**HOLYMESS PTY LTD t/a Holy Mess Repairs**

ABN 31 666 327 813 • Victorian roof plumbing licence 32176 (licensed appointee: John Rohan)
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# Independent Roof Inspection & Expert Opinion Report

## Cause of water entry — storm event of 24 February 2026

| Item | Detail |
|---|---|
| Prepared for | Mrs [redacted] (and Mr [redacted] |
| Property | [redacted] Preston VIC 3072 |
| Insurer / claim no. | [redacted] — claim [redacted] |
| AFCA complaint | [redacted] |
| Event | Severe thunderstorm, Tuesday 24 February 2026, approx. 3:00 pm |
| Inspection | Thursday 15 October 2026 — on-roof and external inspection by Michael Wheeler, Holy Mess Repairs |
| Report date | Wednesday 21 October 2026 |
| Our reference | HMR-[redacted]-0001 |
| Intended use | For provision by the client to [redacted] and to the Australian Financial Complaints Authority (AFCA) |

*This report contains the independent professional opinion of Holy Mess Repairs. Nothing in this report is legal advice.*

# Contents

1. Executive summary
2. Instructions, purpose and scope
3. Author, qualifications and independence
4. Documents and evidence relied on
5. Background: the property, the storm and the damage
6. Inspection method and limitations
7. Inspection findings (with photographs and video stills)
8. Measurements and schematic roof section
9. Analysis: what most likely caused the water entry
10. Review of the [redacted] reports relied on by [redacted]
11. Standards and what applied when the roof was built
12. Answers to the client's nine questions
13. Conclusions
14. Declaration and signature
Appendix A — Evidence register
Appendix B — Video timestamp index
Appendix C — Chronology of the [redacted] documents
Appendix D — Glossary

# 1. Executive summary

Holy Mess Repairs was asked by Mrs [redacted] to inspect the extension roof at [redacted] Preston and give an independent opinion on why water entered the living area and laundry during the severe thunderstorm of 24 February 2026. [redacted] has declined the claim, relying on two reports by [redacted] (a Property Damage Report, ref [redacted] and a Roof Report, ref [redacted] Our inspection took place on Thursday 15 October 2026.

**Our opinion, in short:**

- **The storm was the dominant and operative cause of the water entry.** On the evidence available, water entered when the extraordinary rainfall intensity and wind of the 24 February 2026 storm overwhelmed the drainage capacity at the low end of the extension roof (the eaves gutter, served by a single round downpipe (approx. 75 mm, not measured)) and drove water in at the sheet ends. That mechanism only operates in intense, storm-level rain.
- **The pattern of damage does not fit a roof that leaks in ordinary rain.** The extension roof is 30 years old (built in 1996). The clients report water entry only in severe storms (about 12 years ago, in an event accepted and paid as storm damage, and on 24 February 2026). The study, under the same roof, built the same way, stayed completely dry. A uniform construction defect operating in ordinary rain would be expected to show up more widely and more often.
- **We do not say the roof meets today's standards.** Our digital-level readings (displayed as 0.50 to 1.40; no unit is shown on the gauge readout) are numerically in line with [redacted]'s (0.6° and 1.7°), and on [redacted]'s readings parts of the roof are flatter than the 1° minimum now published for Klip-Lok-type profiles. The single round downpipe (approx. 75 mm, not measured) would not satisfy current code for a gutter run of this length. These are vulnerabilities. But a vulnerability is not the same thing as the cause, and [redacted] itself describes them as a vulnerability "exposed during intense rain events".
- **The roof is not worn out.** [redacted]'s own Roof Report records the roof sheets in "good condition", the gutters "sound and clear from debris", penetrations, flashings, valleys and ridge capping "sound", and "0%" of the roof damaged. We found the gutters very clean with good falls, and the transition flashing cover (approx. 140–150 mm) "completely fine". There is no evidence of wear and tear or gradual deterioration capable of letting water in during ordinary rain.
- [redacted] **accepts the storm contributed.** [redacted] states "the storm event contributed to the water ingress" and answers "Yes" to "Was there any evidence of wind-driven rain causing damage?". [redacted] "does not dispute that a significant storm event occurred".
- **The** [redacted] **reports have material weaknesses** — inconsistent dates (including a submission date before the site visit), a different named inspector on the roof report, no measurement of gutter overhang or base metal thickness (BMT), no ceiling cavity access, unmapped pitch readings, generic form responses (the report itself discloses that generative AI may have been used for portions of the form), and reliance on 2022 requirements for a roof built in 1996 when [redacted] concedes it does not hold the 1968 standard it cites and that the rules at the time "would need to be confirmed".

Our answers to each of the client's nine questions are in Section 12.

# 2. Instructions, purpose and scope

We were engaged by Mrs [redacted] to inspect the extension roof and associated roof drainage, review the documents [redacted] relies on, and provide our own independent professional opinion on the cause of the water entry of 24 February 2026. Her written brief ("Independent Roof Inspection — Brief", emailed 16 October 2026) set out the background, [redacted]'s position, requested measurements and nine questions. She stated the points were "a guide only" and asked for our own opinion. We have treated the brief as a list of issues, not as instructions on what to conclude.

**In scope:** on-roof visual inspection of the extension roof, transition flashing, penetrations, eaves gutter, downpipe and the eave/alfresco underside; pitch readings with a digital level; review of the [redacted] Property Damage Report and Roof Report, the client's brief and related correspondence; opinion on cause and the applicable technical standards.

**Not in scope / not done:** ceiling cavity entry, invasive or destructive investigation, water (flood) testing, moisture metering of internal linings, measurement of base metal thickness, structural assessment, quantification or costing of repairs, and legal advice.

# 3. Author, qualifications and independence

| Item | Detail |
|---|---|
| Business | HOLYMESS PTY LTD trading as Holy Mess Repairs |
| ABN | 31 666 327 813 |
| Licence | Victorian roof plumbing licence 32176 (licensed appointee: John Rohan). Regulator: Building and Plumbing Commission (BPC). |
| Insurance | Insured through BizCover, including professional indemnity cover |
| Inspector | Michael Wheeler — Licensed roof plumber — BPC plumbing accreditation no. 113633 (current; expires 28/10/2026) — about 15 years' experience in roof plumbing |
| Report reviewed and issued by | Victor C, Director and Owner, Holy Mess Repairs |
| Contact | 0426 204 244 • victor.c@holymessrepairs.com.au |

### Independence statement

This report is our own independent opinion, based on our inspection, the evidence listed in Section 4 and Appendix A, and our experience in roof plumbing and roof drainage. We have tried to set out fairly the facts that do not support the client as well as those that do. We have not adopted any view because of who engaged us. Where something is outside our expertise (for example, the legal effect of the insurance policy), we say so. Where we did not measure something, we say so rather than estimate it. Holy Mess Repairs has not been engaged to carry out any repair work at the property.

# 4. Documents and evidence relied on

- Client brief: "Independent Roof Inspection — Brief", [redacted] (attached to email of 16 Oct 2026).
- [redacted] Property Damage Report — Storm & Hail, ref [redacted] cover dated 14/05/2026, 16 pages (author Dean McDonald) [redacted] PDR").
- [redacted] Roof Report, ref [redacted] dated 17/04/2026, 10 pages [redacted] Roof Report").
- Email threads "Fwd: Claim no: [redacted] Property Claim" (18–21 Oct 2026) and "Roof inspection report – [redacted] Preston" (16 Oct 2026).
- Our site evidence of 15 Oct 2026: five photographs (IMG_8304–8307, IMG_8311) and four narrated videos (IMG_8308, IMG_8310, IMG_8312, IMG_8313), held in the Google Drive folder [redacted] Preston. Stills in this report were extracted from those videos; timestamps are given under each section.
- Published references: NCC 2022 Housing Provisions Parts 7.2 and 7.4; AS/NZS 3500.3; AS 1562.1; SA HB 39:2015; Lysaght KLIP-LOK literature.

