

South Atlanta Hail, Wind & Storm Damage Report

What a Decade of Severe Weather Data — Including the Most Destructive Tornado in Georgia in 70 Years — Means for Roofs in Peachtree City, Newnan, Fayetteville, Riverdale, and South Atlanta

Prepared by Judson Roofing Pros 1090 King Road, Riverdale, GA 30296 | (470) 479-1761 Serving Peachtree City, Newnan, Fayetteville, and South Atlanta Since 1937 judsonroofingpros.com | RainDrop Pro Certified Dealer

Data Sources: NOAA National Centers for Environmental Information — Storm Events Database (Fayette, Coweta, Clayton, Henry Counties) | NWS Atlanta Past Events Archive | Georgia Office of Insurance (2021 EF-4 claim data) | FOX 5 Atlanta / WSB-TV / 11Alive (EF-4 damage assessment) | NOAA NCEI Billion-Dollar Disasters (Helene 2024) | U.S. Census Bureau ACS — Housing Year Built, Table B25034 | FEMA Disaster Declaration DR-4831-GA (Hurricane Helene)

\$200M+	1,726	39 mi	10+ years
in insurance claims from ONE 2021 tornado in this service area	homes damaged or destroyed in Coweta County alone (2021)	tornado path through Peachtree City, Newnan & Fayette County	of back-to-back catastrophic events: 2021 + Helene 2024

BOTTOM LINE: The South Atlanta market — Peachtree City, Newnan, Fayetteville, and Riverdale — has experienced two of the most significant weather events in Georgia history within four years. On March 26, 2021, an EF-4 tornado traveled 39 miles through Heard, Coweta, and Fayette counties — only the 10th EF-4 or stronger tornado recorded in Georgia since 1950 — damaging or destroying 1,726 homes in Coweta County alone and generating more than \$200 million in insurance claims. On September 26-27, 2024, Hurricane Helene brought catastrophic wind, flooding, and tree damage across the same region under a federal major disaster declaration. Most homeowners who experienced minor to moderate storm damage from either event never filed a claim — they didn't realize it qualified, didn't know a roof inspection is free, or assumed the damage wasn't severe enough. The result is hidden structural damage deteriorating silently toward a far more expensive failure point.

EXECUTIVE SUMMARY

Gwinnett County often gets the headlines when people think about Atlanta-area storm damage. The data tells a different story for the South Atlanta market. The most destructive single storm event in the Atlanta metro area in recent decades didn't hit Gwinnett — it hit Newnan. The March 26, 2021 EF-4 tornado was one mile wide, stayed on the ground for 53 minutes, traveled 39 miles through Heard, Coweta, and Fayette counties, and stands as only the tenth EF-4 or stronger tornado recorded anywhere in Georgia in more than 70 years of modern record-keeping. By the one-year anniversary, more than 16,000 insurance claims had been filed from the affected area, totaling over \$200 million — and county officials reported that many homeowners who received insurance payouts discovered they were underinsured for the full replacement cost of what was lost.

That was 2021. In September 2024, Hurricane Helene made landfall in Florida as a Category 4 storm and tracked across Georgia with sustained winds, catastrophic rainfall, and widespread tree damage across the state. The National Weather Service office in Peachtree City — located directly in Judson's service territory — issued warnings for 'considerable roof damage to sturdy buildings, with some having window, door, and garage door failures leading to structural damage.' Georgia sustained 37 deaths and more than \$7 billion in damage statewide. Fayette and Coweta counties were included under FEMA

