

# Tornado Preparedness



# Rebuilding after a Tornado

The United States faced 1,218 tornadoes in 2020, according to the National Oceanic and Atmospheric Administration.

The monstrous storms claimed 78 lives along their paths and played a role in an estimated \$76 billion of insurance losses caused by thunderstorms.

As you plan for tornado season, make sure your policy is sufficient, and you have a plan for rebuilding if disaster strikes.

When a devastating tornado impacts your home or property, the rebuilding process can be overwhelming. Before you begin the process, officials must deem the structure safe to enter and repairable. They should check for safety issues like electrical hazards, gas line defects and impending water conditions. Once you're given the green light, here are some factors to consider in your renovation plans.

## INSURANCE INSPECTION

After experiencing tornado damage, your first step should be to contact your insurance provider. During the conversation, schedule an appointment to assess the damage and determine the cost of the required repairs.

While waiting for the meeting, make sure to take plenty of pictures before repairing damage that could further harm



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your property. For instance, if a tree falls on a structure, it may be imperative to remove it before it collapses in the home. However, you should have a digital representation of the extent of the issue, so photographs are essential.

It's also a good idea to get receipts if you hire a company to remove the obstruction so

an insurance provider can reimburse you.

## REBUILDING WITH REINFORCEMENTS

As you rebuild your life and home after a devastating tornado, consider upgrading your property's structure for the next storm. Some improvements include insulated con-

crete foam walls to protect against windblown debris to preserve a home and its occupants.

The high winds caused by tornadoes can cause a roof to be lifted off a house, seriously weakening a structure's walls, often causing them to collapse outward. Some home builders choose to reinforce the roof

with hurricane clips that attach to the top trusses or rafters to withstand severe pressures.

You should also consider equipping your home with sturdy, windstorm-proof doors and window-shutter systems that allow for easy installation and removal of plywood before and after the storm.



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# Understand Tornadoic Myths

While meteorologists and scientists are experts at predicting conditions that can potentially lead to a tornado event, the storms can pop up with little notice.

Plan for the unexpected by ensuring your safe room is ready to protect you and your loved ones while you wait out an event. Here are some tips from the American Red Cross to prepare a sufficient area.

- Choose an underground structure like a basement, shelter or safe room.
- Stock the room with enough food and water to last for three days, first-aid kits, flashlights, cell phone chargers and battery back-ups.
- Keep a charged NOAA weather radio to analyze storm updates.
- Have essential documents you may need like Social Security cards, insurance policies and banking information.

With a safety plan in place, you'll be

prepared to seek shelter when a tornado warning is issued in your area. It's vital to listen to the experts, as many tornado myths regarding preparations and the storm's unexpected developments can be dispelled.

Here are a few common erroneous ideas that many people have about tornadoes, according to the National Climate Data Center (NCDC).

## **MYTH: HIDING UNDER AN OVERPASS IS SAFE SHELTER WHILE OUTDOORS**

Some consider the heavy-duty concrete structure as a haven during a storm, but it's incredibly dangerous. While the overpass offers overhead protection, its unique design can cre-

ate a wind tunnel that pulls in flying debris at high speeds.

Rather than risk your life, pay attention to the weather in areas you will be visiting. If severe weather that's capable of developing a tornado is possible, create a plan to retreat to a safe structure with an emergency plan.

## **MYTH: YOU CAN OUTRUN AN INCOMING TORNADO IN A VEHICLE**

Since tornadoes' paths are incredibly unpredictable, attempting to race away from one can have lethal results. The spinning storms can travel up to 70 mph and shift directions erratically without any warning. If you're caught

in a tornado while driving, the NCDC suggests ditching your vehicle and immediately seeking shelter.

## **MYTH: TORNADOES ARE MORE LIKELY TO HIT MOBILE HOME PARKS**

A tornado travels in a ruthless manner and without judgment. There are two reasons mobile home parks appear to be targets of mass destruction during these severe weather events:

- There are thousands of parks located in tornado alley.
- Mobile homes offer little to no protection against even weak tornadoes, so damage seems to be more significant.

# Identifying Types of Tornadoes

Understanding the type of severe weather event that has developed can help you understand the range of damage to expect.

Learn more about the five different types of tornadoes that are prevalent in the United States.

## ROPE TORNADOES

The National Oceanic and Atmospheric Administration says these storms often assume a ropy appearance during their final moments. Still, it sometimes maintains a thin, funnel shape throughout its entire life cycle.

While it may not appear as intimidating as more sweeping supercell storms, these powerful tornadoes gain more destructive tendencies as they narrow and tighten.

## CONE TORNADOES

A cone style is commonly portrayed in Hollywood and media reports of tornadoes. This storm is broader at the base than a rope tornado and widens where it meets an impending thunderstorm.

Cone tornadoes often cause mass destruction along their paths.