[redacted]*'s response of 6 October 2026 is referred to only as summarised in the client's brief.*

# 5. Background: the property, the storm and the damage

## 5.1 The property and the extension roof

[redacted] is a single-storey weatherboard house on bearers and joists, with a pitched corrugated main roof [redacted] dwelling "over 51 years" old). Across the rear is an extension, 30 years old (built in 1996, per the client), covering three connected rooms — living area, laundry and study — and extending out over an outdoor alfresco area. The extension roof is a low-pitch, concealed-fix trapezoidal profile in unpainted zincalume consistent with Lysaght KLIP-LOK (we refer to it as "Klip-Lok-style"). At its upper end it meets the original corrugated roofing at flashed transitions/box-gutter style junctions; at its lower end it discharges into an eaves gutter beyond the alfresco, drained by a single downpipe.

### 5.2 The storm of 24 February 2026

According to the client's brief, the Bureau of Meteorology issued three severe thunderstorm warnings on the afternoon of 24 February 2026 naming Preston, for very dangerous thunderstorms with intense rainfall and possible life-threatening flash flooding; about 9,000 properties lost power and the SES received about 290 calls for flooding and building damage. We cite these facts as stated in the brief and have not independently verified them. [redacted] "does not dispute that a significant storm event occurred".

### 5.3 The damage reported

- Living area: water ran down the back wall, onto the floor and over the TV unit, and down the back door leading to the alfresco.
- Laundry: water entered; the laundry's outside wall woodwork was damaged.
- Alfresco: the timber lining boards (woodwork above the alfresco) were damaged.
- Study (under the same extension roof): stayed completely dry.

### 5.4 History

The client reports that about 12 years ago water came in through this extension roof once before, also in a severe storm; that claim was paid as storm damage and no issue was raised about the roof. The client no longer holds records of that claim and cannot confirm its exact year or the insurer. Her husband checks the roof annually and the gutters are kept clean. The laundry window woodwork damaged in that earlier storm was repainted, not replaced. The house moves and cracks appear in several rooms, including rooms where water has never entered (for example, the main bedroom); these are sealed and repainted as they appear.

## 6. Inspection method and limitations

The inspection was carried out on Thursday 15 October 2026 by Michael Wheeler. Conditions in the footage are dry and overcast. The inspector walked the extension roof, took pitch readings with a digital level (Wölf brand, visible in the footage) laid along the sheet pans, checked the transition flashing with a tape measure and by hand, checked gutter falls with a spirit level, inspected the downpipe outlet and a penetration, and viewed the eave/alfresco underside from ground level. Observations were narrated on video.

#### Limitations — please read

- **No ceiling cavity access.** As with [redacted] the roof/ceiling cavity of the extension was not entered. The internal path of water therefore cannot be traced directly.
- **Gutter overhang not measured in mm.** The distance the sheets project into the gutter was not measured on this inspection, and no further visit has been arranged. Our comments on overhang are qualitative only.
- **Base metal thickness (BMT) not measured.** The sheet thickness was not measured on this inspection, and no further visit has been arranged.
- **Gutter length, gutter profile/cross-section and roof catchment area not measured.** The downpipe is round (visible in IMG_8308 at about 2:10) and approx. 75 mm per the narration; its size was not measured. Our adequacy assessment is qualitative. These items were not measured on this inspection, and no further visit has been arranged.
- **Pitch readings** are reported as recorded on the digital level display in the photographs and video. The unit was not recorded: no unit symbol is visible on the gauge readout. The inspector did not record which room each reading was taken over.
- **Audio quality.** Parts of the narration are unclear, particularly in IMG_8312 after about 35 seconds. We have not relied on any words we could not hear clearly.
- **Internal inspection.** We did not inspect or moisture-test internal linings. Comments on internal damage rely on the client's account and on [redacted]'s photographs.

- **Weather data.** We have relied on the storm description in the client's brief and have not obtained BoM records.

# 7. Inspection findings

*The findings below follow the route of the inspection. Each section gives a short explanation, the photographs or video stills, and what they show.*

## 7.1 Roof configuration: Klip-Lok-style extension meeting the original corrugated roof

The extension roof is a broad, low-pitch run of trapezoidal concealed-fix sheeting in unpainted zincalume. It is weathered (surface dulling and some organic staining in the pans) but we saw no sheet displacement, lifted sheets, missing fixings or perforation. At its upper end it meets the older corrugated roofing — both the grey pre-painted main roof and an adjoining unpainted corrugated section — at flashed junctions.



*Photo 1 — IMG_8304. Klip-Lok-style extension roof (left) meeting an unpainted corrugated section (right) at a flashed box-gutter style junction.*



*Photo 2 — IMG_8305. Looking up the extension roof to where it meets the grey corrugated main roof.*

▶️ Source photo(s): IMG_8304.JPG, IMG_8305.JPG

The narration at the start of video IMG_8308 records the context: the owner had leaks in a couple of rooms "starting from out here all the way to here", while "her study underneath, she had no leaks"; the existing corrugated roof is "starting to age a bit, but it's okay".



*Still — IMG_8308 @ 0:00. Opening view of the extension roof and the junction with the corrugated main roof.*



*Still — IMG_8308 @ 1:56. Flashed junction between the Klip-Lok-style sheets and corrugated roofing. No displacement visible.*

▶️ Source video: IMG_8308.MOV (Google Drive) — relevant timestamps: 0:00–0:37 (context; study dry), 1:52–1:58 (junctions)

## 7.2 Roof pitch

Pitch readings were taken with a digital level laid along the sheets at several points. The display readings visible in video IMG_8308 and photo IMG_8307 are 0.90, 0.50, 1.40 and 0.85. The narration describes the range as "roughly between 0.7 to 1.3, 1.4, over the span of all those sheets". No unit symbol is visible on the gauge readout and the unit was not recorded, so the readings are reported as displayed.



*Photo 3 — IMG_8306. Digital level placed on the extension roof sheets for a pitch reading.*




*Photo 4 — IMG_8307. Level laid along the sheet pan near the cable conduit; display reads 0.90.*

▶️ Source photo(s): IMG_8306.JPG, IMG_8307.JPG



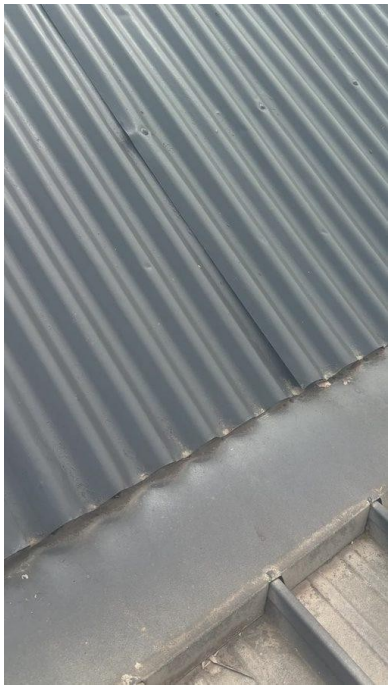

*Figure 1 — Display readings extracted from video IMG_8308 (0:52, 1:04, 1:17, 1:35): 0.90, 0.50, 1.40 and 0.85 (no unit shown on the readout).*

▶️ Source video: IMG_8308.MOV (Google Drive) — relevant timestamps: 0:46–0:56 (0.90), 1:02–1:06 (0.50), 1:16–1:19 (1.40), 1:30–1:37 (0.85)

**What this shows.** The extension roof is a genuinely low-pitch roof: our level displayed values from 0.50 to 1.40 (no unit shown on the readout). [redacted] recorded 0.6° (its photo shows 0.65) and 1.7°. Read as degrees, the two sets of readings would be broadly consistent, and we do not dispute [redacted]'s evidence that some areas are below 1°. What neither inspection has done is map where each reading sits relative to the rooms below. That matters, because the study — which stayed dry — sits under the same roof. The inspector did not record which room each of our readings was taken over.