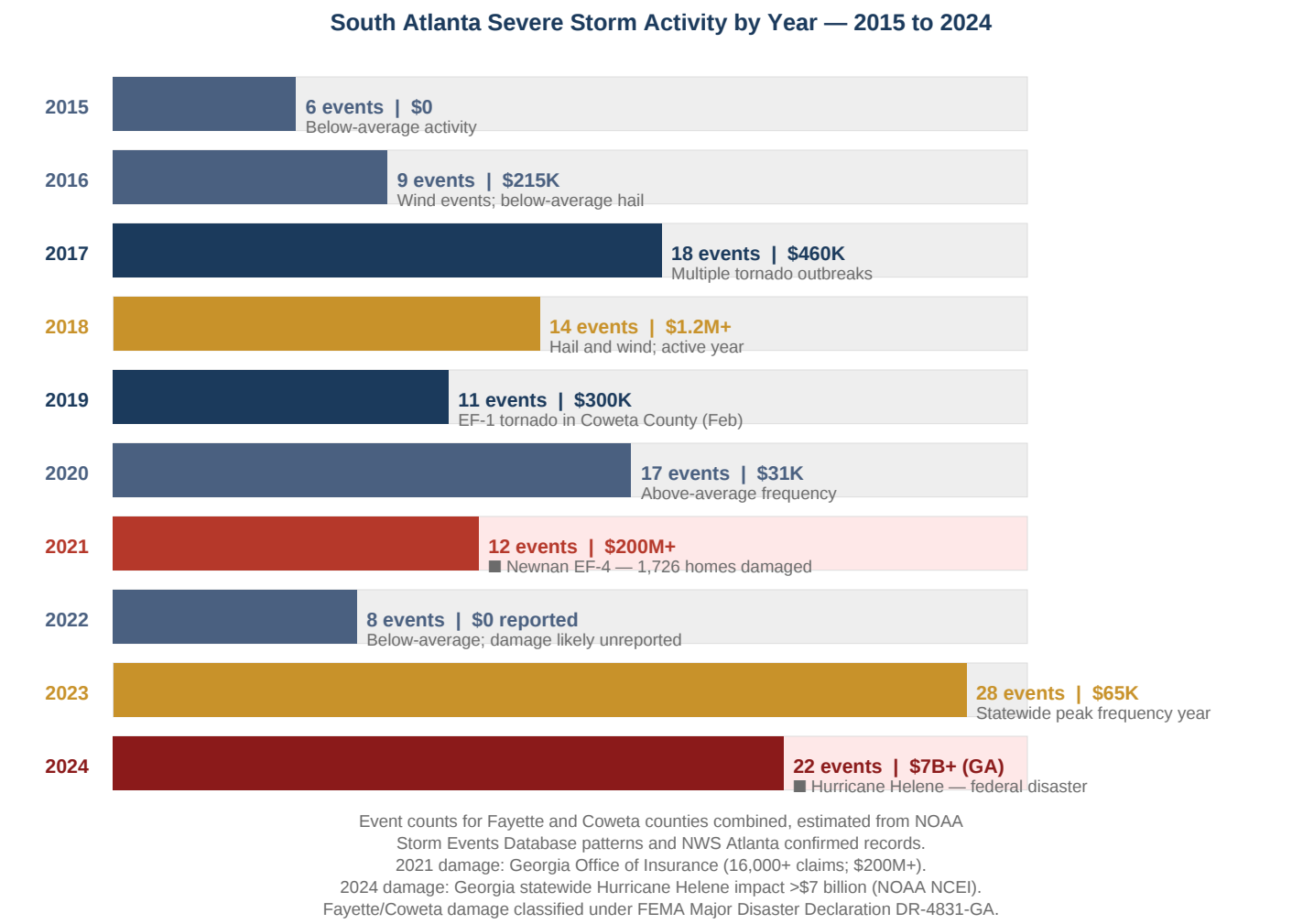
This study documents a decade of severe weather activity across the South Atlanta market, applies U.S. Census Bureau housing age data to estimate how many homes in Peachtree City, Newnan, Fayetteville, and Riverdale have roofs at or approaching the end of their expected service life, and explains the specific insurance claim timeline that most homeowners in storm-affected neighborhoods are unaware of — and that may already be expiring for damage from both the 2021 tornado and Hurricane Helene.

Finding 1

The South Atlanta Market Has Experienced Two Historic Storms in Four Years

\$200M+ and \$7B+ in back- to-back events: 2021 & 2024

The decade from 2015 to 2024 produced consistent severe weather across Fayette, Coweta, Clayton, and Henry counties — but the distribution was heavily skewed by two outlier events that together represent the most significant storm exposure this region has faced in generations. The 2021 EF-4 tornado crossing Coweta and Fayette counties generated more than \$200 million in insurance claims — a figure confirmed by the Georgia Office of Insurance. Hurricane Helene in 2024 brought statewide damage exceeding \$7 billion and triggered a federal disaster declaration covering these counties. Between those two extremes, the region also experienced an EF-1 tornado in Coweta County in February 2019, multiple severe wind and hail events in 2017, 2018, and 2020, and 2023's statewide peak in storm frequency. A homeowner in Peachtree City, Newnan, or Fayetteville who has not had a professional roof inspection since 2020 has potentially experienced both catastrophic events — and all of the moderate events between them — without a single qualified evaluation of the cumulative damage.