## WEDGE TORNADOES

This style makes up some of the most destructive storms in America's history because



of their stout stature and brutal obliteration abilities. A wedge tornado typically appears wider than it does tall. It typically destroys everything in its half-mile or broader path.

According to the National Weather Service, the 2013 El Reno, Oklahoma wedge tornado became the widest recorded tornado in the United States, measuring 2.6 miles.

## MULTI-VORTEX

Under the right conditions, a supercell thunderstorm can produce multiple twisters at the same time. A multi-vortex condition means that at least two tornadoes are causing carnage simultaneously but can sometimes include more than a pair.

The additional tornadoes are typically rope style funnels that swirl around the primary

parent tornado, including a wider perimeter of damage.

If multi-vortex tornadoes come in the form of two cone or wedge twisters spinning independently, it's called a satellite tornado. Fortunately, this phenomenon is infrequent.

## WATERSPOUTS

A less dangerous form of a tornado is associated with

lake-effect rain and snow showers around the Great Lakes.

A waterspout can develop without the circulation caused by supercell storms but are strong enough to overturn boats and create rough seas in water.

Their destructive statistics are not included with the other types of tornadoes until they cause damage on land.

# Prepare your Home's Exterior

While ensuring your family has a safe place to hide during a tornado should be the essential aspect in preparation, protecting your property's exterior can alleviate the damage posed to the structure.

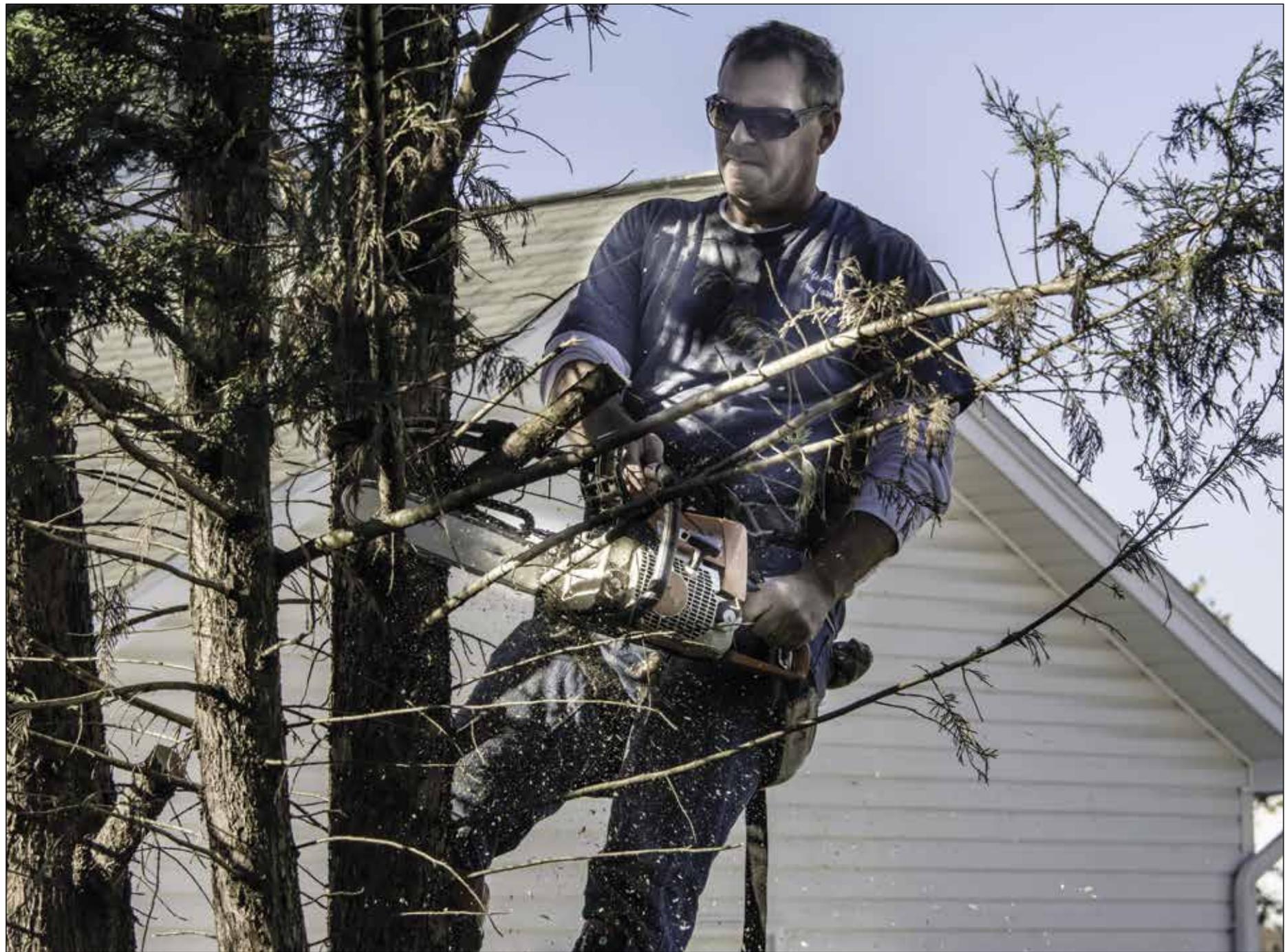
From limiting the objects at risk of becoming flying debris to general maintenance, guard your most significant investment before the severe weather season begins.