## 7.3 Transition flashing at the upper end

At the upper end of the Klip-Lok-style sheets, the transition flashing runs up under the corrugated sheeting. The inspector measured the flashing cover with a tape and felt the fold-back by hand: "that's in 140 … with the fold back … that would be sitting at about 150 mm back, which is completely fine." In our opinion the flashing cover is adequate and we saw no displacement, lifting or storm damage at this junction.



*Still — IMG_8310 @ 0:03. Transition: corrugated sheeting over the flashing, Klip-Lok-style sheets below.*

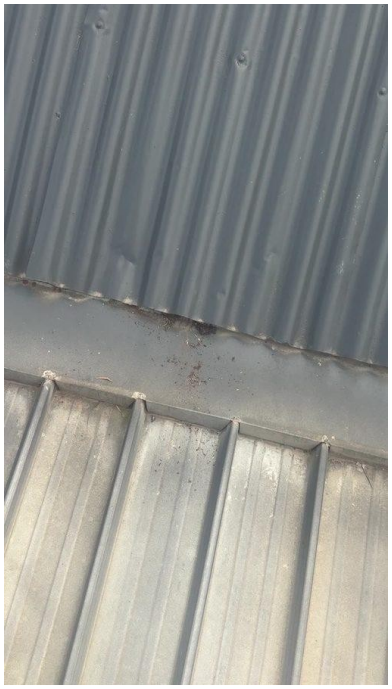


*Still — IMG_8310 @ 0:12. Tape inserted under the corrugated sheet to check flashing cover (approx. 140 mm; approx. 150 mm including fold-back).*

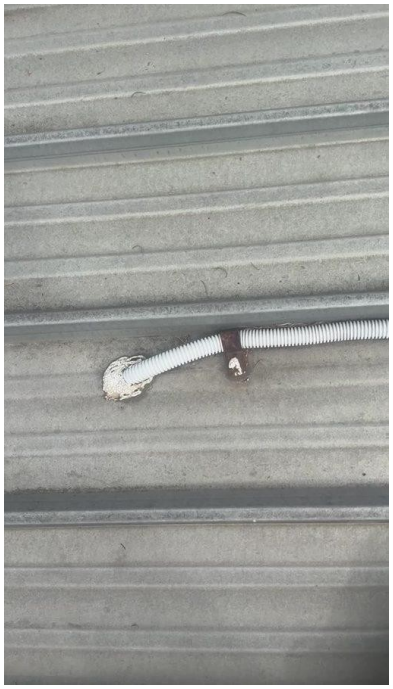
▶️ Source video: IMG_8310.MOV (Google Drive) — relevant timestamps: 0:01–0:20 (flashing cover 140–150 mm, "completely fine")

## 7.4 Penetration

A small cable/conduit penetration through the extension roof sheet has sealant around it and is starting to show surface rust. The inspector's view, which we adopt: "it's okay … even if that was leaking that would be a very pinpoint area and would leak all the time." A leaking penetration produces a small, localised, recurring drip in most rain — not the storm-only, multi-room pattern reported here. It is a minor maintenance item, not an explanation for this loss.



*Still — IMG_8310 @ 0:24. Upper ends of the Klip-Lok-style sheets at the transition flashing.*



*Still — IMG_8310 @ 0:33. Conduit penetration with sealant; early surface rust. Would cause a pinpoint, constant leak if it failed.*

▶️ Source video: IMG_8310.MOV (Google Drive) — relevant timestamps: 0:27–0:51 (penetration)

## 7.5 Eaves gutter: condition and falls

The eaves gutter at the low end of the extension roof was found clean and, in the inspector's words, "very clean, obviously well maintained". Falls were checked with a spirit level along each run: "the first run at the high point … we've got a good fall. On the next run, good fall." This matches [redacted]'s own finding that gutters, valleys and downpipes are "in a serviceable condition and not blocked with debris". There is no evidence of neglect, blockage or corrosion of the gutter that would cause overflow in ordinary rain.



*Photo 5 — IMG_8311. Spirit level in the gutter at the sheet ends; bubble indicates fall along the run.*



*Still — IMG_8312 @ 0:08. Checking fall on the first gutter run ("good fall").*

▶️ Source photo(s): IMG_8311.JPG



*Still — IMG_8312 @ 1:40. Gutter clear and free-draining at the sheet ends.*



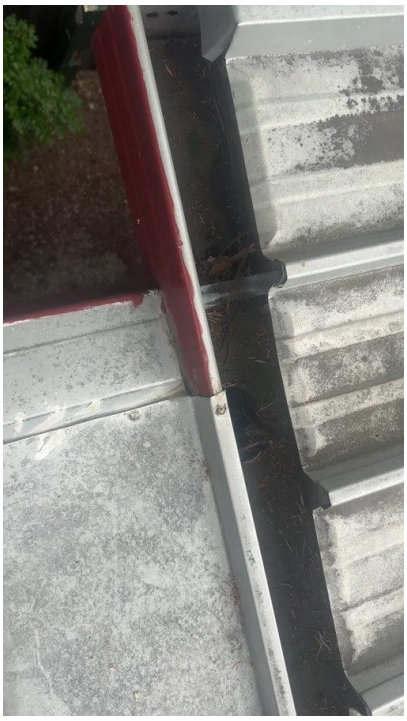
*Still — IMG_8312 @ 1:44. Fall check on a further gutter run.*

▶️ Source video: IMG_8312.MOV (Google Drive) — relevant timestamps: 0:00–0:35 (falls: "good fall"); later audio largely unintelligible and not relied on

**Sheet ends and overhang.** The sheets terminate over the gutter. As noted in Section 6, the overhang into the gutter was not measured on this inspection (no further visit has been arranged), and we therefore make no finding on whether it is more or less than 50 mm. The open rib ends at the sheet ends are what [redacted] has circled as a "large gap"; in our experience open rib ends at a gutter are common on trapezoidal profiles of this era unless stop-ends or infill are fitted, and they are a route by which wind can drive water back under the sheets in severe storms.

## 7.6 Downpipe capacity

This was the most significant finding. The narration records: "this extension … gutter, all the way along, has 1 downpipe … 75 mm round downpipe, so the code these days would not be enough downpipes … it's a 1 downpipe, and the length for the run of this gutter, but it's all clean, very clean, obviously well maintained, so it should still be working."