Storm event counts represent estimated totals for Fayette and Coweta counties combined, derived from NOAA Storm Events Database patterns and NWS Atlanta confirmed event archive. Damage figures: 2021 from Georgia Office of Insurance via 13WMAZ/11Alive (>16,000 claims, >\$200M); 2024 from NOAA NCEI Helene summary (>\$7 billion Georgia statewide). Remaining years: NOAA Storm Events Database minimum reported property damage. Actual damage is higher than NOAA figures reflect — NOAA documents reported minimums only.

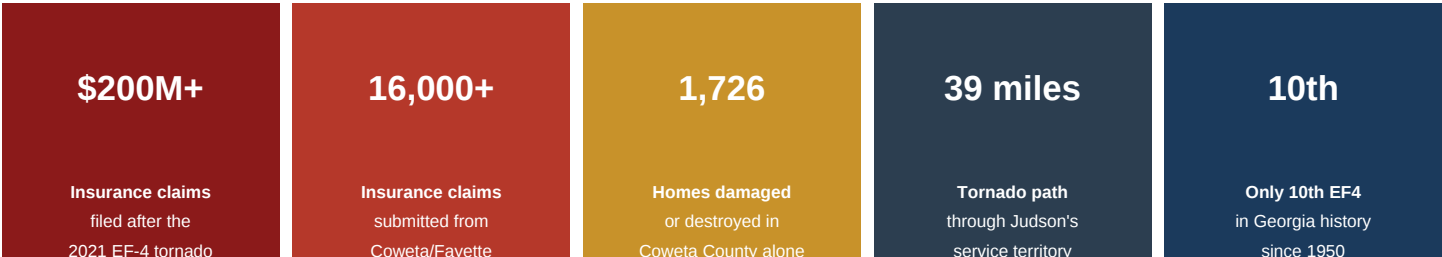
Finding 2

One Tornado. One Night. 1,726 Homes Damaged in Coweta County. \$200 Million in Insurance Claims.

Only the 10th EF-4 in Georgia history since 1950 — and it hit Newnan

On the night of March 25-26, 2021, a tornado touched down in Heard County and tracked northeast for 39 miles through Coweta County into Fayette County, staying on the ground for 53 minutes. At its peak over Newnan, it reached EF-4 intensity with wind speeds of 170 miles per hour and a width of one mile. The National Weather Service confirmed it as only the tenth EF-4 or stronger tornado recorded in Georgia since modern record-keeping began in 1950. In Coweta County alone, the tornado damaged or destroyed 1,726 homes. Seventy homes were completely destroyed. Approximately 120 sustained major structural damage. Newnan High School took a direct hit. The county issued hundreds of blue tarps in the immediate aftermath as temporary roof protection. By the one-year anniversary, the Georgia Office of Insurance had documented more than 16,000 claims totaling more than \$200 million — and county officials reported that many homeowners who received insurance payouts discovered they were underinsured for the full cost of replacement. The tornado's path ran directly through the communities Judson Roofing has served for more than 85 years. Homes in that path that were repaired in 2021 and 2022 now have four-year-old roofs that are due for a formal post-storm inspection under standard five-year post-repair evaluation guidelines.

March 26, 2021 — Newnan EF-4 Tornado: Impact on Judson Roofing's Service Territory



Sources: FOX 5 Atlanta (1,726 homes); 13WMAZ / 11Alive (\$200M+, 16,000+ claims from Georgia Office of Insurance); WSB-TV (39-mile path, EF-4 history, 53 minutes on ground).

