

# ARS Urges Homeowners to Document Issues Amid Insurance Nonrenewal

*Learn how ARS Roofing & Gutters helps homeowners document roof conditions and avoid wrongful nonrenewal.*

SANTA ROSA, CA, UNITED STATES, February 24, 2026 /EINPresswire.com/ -- Homeowners across Northern California are receiving stressful renewal notices that say, in plain terms, "replace your roof or lose your policy." Increasingly, those decisions can start with an aerial snapshot: a drone pass or other overhead image that flags "moss," "staining," or "roof wear" without anyone ever stepping foot on the roof. California's Department of Insurance has publicly noted complaints where flawed aerial imagery contributed to wrongful cancellations or nonrenewal, underscoring why homeowners need a clear, evidence-based response when a roof is misjudged from the sky.



“

Call a roofer right away... we can get that all cleaned out for you and take pictures so that way we have proof to send to your insurance company.”

*Letitia Hanke*

[Letitia Hanke, CEO of ARS Roofing & Gutters](#), says the most important thing homeowners can do is act before the renewal clock starts ticking:

“If you notice that there's Moss on your roof or if there's discoloration, if you're noticing flashings have lifted or debris inside of your gutters or on your home, those are things that you can call a roofer for right away...”

A Local Story: “You need a brand-new roof.”

Hanke recently helped a homeowner who had replaced their roof about a year earlier—yet still received a renewal-time letter demanding a brand-new roof after an aerial review. The insurer's

imagery appeared to show “moss” growth and cited that as the reason for the replacement.

“My client called me up distraught, saying ‘oh, you just replaced this roof!’”, recalled Hanke.

ARS responded the way a homeowner needs in that moment: with action. The team performed a roof inspection, took detailed photos, and provided documentation confirming the roof’s age and condition for their insurance agency. The discoloration that looked

concerning in an aerial view was simply water staining—not a roof failure. With that proof, the insurer renewed the policy. [Saving the client potential thousands.](#)



Stories like this are becoming more common nationwide as insurers scale aerial inspection programs. Recent reporting has highlighted homeowners being dropped or threatened with nonrenewal based on aerial roof photos—sometimes contradicted by an on-roof inspection.

### Why This is Urgent for Homeowners

If you get a notice close to renewal, you need to act fast. Delays can result in coverage disruption, limited options, and increased pressure to replace your roof prematurely.

California lawmakers and regulators have also been tracking concerns related to aerial imagery and insurance decisions, including proposals focused on transparency and access to images used in coverage determinations.

### What ARS Roofing & Gutters Recommends

ARS encourages homeowners to schedule a proactive check—especially if anything about the roof could be misread from above.

Call a roofer right away if you notice any discoloration, moss growth, lifted or damaged flashing, debris build up, or [clogged or discolored gutters.](#)

A trusted roofing professional can inspect your roof, provide credible documentation, and address any issues that your insurance company might flag. If a notice does arrive, make sure to communicate with your insurer about their inspection process and provide any documentation you have to confirm the quality of your roof.

“We will come out and take care of that, especially right before renewal time,” said Hanke. “We can get that cleaned out for you and take pictures, so that way we have proof to send to your insurance company.”

## About ARS Roofing & Gutters

Alternative Roofing Solutions, Inc. (ARS Roofing & Gutters) is the premier roofing and gutter company serving Sonoma, Napa, and Marin counties. With a team of over 24 experienced professionals, ARS provides commercial and residential roofing, gutters, waterproofing, and expert roof maintenance Sonoma County and Marin County homeowners trust. The company is fully bonded and insured, with additional liability coverage for HOAs, condominiums, and apartments, and offers 24/7 emergency support year-round. CA Contracting License #837618

Devin Halliday  
on behalf of ARS Roofing & Gutters  
+1 707-843-3714

[email us here](#)

Visit us on social media:

[LinkedIn](#)

[Instagram](#)

[Facebook](#)

[Other](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/895164018>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.