*Still — IMG_8308 @ 2:08. Eaves gutter at the extension sheet ends, approaching the outlet.*



*Still — IMG_8308 @ 2:10. The single downpipe outlet serving the extension gutter run (round; approx. 75 mm per narration, not measured). Light loose leaf litter only.*

▶️ Source video: IMG_8308.MOV (Google Drive) — relevant timestamps: 1:49–2:39 (single round downpipe (approx. 75 mm, not measured); "code these days would not be enough downpipes"; gutter "very clean")

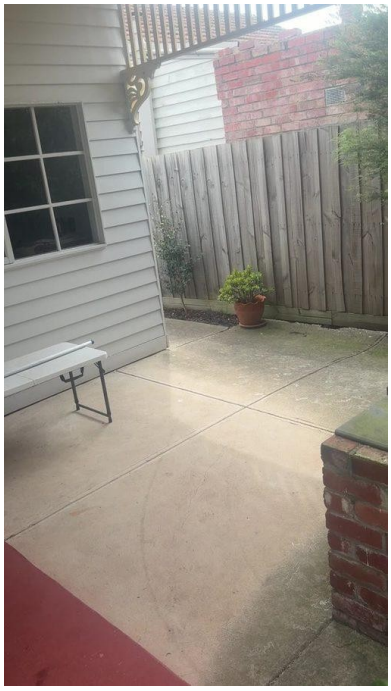
**Why it matters.** A clean, well-falling gutter with one outlet will cope with ordinary and heavy rain — which is consistent with 30 years (built in 1996) without leaks in normal conditions. But in a short, very intense burst of rain, the volume arriving from a large, low-pitch catchment can exceed what a single outlet of this size can discharge. The gutter then fills, water depth at the sheet ends rises, and water can back up under the sheet ends or overflow on the building side of the gutter. On a roof as flat as this [redacted] recorded 0.6° and 1.7°), run-off along the pans is slow and the water depth at the low end is greater, which magnifies this effect. This is a **storm-intensity-driven** mechanism: it does not happen in ordinary rain; it happens when a storm delivers rain faster than the system can remove it.

Under the current NCC Housing Provisions (Part 7.4.5), a downpipe must not serve more than 12 m of gutter, and eaves gutters are sized for the 5-minute rainfall intensity with a 5% annual exceedance probability (AEP), with overflow measures sized for 1% AEP (Parts 7.4.3–7.4.4). The ABCB's explanatory note says the 12 m limit is to ensure adequate capacity "to discharge all water anticipated during a storm having an annual exceedance probability of 5%". In other words, even a fully compliant system is designed around a defined storm, and rainfall more intense than that design storm can overwhelm it. Gutter run length and catchment were not

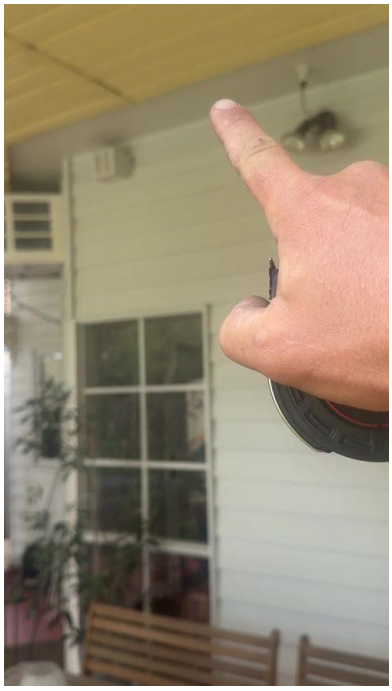
measured on this inspection, no further visit has been arranged, and no quantitative capacity check has been made.

## 7.7 Eave and alfresco underside

From below, the extension roof continues out over the alfresco as an eave lined with timber boards. The inspector noted that the eaves gutter is "actually out there to the end of our roof sheets", beyond the alfresco lining, and that some of the lining boards "look a bit damaged". He flagged that water reaching the inside of the house, well inboard of the gutter, is "a concern" that he would "double check with the client" — i.e. whether the alfresco lining had also been wet. The client's brief confirms that it was: the woodwork above the alfresco was also damaged on 24 February 2026.



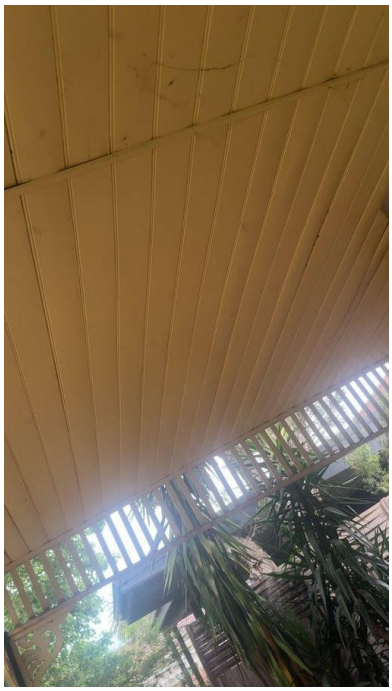
*Still — IMG_8313 @ 0:00. Alfresco beneath the extension roof, looking toward the rear wall of the house.*



*Still — IMG_8313 @ 0:09. Inspector indicating the eave and the position of the external gutter beyond the lining boards.*



*Still — IMG_8313 @ 0:24. Timber eave/alfresco lining boards — opened joints/damage visible.*



*Still — IMG_8313 @ 0:36. Alfresco ceiling lining boards toward the outer (gutter) edge.*

▶️ Source video: IMG_8313.MOV (Google Drive) — relevant timestamps: 0:00–0:47 (eave, gutter location, lining boards "look a bit damaged")

**What this shows.** Water affected both the outer edge (alfresco linings, close to the gutter) and the inside of the house (back wall and back door of the living area; laundry). Damage at the gutter line is consistent with the gutter surcharging and water backing up or overflowing at the sheet ends. Water reaching the back wall means it also travelled within the roof/ceiling space; without cavity access neither we nor [redacted] can trace that path. What can be said is that every plausible path — back-up at a surcharged gutter, wind driving water under the open rib ends, or water overtopping in the pans at peak flow — depends on storm-level rainfall and wind.

## 7.8 Signs of storm displacement

We saw no lifted or displaced sheets, flashings, cappings or fixings, and no physical storm damage to the roof itself. [redacted] similarly recorded "0%" of the roof damaged. This is not unusual: in our experience much storm-related water entry occurs without visible physical damage to roofing, because the cause is the volume and force of water and wind rather than breakage.

# 8. Measurements and schematic roof section

The table responds to the measurements requested in Section 4 of the client's brief. Where we did not measure an item we say so; we have not estimated values.

| # | Check requested | Our result | Evidence |
|---|---|---|---|
| 1 | Roof pitch over each room; location of [redacted]'s ~0.6°, ~1.7°, ~25° readings | Extension roof: 0.90, 0.50, 1.40, 0.85 (as displayed on the digital level; no unit shown on the readout); narrated range "0.7 to 1.3, 1.4". The inspector did not record which room each reading was taken over. [redacted] does not identify where its 0.6°/1.7° readings were taken; its ~25° (24.90) reading photo shows dark corrugated sheeting, consistent with the main roof rather than the extension. | IMG_8307; IMG_8308 0:46–1:37; [redacted] Roof Report pp.2–3 |
| 2 | Gutter overhang (mm) and gaps between sheets and gutters | **Not measured on this inspection; no further visit arranged. Sheets terminate over the gutter** with open rib ends (no stop-ends/infill observed). No finding made on mm overhang. | IMG_8311; IMG_8312; IMG_8308 2:08–2:10 |
| 3 | Sheet profile and BMT | Profile: Klip-Lok-style concealed-fix trapezoidal, unpainted zincalume. BMT: not measured on this inspection; no further visit arranged. | IMG_8304–8306 |
| 4 | Storm damage: lifted/moved sheets, flashings, fixings, laps, capping | None visible. | All roof footage |
| 5 | Photos, labelled with location | Provided in Section 7 and Appendix A, with video links and timestamps. | Appendices A–B |
| — | Transition flashing cover | Approx. 140 mm; approx. 150 mm including fold-back — adequate. | IMG_8310 0:01–0:20 |
| — | Gutter condition and falls | Very clean, well maintained; good fall on each run checked. | IMG_8311; IMG_8312 0:00–0:35 |
| — | Downpipes serving extension gutter | One, round, approx. 75 mm (not measured). Gutter length not measured on this inspection; no further visit arranged. | IMG_8308 1:49–2:39 |
| — | Penetration | Conduit penetration with sealant, early surface rust; not consistent with this leak pattern. | IMG_8310 0:27–0:51 |
| — | Eave/alfresco linings | Some boards damaged; gutter located beyond lining at end of sheets. | IMG_8313 |