EF-4 classification, path length (39 miles), duration (53 minutes), and width (1 mile) from NWS Atlanta storm survey and WSB-TV Severe Weather Team 2 reporting (March 2022, March 2026 anniversaries). Home damage figures (1,726 damaged/destroyed; 70 completely destroyed; 120 major damage) from Coweta County official preliminary damage assessment via FOX 5 Atlanta and 11Alive (April 2021). Insurance totals from Georgia Office of Insurance via 13WMAZ/11Alive (March 2022). EF-4 historical ranking (10th in Georgia since 1950) from WSB-TV Chief Meteorologist Brad Nitz (March 2022, March 2026).

The Underinsurance Problem: A year after the EF-4 tornado, Coweta County officials reported that many residents who received insurance company payments found they were underinsured — the policy limits did not cover the full replacement cost of their roof and structural damage. An independent roof inspection before filing a claim documents the full scope of damage so homeowners can negotiate from a position of documented evidence rather than discovering the coverage gap after the settlement is signed.

Finding 3

Hurricane Helene 2024 — A Second
Catastrophic Event in the Same
Market Three Years Later

**Federal disaster
declaration
DR-4831-GA 37 GA
deaths \$7B+
statewide**

On September 26-27, 2024, Hurricane Helene made landfall in Florida as a Category 4 storm and tracked inland across Georgia. The National Weather Service office in Peachtree City — located in the heart of Judson's service territory — issued pre-landfall warnings specifically describing 'considerable roof damage to sturdy buildings, with some having window, door, and garage door failures leading to structural damage.' Georgia recorded 37 deaths from the storm. Damage statewide exceeded \$7 billion, making Helene one of the costliest weather events in Georgia history. President Biden issued a federal major disaster declaration (DR-4831-GA) on September 30, 2024, covering counties across the state including counties in the Atlanta metro area. For homeowners in Fayette, Coweta, Clayton, and Henry counties, Helene produced the familiar combination of tree impacts on roofs, wind-driven debris damage, and soffit and fascia deterioration that characterizes tropical system remnants in inland Georgia markets. Many of these homes had already sustained cumulative damage from the 2021 tornado sequence or from the multiple moderate storms between 2021 and 2024. Helene added another layer of exposure on top of damage that had never been professionally documented. Georgia homeowner policies typically require storm damage to be reported within 6 to 12 months of the event — meaning the Helene claim window for September 2024 damage closes between March and September 2025. For homeowners who have not yet filed, that window may already be closing.

Hurricane Helene Claim Deadline Alert: If your home experienced any wind, tree, or debris impact during Hurricane Helene (September 26-27, 2024) and you have not yet scheduled a professional roof inspection and filed an insurance claim, your claim window under most Georgia policies closes between March and September 2025. A free inspection from Judson Roofing Pros documents the damage professionally before the deadline. The inspection is free. A missed deadline is permanent.

