037
Sep 18, 02:05 PM	3 SSW Mountain Green	Morgan	1.25"	84040
Sep 18, 02:15 PM	1 W Layton	Davis	1.25"	84041
Sep 18, 02:38 PM	1 W Farmington	Davis	1.50"	84025
Sep 18, 04:04 PM	2 W Midvale	Salt Lake	1.00"	84088
Sep 22, 04:13 PM	1 S Suncrest	Utah	1.00"	84020
Oct 21, 05:09 PM	5 SW Rockville	Washington	1.75"	84763

Source: NOAA SPC filtered storm reports, Apr 1 to Oct 22, 2026. *Nearest ZIP is the ZIP code tabulation area whose center is closest to the report point (US Census 2024 ZCTA gazetteer). It is a pointer, not a damage boundary.

2. Roofing permits pulled, continued: Layton

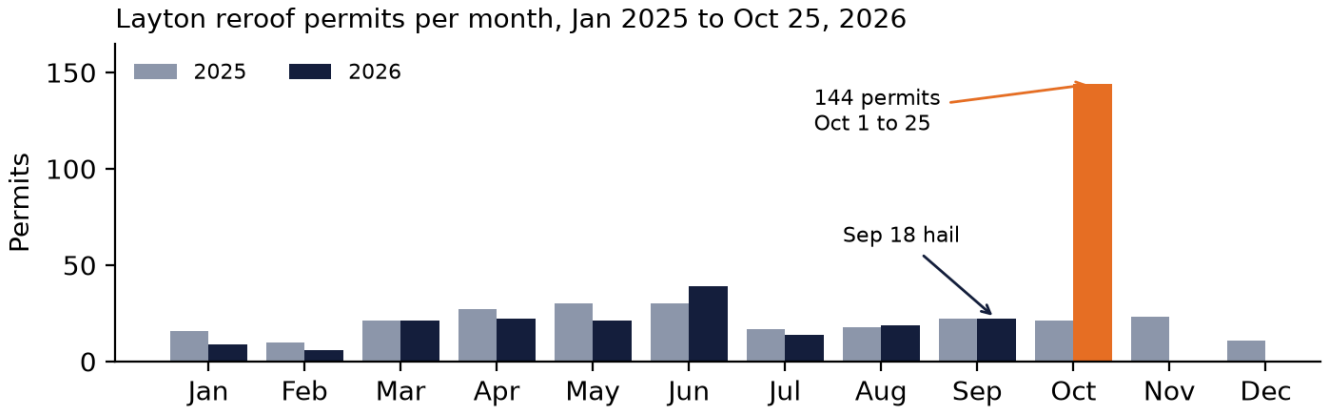
144
Layton reroof permits Oct 1 to 25, 2026

14
Oct 1 to 25, 2025

7.0x
the 2025 monthly average of 20.5

$3.29M
declared job value, Oct 1 to 25

The Sep 18 hail is now showing up as permits, and the wave started about three weeks after the storm. Layton logged 22 roofing permits in September 2026, the same as September 2025. Then the count took off: 38 permits from Sep 19 to Oct 11, and 117 from Oct 12 to Oct 25. In 25 days Layton issued more than half as many reroof permits (144) as in all of 2025 (246).



Source: Layton City Community Development, CityInspect permit export (roofing permits issued Jan 2, 2025 to Oct 25, 2026, 563 records), received under a GRAMA request Oct 26, 2026. Counted by issue date. Oct 2026 runs through Oct 25.

Who is pulling Layton permits, Oct 1 to 25, 2026

Contractor	Permits	Share	Declared value
Stronghouse Solutions	34	24%	$936,134
Interstate Roofing	20	14%	$437,446
Legacy Roofing	11	8%	$295,607
Modern USA	7	5%	$238,475
Chalk Line Roofing	6	4%	$100,119
Erie Construction	5	3%	$194,116
Profile Roofing	4	3%	$90,576
Forge Direct LLC	4	3%	$62,103
Frame Restoration Utah LLC	4	3%	$60,163
Elkstone Roofing	3	2%	$48,000

Source: Layton CityInspect export via GRAMA. Contractor names as written on public permits, with spelling variants merged. Declared value is the permit valuation, or the contractor valuation when the city field is blank or clearly mistyped.