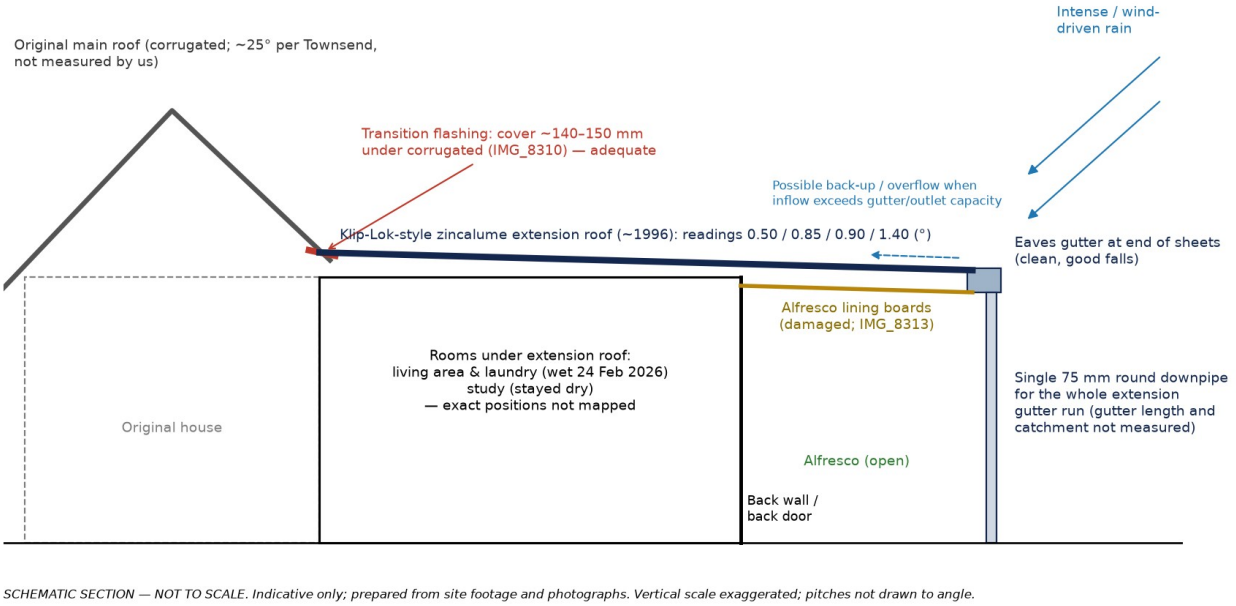



*Figure 2 — Schematic roof section (not to scale), prepared from our footage. Room positions under the extension and gutter length were not measured.*



[redacted] *aerial view (reproduced from* [redacted] *Roof Report p.9 for reference only).*



[redacted] *aerial view of the extension roof (Roof Report p.9).* [redacted] *did not mark where its 0.6° reading was taken.*

# 9. Analysis: what most likely caused the water entry

## 9.1 The mechanism

Bringing the findings together, the most likely mechanism on 24 February 2026 was:

1. A severe thunderstorm delivered rainfall at very high intensity over a short period, with wind [redacted] confirms wind-driven rain).
2. The broad, low-pitch extension roof delivered that water to a single eaves gutter drained by one round downpipe (approx. 75 mm, not measured).
3. Inflow exceeded what the gutter and outlet could discharge. The gutter surcharged, and water depth at the low end of the sheets increased.
4. Water backed up and was driven by wind under the open sheet ends and over the building side of the gutter, wetting the alfresco linings and entering the roof/ceiling space, then reaching the back wall of the living area, the back door and the laundry.

The roof's low pitch and the open rib ends made it more susceptible to this. But the trigger — the thing that turned a roof that had been dry for years into one that let water in — was the intensity of the storm.

## 9.2 Why the evidence points to the storm, not to gradual failure

- **Performance history.** 30 years of service (built in 1996), with water entry reported only in two severe storms roughly 12 years apart. A roof that "does not provide adequate drainage" in ordinary "rainfall" ([redacted]'s words) would be expected to leak far more often in Melbourne's climate.
- **The dry study.** The study is under the same extension roof — same sheets, same era, same construction. If uniform low pitch and short overhang were causing water to "pool and spill over into the ceiling cavity during heavy rain", the study would be expected to show it too. A storm-driven mechanism concentrated where the gutter surcharges and the wind drives the water explains why some rooms were affected and one was not.
- **Condition.** Both inspections found the roof sheets, gutters, flashings and penetrations sound and the gutters clean. There is no corrosion, perforation or blockage — the usual signatures of wear-and-tear leaks.
- **[redacted]'s own mechanism is storm-dependent.** [redacted] says the gaps allow "wind-driven rain" to enter and calls the defects a vulnerability "exposed during intense rain events". Wind-driven rain and intense rain are features of storms.
- **Physical plausibility of "pooling" in ordinary rain.** Klip-Lok-type profiles have tall ribs (43 mm nominal on the current KL-700 profile) and anti-capillary side-laps. For water to "pool and spill over" those ribs into the cavity in ordinary rain is not, in our experience, plausible on a clean, intact roof with free-draining gutters. It becomes plausible only when flow is extreme and the low end is surcharged.

## 9.3 The role of the low pitch, overhang and downpipe

We do not say these features are irrelevant. Our honest assessment is: (a) on [redacted]'s readings, parts of the roof are below 1°; (b) a single round downpipe (approx. 75 mm, not measured) for this gutter run would not satisfy current code; (c) the overhang into the gutter has not been measured by anyone. These features reduce the margin of safety in extreme rain. They are contributing conditions — the setting in which the storm did its damage — rather than the dominant cause. Even a roof built exactly to the 2022 figures [redacted] relies on is designed around defined storm intensities, and very intense, wind-driven rain can enter well-built roofs (see Question 8).