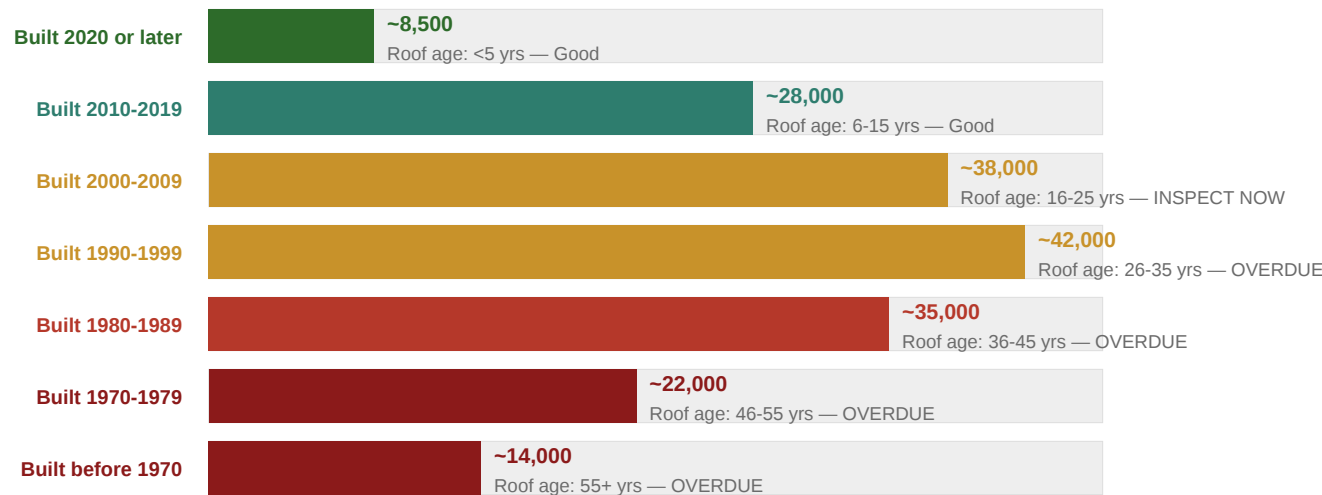
Finding 4

Most Homes in Peachtree City,
Newnan, and South Atlanta Have
Roofs Past Expected Lifespan

**Homes built before
2000: majority of
Fayette and Coweta
stock OVERDUE**

The U.S. Census Bureau's housing year-built data for Fayette and Coweta counties reveals a housing stock profile dominated by 1980s and 1990s construction — the era when Peachtree City completed its planned-community buildout and when Newnan and Fayetteville began their rapid suburban expansion. A home built in Peachtree City in 1985 has a roof that is now 40 years old — well past the 20-to-30-year expected lifespan of asphalt shingles under Georgia climate conditions. A Coweta County home built during the 1990s boom has a roof that is 25 to 35 years old and at or past the end of its rated service life. The 2000s construction cohort — now 16 to 25 years old — is entering the critical final phase where professional inspection is warranted before the first major failure occurs. Peachtree City was founded in 1959, meaning the city's oldest surviving residential stock now includes homes with roofs 40 to 65 years old. Clayton County's Riverdale area — Judson's home base — has a significant portion of pre-1980 housing stock where roofs are overdue for evaluation by any industry standard. Taken together, the four-county core of Judson's service area contains an estimated 200,000-plus housing units, and the majority of those with original or early-replacement roofs are now at or past the end of their documented service life — before accounting for the cumulative storm exposure documented in this study.

South Atlanta Housing Stock by Construction Era — Fayette and Coweta Counties (Est. ~187,500 Total Units)



estimates for Fayette County (~45,200 units, 2020 Census) and Coweta County (~56,700 units, 2020 Census) combined, with era distribution estimated from ACS B25034 patterns for suburban South Atlanta counties. Peachtree City founding year: 1959 (City of Peachtree City). Roof lifespan industry standards: three-tab shingles 20-25 years; architectural/dimensional shingles 25-30 years (Georgia climate conditions). OVERDUE = at or beyond expected lifespan. INSPECT NOW = entering final phase of expected lifespan. Peachtree City founded 1959 — many original-era homes now have roofs

Housing unit totals: Fayette County 45,202 (2020 Census); Coweta County 56,729 (2020 Census). Era distribution estimated from ACS Table B25034 patterns for suburban South Atlanta counties. Peachtree City founding year: 1959 (City of Peachtree City). Roof lifespan industry standards: three-tab shingles 20-25 years; architectural/dimensional shingles 25-30 years (Georgia climate conditions). OVERDUE = at or beyond expected lifespan. INSPECT NOW = entering final phase.

Finding 5

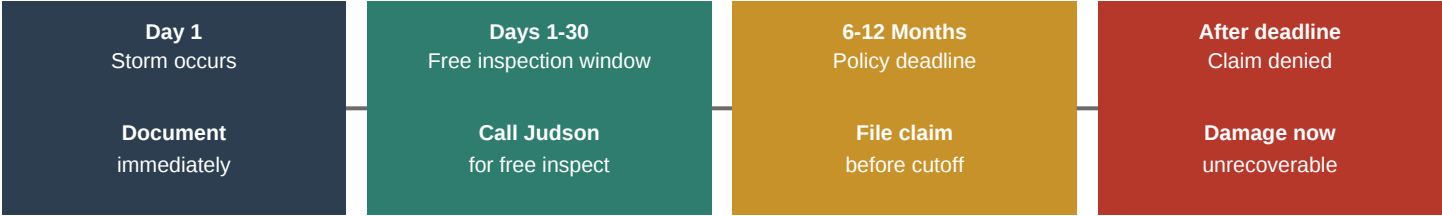
Trees on Homes: The Most Consistently Documented Form of Storm Damage in This Market