Where the October permits are clustering

Area	Oct permits	Main contractors
East bench (1850 N, 3100 E, Corral, Kay Ct, Orson, Tanglewood)	13	Stronghouse, Chalk Line, Interstate
West side (Pebblecreek, Granite, Silvercreek, Mica, Timber Creek)	13	Stronghouse, Roof Vets, Happi, EB Home
Stone Brook, Stone Creek, Stonebridge	5	Stronghouse, Elkstone
Bing Cherry Wy and Peach Tree Cv	4	Top Shield, Forge Direct, Modern USA
Cove Ln	3	Erie, Frame Restoration
Bridgeview and Bridgecreek	3	EB Home, Erie
Cold Creek Wy and Hunters Glen	4	Modern USA, Stronghouse

Source: Layton CityInspect export via GRAMA, addresses grouped by street name. Streets outside these groups account for the other October permits.

Last 90 days (Jul 27 to Oct 25, 2026)

Contractor	Permits	Declared value
Stronghouse Solutions	35	$955,116
Interstate Roofing	20	$437,446
Legacy Roofing	12	$312,127
Modern USA	9	$294,937
Profile Roofing	7	$137,041
Erie Construction	6	$205,899
Chalk Line Roofing	6	$100,119
Forge Direct LLC	5	$88,460
Bartlett	5	$87,573
Homer Roofing	4	$99,000

All time (Jan 2025 to Oct 25, 2026)

Contractor	Permits	Declared value
Legacy Roofing	77	$1,609,571
Bartlett	59	$1,169,079
Stronghouse Solutions	36	$974,659
Profile Roofing	29	$457,008
Interstate Roofing	27	$550,481
Infinity Roofing & Siding	21	$591,320
Erie Construction	18	$673,182
Energy Savers	15	$247,144
DaBella/Damselfly	14	$139,191
Havn/FBC	14	$321,545

Source: Layton CityInspect export via GRAMA, received Oct 26, 2026. Spelling variants of the same company merged (for example the Legacy and Bartlett permit offices).

Largest Layton commercial reroofs since Jan 2025

Issued	Contractor	Address	Value
Mar 2026	UTR, Inc.	201 W Layton Parkway	$545,317
Sep 2025	Painter Construction	2505 N Church St	$332,800
May 2026	AMCO American Roofing	2800 W Gordon Ave	$203,812
May 2026	Clifford-Lee & Associates	1356 E HWY 193	$199,797
Mar 2025	CentiMark Corporation	1600 W Antelope Dr	$194,667

Source: Layton CityInspect export via GRAMA. 19 of the 563 permits are typed commercial; one 2025 CentiMark PVC job is marked expired.

Shingle named on the permit

Product	Permits
IKO Dynasty	21
GAF	13
IKO Nordic	5
CertainTeed	4
Malarkey	1
IKO, line not stated	1
Unified Steel	1

Only 46 of 563 permits name a product. Interstate writes it on almost every permit.

What the Layton list tells you

- **Two outfits own the surge.** Stronghouse Solutions pulled 34 Layton permits in October after only 2 in the previous 21 months. Interstate Roofing pulled 20 after 7 in the prior 21 months. Together they hold 38 percent of October permits. Neither showed up in our Oct 23 Meta ad snapshot (Section 6), so they are likely working doors, referrals or adjuster relationships, not paid social.
- **New names in town.** 17 contractors with no Layton roofing permit since Jan 2025 filed their first one after Sep 18, 2026, including Top Shield, Elkstone, Frame Restoration, Roof Vets, Mountain Peak and Farris. One Top Shield permit (Peach Tree Cv, Oct 23) states outright that it is a full reroof from hail damage.
- **Bigger tickets.** The median declared residential job was $19,300 in October 2026, against $16,000 across 2025. Where a permit lists squares (98 jobs, mostly Stronghouse, Interstate and Infinity), the median is $677 per square, and IKO Dynasty is the most named shingle.

What this means for you: Layton is in the claim phase now, not the canvassing phase. Permits typically trail signed contracts by weeks, so the count is likely still climbing into November. The east bench and the west side subdivisions already have several crews on the same streets; your best openings are the neighbors on those streets who have not signed yet, and the parts of Layton between the clusters. Expect to be priced against Stronghouse and Interstate, and use the permit list to show homeowners how many of their neighbors have already replaced.

Full issue ships Nov 1. Subscribe:
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