## 9.4 Earlier water entry and "long-standing" damage

[redacted] records that the insured "advised that water has been entering the rear laundry and lounge room during periods of heavy rain", that staining in the lounge "had previously been painted over approximately two years ago", and that the TV unit damage has "been an ongoing issue over the past couple of years". [redacted] relies on this as evidence of long-standing damage. We address it directly:

- **There was earlier water entry, in a storm.** The client's account is that water came in about 12 years ago in a severe storm, and that claim was accepted and paid as storm damage with no issue raised about the roof. A prior storm leak, accepted by an insurer as storm damage, is consistent with our opinion that this roof is vulnerable to severe storms, not that it leaks in ordinary rain.
- **The client disputes [redacted]'s record of what she said.** Mrs [redacted] disputes [redacted]'s record that she "advised that water has been entering the rear laundry and lounge room during periods of heavy rain". She states that she did not say this, and that she has raised it with AFCA.
- **Repainting (client's account).** The client states that the house was freshly repainted about 2–3 years ago as normal upkeep; that at that time there was no water staining in the living area and nothing was painted over; and that the staining at the top of the living area wall appeared only after the storm of 24 February 2026. She disputes [redacted]'s note that staining "had previously been painted over approximately two years ago". [redacted]'s note is not supported by any date, invoice or photograph. This is the client's account; we did not inspect the internal linings and make no observation of our own on this point.
- **TV unit (client's account).** The client states that the TV unit damage is not an ongoing issue: the unit was damaged in the earlier storm about 12 years ago, and water fell on it again during the storm of 24 February 2026 because it sits against the back wall where the water came in. This differs from [redacted]'s record that the TV unit damage has "been an ongoing issue over the past couple of years".
- **Cracking is explained by movement.** The client reports cracks appearing in several rooms, including rooms that have never had water entry (e.g. main bedroom). [redacted] itself attributes the laundry cracking partly to "movement". Cracking in a house on bearers and joists is a common movement symptom and is not, by itself, evidence of water entry.
- **Swollen joinery and staining can result from a single soaking.** [redacted] did no moisture testing, no dating of stains, and no assessment that would distinguish one severe event from repeated wetting. Its conclusion that the damage is "not consistent with a one-off event" is stated without test results.
- **Even if there had been earlier episodes,** the evidence points to episodic water entry in severe weather, not continuous leakage in ordinary rain. Any damage that pre-dates 24 February 2026 can be identified and separated in scoping; it is not a reason to decline the damage the storm caused.

# 10. Review of the [redacted] reports relied on by [redacted]

We have reviewed both [redacted] documents in full. [redacted] inspected the property and some of its observations agree with ours (low pitch; clean gutters; sound flashings). The comparison below sets out where we agree, where we differ and why it matters.

| Topic | [redacted] / [redacted] says | Our finding | Significance |
|---|---|---|---|
| Role of the storm | "The storm event contributed to the water ingress"; wind-driven rain damage: "Yes" | Agree the storm was involved; in our opinion it was the dominant, operative cause | On [redacted]'s own evidence, the storm was a cause of the water entry |
| Roof pitch | 0.6°, 1.7° (and 25°); location of 0.6° not identified | Displayed 0.50–1.40 on the extension (no unit shown); numerically consistent | Low pitch accepted; but neither report maps readings to rooms, and the study stayed dry |
| Minimum pitch | 1°–2° depending on BMT (Lysaght; NCC 2022 7.2) | Current Lysaght KL-700 HS literature: 1° for 0.48 BMT, 2° for 0.42 BMT. BMT not measured by anyone | [redacted] cannot say which minimum applies without BMT; 2022 figures post-date the roof by ~26 years |
| Gutter overhang | Fails 50 mm minimum; "large gap" | Not measured by us; open rib ends observed | [redacted] gives no mm measurement — the finding rests on photographs |
| Gutters | "Sound and clear from debris"; serviceable | Very clean, good falls | No maintenance failure — undermines "wear and tear" |
| Downpipe capacity | Not mentioned | Single round downpipe (approx. 75 mm, not measured) for whole run — undersized by current code | Key storm-intensity mechanism [redacted] did not consider |
| Roof condition | Sheets "good condition"; "0%" damaged; flashings, penetrations sound — yet "not watertight" | Sound; no deterioration letting water in during ordinary rain | Contradicts reliance on "wear and tear, gradual deterioration" |
| Ceiling cavity | "Unable to access ceiling cavity as it's a flat roof" — yet concludes water pools and spills into the cavity | Not accessed | [redacted]'s internal mechanism is unverified |
| Long-standing damage | Damage "not consistent with a one-off event" | Prior entry was a storm ~12 yrs ago (paid); cracks from movement | No moisture testing or dating; conclusion unsupported by tests |
| Rules in 1996 | AS CA42-1968 required 1° (from "online inquiries"); no copy held; rules "would need to be confirmed" | Applicable c.1996 requirements not produced by anyone | [redacted] has not established the roof was non-compliant when built |
| Room-by-room link | Defects "line up" with damaged rooms; no floor plan | Study dry under same roof | Correlation asserted, not shown |

## 10.1 Specific weaknesses in the [redacted] documents

- **Inconsistent dates.** The PDR cover is dated 14/05/2026; the date of site visit is 09/04/2026; the "Date of Report Submission" is 08/04/2026 — the day before the site visit. The generative-AI disclosure on PDR p.16 records a "Date of use: 08/04/2026", also before the visit. The Roof Report is dated 17/04/2026 and gives an "Attendance Date" of 09/04/2026, but its Inspection Details record "Date of Inspection: Apr 16, 2026, 2:00 PM" and "Inspection By: Gradey". It is unclear who inspected the roof, when, and whether Mr McDonald, who signs as the expert, went on the roof. (Chronology at Appendix C.)
- **Photograph captioning and roof description.** On Roof Report p.5 a photograph of corrugated sheeting is captioned "Roof sheets are in good condition" alongside photographs of the Klip-Lok sheets, without distinguishing the corrugated main roof from the Klip-Lok extension that is the subject of the findings. The PDR describes the roof as "Colourbond Custom" while the Roof Report records "Zincalum".
- **No measurements where it matters.** No overhang measurement in mm, no BMT, no gutter length, no downpipe sizing, and no location for the pitch readings — even though [redacted]'s own reasoning says the minimum pitch "depends on" BMT.
- **No cavity access, yet a cavity mechanism.** The report concludes water pooled "and spill[ed] over into the ceiling cavity" while recording that the cavity could not be accessed.
- **Generative-AI disclosure and generic content.** PDR p.16 contains a "Generative Intelligence" statement that generative AI "may have been used to assist in the preparation of this report", that it "was used to automatically generate suggested responses for portions of the form", and that "Human reviewers have reviewed and verified all content prior to submission". The statement does not identify which portions are affected, and we do not attribute any particular passage to AI. Separately, we observe

that several answers are generic rather than specific to this property: for example, standards are listed without clause-level application to this roof, and "Limitations of Expertise", "Matters Requiring Further Investigation" and "Need for Additional Expert Reports" are each answered "N/A" (see below).

- **Stated qualifications and limitations.** The author's stated qualifications are carpentry/building experience and a Certificate III in Building. The report does not state that the author holds a roof plumbing licence or registration. "Limitations of Expertise", "Matters Requiring Further Investigation" and "Need for Additional Expert Reports" are each answered "N/A", despite the missing cavity access, BMT and overhang measurements and the admitted need to confirm the c.1996 requirements. The author acknowledges the Insurance Council of Australia's expert-report best-practice standard (August 2024); in our view these gaps sit uneasily with that acknowledgment.
- **Internal tension on cause.** The Roof Report lists "Recommended Insurable Repairs: Re-align roof sheets to meet pitch requirements", while the PDR treats the same items as non-insurable "maintenance".