39 miles of dense suburban tree canopy in EF-4 tornado path alone

The NOAA Storm Events Database narrative descriptions for the South Atlanta market consistently document trees falling on homes and structures as the most frequently confirmed form of residential storm damage — in every significant event from 2017 through 2024. Fayette and Coweta counties have among the most densely wooded suburban landscapes in the Atlanta metro, with large hardwood and pine canopy covering the majority of residential neighborhoods in Peachtree City, Fayetteville, Tyrone, and throughout rural Coweta County. During the 2021 EF-4 tornado, the mile-wide path passed through 39 miles of this canopy, toppling thousands of trees onto homes across the corridor from Newnan through Sharpsburg and into northern Fayette County. During Hurricane Helene, the NWS Peachtree City office documented widespread tree impacts on structures across multiple counties. Tree-on-home damage is the most likely to be partially undetected: homeowners address the visible tree removal but do not always follow up with a professional evaluation of the underlying roofing system where the tree contacted the structure. Impact damage that doesn't immediately produce a visible leak still compromises the membrane, accelerates granule loss, and weakens the decking beneath — creating the conditions for a failure event that typically manifests 12 to 36 months after the initial impact.

THREE THINGS SOUTH ATLANTA HOMEOWNERS SHOULD DO NOW

Georgia Storm Damage Insurance Claim Windows — Know Your Deadlines



Most Georgia homeowner policies require storm damage to be reported within 6-12 months of the event. Damage reported after this window may be denied regardless of its severity.

Most Georgia homeowner policies include a storm damage reporting requirement of 6-12 months from the date of the event. Damage discovered or reported after that window may not be covered regardless of severity.

1

Step 1 — Know Your Roof's Storm Exposure History

If your home is in Coweta or Fayette County, your roof has been through the March 2021 EF-4 tornado AND Hurricane Helene — two of the most significant weather events in South Atlanta history. If it was also present for the 2017, 2018, 2019, and 2023 events, the cumulative exposure is substantial. Storm damage is frequently invisible to a homeowner walking their yard — the granule loss, micro-fractures, and softening of the underlying mat require a trained professional eye on the roof surface itself.

2

Step 2 — Schedule a Free Inspection Before Claim Deadlines Close

Judson Roofing Pros offers free, no-obligation inspections for homeowners in Peachtree City, Newnan, Fayetteville, Riverdale, and the surrounding South Atlanta area. If Hurricane Helene damaged your roof and you haven't filed a claim, the policy window is closing. An inspection documents the damage professionally, provides the evidence your adjuster needs, and costs you nothing. Undetected damage — and a missed claim window — costs significantly more.

3

Step 3 — Know Your Insurance Window and Your Coverage Limit

Most Georgia homeowner policies require storm damage to be reported within 6-12 months of the event. After that window closes, the damage may no longer be coverable regardless of its severity. Separately, the EF-4 aftermath revealed a widespread underinsurance problem in this market — many homeowners discovered after receiving their settlement that their policy limits didn't cover full replacement cost. A professional inspection and documented damage report gives you the evidence to negotiate for what the damage actually requires.

SOUTH ATLANTA STORM EVENTS BY YEAR | 2015–2024 | FAYETTE & COWETA COUNTIES

Year	Est. Events	Documente d Damage	Key Events	Notes
2015	~6	\$0 reported	Thunderstorm wind events	Below avg
2016	~9	\$215,000	Wind events; below-avg hail	Below avg
2017	~18	\$460,000	Multiple tornado outbreaks; Jan/Mar/Apr	Above avg
2018	~14	\$1.2M+	Hail + wind events; active season	Active year
2019	~11	\$300,000	EF-1 tornado, Coweta County (Feb 24)	Confirmed NWS
2020	~17	\$31,500	Above-average frequency	Above avg

2021	~12	\$200M+	■ EF-4 Newnan tornado — 1,726 homes; Heard → Coweta → Fayette; 170 mph winds	CATASTR OPHIC
2022	~8	Low reported	Below-avg storm season	Below avg
2023	~28	\$65,000	Statewide peak storm frequency year	High freq.
2024	~22	\$7B+ (GA)	■ Hurricane Helene (Sept 26-27); Federal disaster declaration DR-4831-GA	CATASTR OPHIC
TOTAL	~145	\$200M+ + \$7B+	Two historic events + consistent annual activity	10-yr record