*Reproduced from [redacted] Roof Report p.5: corrugated sheeting captioned "Roof sheets are in good condition".*



*Reproduced from [redacted] Roof Report p.6: "Large gap between the roof sheets are gutters allowing wind driven rain" — no measurement given.*

# 11. Standards and what applied when the roof was built

The following are relevant. We refer to them to explain the technical position, not to concede that current requirements applied to a roof built in 1996.

| Reference | Relevance | Comment |
|---|---|---|
| NCC 2022 Volume Two / ABCB Housing Provisions Part 7.2 (sheet roofing) | Current deemed-to-satisfy provisions for metal sheet roofing, including minimum pitch and sheet ends into gutters [redacted] cites 7.2.3 and 7.2.8) | Commenced decades after this roof was built. A benchmark for current good practice, not the test of whether the roof was compliant when built |
| NCC 2022 Housing Provisions Part 7.4 (gutters and downpipes) | 7.4.3 gutter sizing to 5-min, 5% AEP intensity; 7.4.4 falls not less than 1:500 and overflow measures (1% AEP); 7.4.5 max 12 m of gutter per downpipe | Shows the drainage system is designed around a defined storm; a single downpipe for this run would not meet 7.4.5 today |
| AS/NZS 3500.3 (stormwater drainage) | Design of roof drainage including gutters, downpipes and overflow | Cited by [redacted] without any calculation for this roof |
| AS 1562.1 (sheet roof and wall cladding — metal) | Design and installation of metal cladding | Cited by [redacted] generically |
| SA HB 39:2015 (Installation code for metal roof and wall cladding) | Industry installation guidance incl. low-pitch roofs, sheet ends, turn-downs, stop-ends | Current guidance; post-dates the roof |
| Lysaght KLIP-LOK literature | Manufacturer minimum pitch and sheet-end details | Current KL-700 Hi-Strength literature: minimum 1° (1 in 50) for 0.48 mm BMT and 2° for 0.42 mm BMT, subject to design provisions. The manufacturer literature current in 1996 has not been produced by [redacted] and we have not located it |
| AS CA42-1968 | Cited by [redacted] as requiring 1° | [redacted] admits it has no copy and relies on "online inquiries" |
| Building Code of Australia in force c.1996 (Victoria) | The regulatory baseline at the time of construction | Not produced or analysed by [redacted] or [redacted] |

**Our view.** Whether the roof complied with the requirements and manufacturer guidance current in 1996 has not been established by [redacted] [redacted]'s compliance conclusions are measured against 2022 provisions. [redacted] itself accepts that the rules at the time "would need to be confirmed" using manufacturer documents from that time, and it has not done so. We have not located the c.1996 manufacturer literature for this product and do not assert either compliance or non-compliance at the time of construction.

# 12. Answers to the client's nine questions

### 1. What is the most likely cause of the water coming in on 24 February 2026?

The severe thunderstorm. In our opinion the dominant and operative cause was storm-intensity rainfall, with wind, exceeding the capacity of the extension's eaves gutter and single round downpipe (approx. 75 mm, not measured) and driving water in at the low end of the sheets. The low pitch, open rib ends and limited downpipe capacity made the roof more vulnerable, but they had not caused water entry in ordinary or heavy rain over many years.

### 2. Is the damage consistent with a single severe storm, or with repeated or gradual water entry over time?

It is consistent with a single severe storm (and, separately, with the earlier storm about 12 years ago). The roof and gutters are in sound, clean condition; the study under the same roof stayed dry; and water entry is reported only in severe storms. Cracking walls are explained at least in part by house movement [redacted] itself refers to "movement", and cracks appear in rooms with no water history). Swollen joinery and staining can result from one soaking event. [redacted] did no moisture testing or dating to support "long-standing" damage. Any genuinely pre-existing damage can be separated in scoping.

### 3. Did you see any wear and tear or deterioration of the roof or gutters that would let water in during normal or heavy rain?

No. The sheets are weathered but intact, with no perforation or lifted sheets; gutters are very clean with good falls; the transition flashing cover is adequate (approx. 140–150 mm). A conduit penetration is starting to show surface rust — a minor maintenance item which, if it ever leaked, would cause a pinpoint, constant leak, not this pattern. [redacted] recorded the roof sheets in good condition and 0% damaged.

### 4. Where are the low-pitch sections and any gutter overhang shortfalls, and are they above the damaged rooms or the study? How significant are any shortfalls?

Our digital-level readings across the extension ranged from 0.50 to 1.40 as displayed (no unit shown on the readout); the inspector did not record which room each reading was taken over. [redacted] did not identify where its 0.6° reading was taken. Overhang was not measured in mm by us or by [redacted] so no shortfall has actually been quantified by anyone. In practice, the significance of the low pitch is that it reduces the margin for extreme rain; it has not produced leaks in ordinary rain over 30 years (built in 1996), and the study under the same roof stayed dry.

### 5. Could the direction and force of the wind-driven rain explain where the water came in (living area and laundry) and where it didn't (study)?

Yes, that is a plausible explanation, together with where the gutter surcharged most relative to the single downpipe. [redacted] itself accepts wind-driven rain caused damage. We have not seen wind-direction data for the event, so this explanation has not been tested against weather records. What is clear is that a uniform construction feature operating in ordinary rain would not readily explain why one room under the same roof stayed dry.

### 6. Would a roof built this way be expected to perform adequately in normal and heavy rain?

Yes. On the evidence — 30 years of service (built in 1996), clean free-falling gutters, intact sheets and adequate flashing — this roof performs adequately in normal and heavy rain. Its vulnerability is to extreme intensity and wind, which is what severe storms deliver.

### 7. Would the roof's pitch and gutter overhang have been acceptable under the manufacturer's guidance and standards when it was built (1996)? [redacted] says AS CA42-1968 required a 1° minimum.

We have not been able to verify the manufacturer literature or code requirements current in 1996 for this product, and nor has [redacted] it has no copy of AS CA42-1968, relies on "online inquiries", and accepts the requirements "would need to be confirmed". On [redacted]'s readings parts of the roof are below 1°, so if a 1° minimum did apply, those parts would not meet it. Overhang compliance cannot be assessed because it was not measured. We do not assert that the roof was compliant; our point is that [redacted] has not established that it was non-compliant when built, and in any event non-compliance is not the same as causation.

### 8. If the roof had met the pitch and overhang figures [redacted] relies on, would that have stopped water getting in during a storm this intense?

Not necessarily. Steeper pitch and greater overhang improve resistance, but they do not increase the capacity of the gutter and downpipe, which in our opinion was the critical limit in this storm. Current code sizes eaves gutters for a 5% AEP 5-minute intensity, with overflow measures for 1% AEP; rain more intense than the design event can overwhelm even a compliant system, and very intense, wind-driven rain can enter roofs that meet current standards. It is therefore not established that compliance with the 2022 figures would have prevented this loss.

### 9. Is there anything else you saw that is relevant to the cause of the damage?

Yes: (a) the single round downpipe (approx. 75 mm, not measured) for the whole extension gutter run, which [redacted] did not consider; (b) damage to the alfresco linings close to the gutter line, consistent with gutter surcharge; (c) the date and authorship inconsistencies in the [redacted] documents; (d) [redacted]'s mains-pressure test was "sound", which excludes a plumbing leak and supports rainwater as the source; (e) [redacted]'s internal conclusions were reached without ceiling cavity access.