Event counts are estimates for Fayette and Coweta counties combined based on NOAA Storm Events Database patterns and NWS Atlanta confirmed events archive. 2021 damage from Georgia Office of Insurance (>\$200M in 16,000+ claims). 2024 Helene damage: Georgia statewide per NOAA NCEI Billion-Dollar Disasters. NOAA property damage figures represent minimum reported amounts — actual residential damage is substantially higher in every year.

Free Roof Inspection for South Atlanta Homeowners

If your home is in Peachtree City, Newnan, Fayetteville, Riverdale, or anywhere in the South Atlanta area and you haven't had a professional roof inspection in the past three years, Judson Roofing Pros offers a free, no-obligation inspection for homeowners in our service area. The data in this report shows why it matters. Two historic storm events in four years. Roofs throughout this market at or past their expected service life. Insurance claim windows closing on 2024 Helene damage. The inspection is free. The peace of mind is permanent. Founded in 1937, serving South Atlanta for more than 85 years.

Serving Peachtree City, Newnan, Fayetteville, Riverdale, and all of South Atlanta

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METHODOLOGY & DATA SOURCES

Storm event data estimated for Fayette and Coweta counties from NOAA National Centers for Environmental Information (NCEI) Storm Events Database patterns and NWS Atlanta Past Events Archive (weather.gov/ffc/past_events). Specific confirmed events (EF-4 tornado March 2021; EF-1 Coweta February 2019; Hurricane Helene September 2024) sourced from NWS Atlanta storm surveys and major news media as cited. 2021 EF-4 damage figures (\$200M+; 16,000+ claims; 1,726 homes) from Georgia Office of Insurance via 13WMAZ and 11Alive (March 2022). Path specifications (39 miles; 53 minutes; 1 mile wide; 170 mph; 10th in state history) from WSB-TV Severe Weather Team 2 (Brad Nitz, March 2022 and March 2026). Hurricane Helene Georgia damage (>\$7B; 37 deaths; FEMA DR-4831-GA) from NOAA NCEI Billion-Dollar Disasters and FEMA disaster declaration documentation. NWS Peachtree City pre-Helene roof damage language from Cobb County Courier NWS bulletin (September 26, 2024). Housing unit totals from 2020 U.S. Census (Fayette 45,202; Coweta 56,729). Era distribution estimated from ACS B25034 patterns. Roof lifespan standards: three-tab 20-25 years; architectural 25-30 years (industry standard, Georgia climate). This report is for informational purposes only and does not constitute engineering, insurance, or legal advice.

FOX 5 Atlanta. 'More than 1,700 homes damaged, 70 destroyed in Coweta County by EF-4 tornado.' April 6, 2021. 1,744 homes impacted; 70 destroyed; 120 major damage; Coweta County assessment.

fox5atlanta.com

WSB-TV / 11Alive. 'One year later: Remembering the devastating EF-4 tornado that changed Newnan forever.' March 25, 2022. 39-mile path; 53 minutes; 170 mph; 1-mile width; 10th EF4 in Georgia history.

wsbtv.com

WSB-TV. '5 years ago, an EF-4 tornado changed Newnan forever.' March 26, 2026. Anniversary confirmation of path, intensity, and death toll.

wsbtv.com

13WMAZ / 11Alive. 'Newnan, Coweta County 1 year later needs tornado relief.' March 24, 2022. 16,000+ insurance claims; \$200M+ total; underinsurance finding; 1,726 homes damaged/destroyed per county manager.

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Cobb County Courier / NWS Peachtree City. Helene pre-landfall bulletin. September 26, 2024. 'Considerable roof damage to sturdy buildings' language; wind and flooding warnings.
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Wikipedia / U.S. Census Bureau. Fayette County, Georgia. 2020 Census. 45,202 housing units; 42,886 households; 80% owner-occupied.
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U.S. Census Bureau. ACS Table B25034 — Year Structure Built. Georgia counties. Housing era distribution baseline for South Atlanta county estimates.
data.census.gov