# 13. Conclusions

1. The extension roof is a low-pitch (digital-level readings 0.50–1.40, no unit shown on the readout; [redacted] 0.6° and 1.7°) Klip-Lok-style zincalume roof built in 1996, in sound condition, with clean, well-falling gutters and adequate transition flashing.
2. In our opinion the dominant, effective cause of the water entry on 24 February 2026 was the severe storm: intense, wind-driven rainfall that exceeded the capacity of the gutter and single round downpipe (approx. 75 mm, not measured) and drove water in at the low end of the roof.
3. The low pitch, open rib ends and limited downpipe capacity are vulnerabilities that would not be built today. We do not claim the roof complies with current standards. They are contributing conditions that had not caused water entry in ordinary or heavy rain over 30 years (built in 1996).
4. The damage pattern — storm-only events and a dry study under the same roof — is inconsistent with gradual or wear-and-tear failure.
5. The [redacted] reports contain material inconsistencies and omissions and do not establish that the roof was non-compliant when built or that any defect, rather than the storm, was the dominant cause.

# 14. Declaration and signature

We declare that we have made the inquiries we believe are desirable and appropriate within the scope and limitations described, that no matters of significance which we regard as relevant have, to our knowledge, been withheld from this report, and that the opinions expressed are our own independent professional opinions. We understand this report may be provided to [redacted] and to the Australian Financial Complaints Authority.

| | Inspected by | Reviewed and issued by |
|---|---|---|
| Name | Michael Wheeler | Victor C |
| Role | Licensed roof plumber, Holy Mess Repairs | Director and Owner, Holy Mess Repairs |
| Licence / registration | BPC plumbing accreditation no. 113633 (current; expires 28/10/2026) | Business: VIC roof plumbing licence 32176 (licensed appointee John Rohan) |
| Signature | Michael Wheeler | Victor C, Director and Owner, Holy Mess Repairs |
| Date | 21 October 2026 | 21 October 2026 |

This report is issued electronically by Holy Mess Repairs (HOLYMESS PTY LTD, ABN 31 666 327 813) and is not wet-signed.

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# Appendix A — Evidence register

All site evidence is held in the Google Drive folder [redacted] Preston. Video stills in this report were extracted at the timestamps shown; the original files are unedited.

| Ref | Type | Date | Description / content | Used in | Link |
|---|---|---|---|---|---|
| IMG_8304 | Photo | 15 Oct 2026 | Extension roof meeting unpainted corrugated section at flashed box-gutter junction | 7.1 | Open in Drive |
| IMG_8305 | Photo | 15 Oct 2026 | Extension roof looking up to grey corrugated main roof | 7.1 | Open in Drive |
| IMG_8306 | Photo | 15 Oct 2026 | Digital level on extension roof sheets | 7.2 | Open in Drive |
| IMG_8307 | Photo | 15 Oct 2026 | Level reading 0.90 near cable conduit | 7.2 | Open in Drive |
| IMG_8308 | Video 2:43 | 15 Oct 2026 | Context (study dry); pitch readings 0.90/0.50/1.40/0.85; junctions; single round downpipe (approx. 75 mm, not measured); gutters very clean | 7.1, 7.2, 7.6 | Open in Drive |
| IMG_8310 | Video 0:54 | 15 Oct 2026 | Transition flashing cover 140–150 mm "completely fine"; conduit penetration | 7.3, 7.4 | Open in Drive |
| IMG_8311 | Photo | 15 Oct 2026 | Spirit level in gutter at sheet ends — fall | 7.5 | Open in Drive |
| IMG_8312 | Video 2:14 | 15 Oct 2026 | Gutter fall checks ("good fall"); audio largely unclear after 0:35 | 7.5 | Open in Drive |
| IMG_8313 | Video 0:51 | 15 Oct 2026 | Eave/alfresco underside; gutter beyond lining; damaged boards | 7.7 | Open in Drive |
| Brief | PDF | 16 Oct 2026 | Client brief — background, [redacted] position, measurements, 9 questions | Throughout | Client email |
| [redacted] PDR | PDF 16 pp | Cover 14/05/2026 | [redacted] Property Damage Report [redacted] | 10, App C | Client email 18 Oct |
| [redacted] Roof | PDF 10 pp | 17/04/2026 | [redacted] Roof Report [redacted] | 10, App C | Client email 18 Oct |
| Emails | PDF | 16–21 Oct 2026 | Correspondence with client re brief, reports and timing | 4 | — |

# Appendix B — Video timestamp index

| Video | Time | What is shown / said (quoted only where clearly audible) |
|---|---|---|
| IMG_8308 | 0:00–0:37 | Introduction; leaks in a couple of rooms in last storm; "her study underneath, she had no leaks"; Klip-Lok roof; corrugated "starting to age a bit, but it's okay" |
| | 0:46–1:37 | Pitch readings: display 0.90 (0:52), 0.50 (1:04), 1.40 (1:17), 0.85 (1:35); narration "roughly between 0.7 to 1.3, 1.4" |
| | 1:49–2:39 | "1 downpipe … 75 mm round downpipe … code these days would not be enough downpipes"; gutter "very clean, obviously well maintained"; downpipe outlet at about 2:10 |
| IMG_8310 | 0:01–0:20 | Transition flashing: "in 140 … about 150 mm back, which is completely fine" |
| | 0:27–0:51 | Penetration "starting to rust … it's okay … would be a very pinpoint area and would leak all the time" |
| IMG_8312 | 0:00–0:35 | Gutter falls: "good fall" on first and next runs |
| | 0:35–2:14 | Further level checks along gutter; audio largely unintelligible — not relied on |
| IMG_8313 | 0:00–0:47 | Underside of extension: eave; gutter at end of roof sheets beyond lining; inside leak "a concern … double check with the client"; boards "look a bit damaged" |

*Times are approximate (±1–2 s). Open the file and move to the time shown.*

# Appendix C — Chronology of the [redacted] documents

| Date | Source | Entry |
|---|---|---|
| 24/02/2026, 3:00 pm | [redacted] PDR p.3 | Date and time of incident |
| 08/04/2026 | [redacted] PDR p.3 | "Date of Report Submission" — the day before the recorded site visit |
| 08/04/2026 | [redacted] PDR p.16 | Generative AI "Date of use" |
| 09/04/2026 | [redacted] PDR p.3; Roof Report p.1 | Date of site visit [redacted] F. & S. [redacted] present); Roof Report "Attendance Date" |
| 16/04/2026, 2:00 pm | Roof Report p.1 | "Date of Inspection"; "Inspection By: Gradey"; weather sunny/fine |
| 17/04/2026 | Roof Report p.1 | Roof Report date; "Report By: Dean McDonald" |
| 14/05/2026 | [redacted] PDR p.1 | PDR cover date |
| 06/10/2026 | Client brief | [redacted] latest response (as summarised by client) |
| 15/10/2026 | Holy Mess Repairs | Our inspection |
| 21/10/2026 | Holy Mess Repairs | This report |

# Appendix D — Glossary

| Term | Meaning |
|---|---|
| AEP | Annual exceedance probability — the chance a rainfall intensity is equalled or exceeded in |

| | |
|---|---|
| | any year (5% AEP is roughly a 1-in-20-year intensity) |
| BMT | Base metal thickness of the steel sheet, excluding coating |
| Box gutter / transition flashing | Flashing or gutter forming the junction between two roof planes or roof types |
| Klip-Lok-style | Concealed-fix trapezoidal steel roofing profile (Lysaght KLIP-LOK or similar) with tall ribs and flat pans, used on low-pitch roofs |
| Overhang (into gutter) | Distance the roof sheet projects past the back of the gutter into the gutter |
| Proximate cause | The dominant, effective or operative cause of a loss |
| Surcharge | A gutter receiving more water than its outlet can discharge, so the water level rises and may overflow or back up |
| BPC | Building and Plumbing Commission (Victoria) — regulator of building and plumbing practitioners |