Even when you take precautions seriously, storm damage can be inevitable. It's crucial to ensure your homeowner's insurance policy is in good standing and protects against both minor issues and the risk of a total loss.

Touch base with your provider to find out if you require additional coverage or to adjust your plan. Once the financial protection is secured, here are some ideas to reduce serious structural damage risks.

## **CLEAN YOUR YARD**

If a tornado warning is declared in your area, it's time to seek shelter, not rush outside to secure patio furniture or store objects that may become airborne. The best way to prepare for the season is by taking proactive measures before the storms begin.



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Try to use hook anchors to tie down chairs, tables and storage containers. You can also move lawn decorations and landscaping tools inside a garage or shed.

While a massive tornado may still cause damage to additional buildings, ensuring everything is inside will limit the risks of the contents

becoming flying debris that causes significant destruction and injury.

## **CLEAN GUTTERS**

The supercell thunderstorms associated with developing tornadoes are notorious for dumping heavy rain during the event. Make sure your home's water flow-sys-

tem is efficient by cleaning leaves and debris from your gutters.

When water pools around your home, it may lead to flooded basements, cracked foundations and damage to roofs or siding.

## **TRIM TREES**

Analyze your home for

hanging branches or dead trees that may damage your structure if strong winds cause them to fall or break.

The Insurance Institute for Business and Home Safety suggests hiring an arborist to remove branches that hang over your home and identify and remove dead, dying or diseased trees.

# Significant Risks

The National Oceanic and Atmospheric Administration estimates that about 1,200 tornadoes occur in the United States each year.

Most storms in our country blow through Tornado Alley, which shifts from states in the Southeast during the cooler months, Central Plains in the spring and the Midwest during early summer. However, historically, tornadoes have been reported in all 50 states.

Because of the intense wind speeds during tornadoes, the National Severe Storms Laboratory deems flying debris as the most prevalent risk to people and animals. Experts believe the tornadic winds can reach speeds as high as 300 mph in the most violent storms.

While airborne items can be hazardous to living creatures, the results can also create significant damage to other objects and structures.

## POWER LINES

High winds and lightning strikes can easily down telephone poles or energized lines, leaving them as dangerous remnants after the storm.

If you notice a hazard on the roadway or near your property, stay away and contact an electric utility provider. Sometimes, live wires may



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show signs of activity by releasing sparks or arcing. Still, in other cases, they can reveal no warning and remain hazardous.

You should also approach downed trees and other obstructions with caution as they may be covering up potential electrical threats.

## PROPERTY DAMAGE

If your home or business

experiences damage from a tornado, speak with local officials before entering. If the structure experiences any shifting or destruction of supporting beams, the property may become unstable and pose significant safety risks.

Make sure to wear sturdy boots and work gloves before you begin cleaning debris to avoid injury from nails or other sharp objects.

You should also be wary of electrical, water and gas hazards if you experienced significant damage. If a home is flooded, the water may be charged due to exposed wires that cause an active electrical current.

## FALLEN TREES AND BLOCKED ROADWAYS

As you navigate your community after a storm, be cau-

tious of downed trees or standing water in the roadways. Fallen trees can hide electrical hazards like live power lines and shelter-seeking wildlife that may turn aggressive.

You will also want to avoid driving through the water as even small amounts of standing rain can damage your vehicle or cause you to lose control.

# Protect your Pets

As family members, your furry and feathered friends should be considered when you prepare a tornado plan.

Since these severe storms can occur unexpectedly, it's important to have a routine in place regarding shelter, emergency supplies and identifying missing animals.

Use these tips from the United Animal Nations to protect your pets before, during and after a tornadic event.

## ID TAG AND MICROCHIP

While ideally, your pets will ride out the storm and remain safe in a shelter, situations don't always go as planned. Especially with the noises and sights that are typical during a tornado, animals can become nervous and act out in fear, sometimes running away from the action.

A proactive measure to ensure you can find pets after a storm is microchipping and tagging them with an ID badge. Ask your vet about the easy-to-afford and non-intrusive process of installing a tracking device so you can find them if they happen to leave your property.

## KEEP ANIMALS INDOORS

The animals who rely on you for safety should be included in an emergency preparedness plan. If severe

weather is expected in your area, ensure they are indoors before the predicted time arrives.

For instance, if you have a pet who bounces between the inside and outside of your property, it's a good idea to collect them and keep them in long before the tornado

threat is prevalent.

## PRACTICE ROUTE TO YOUR SAFE ROOM

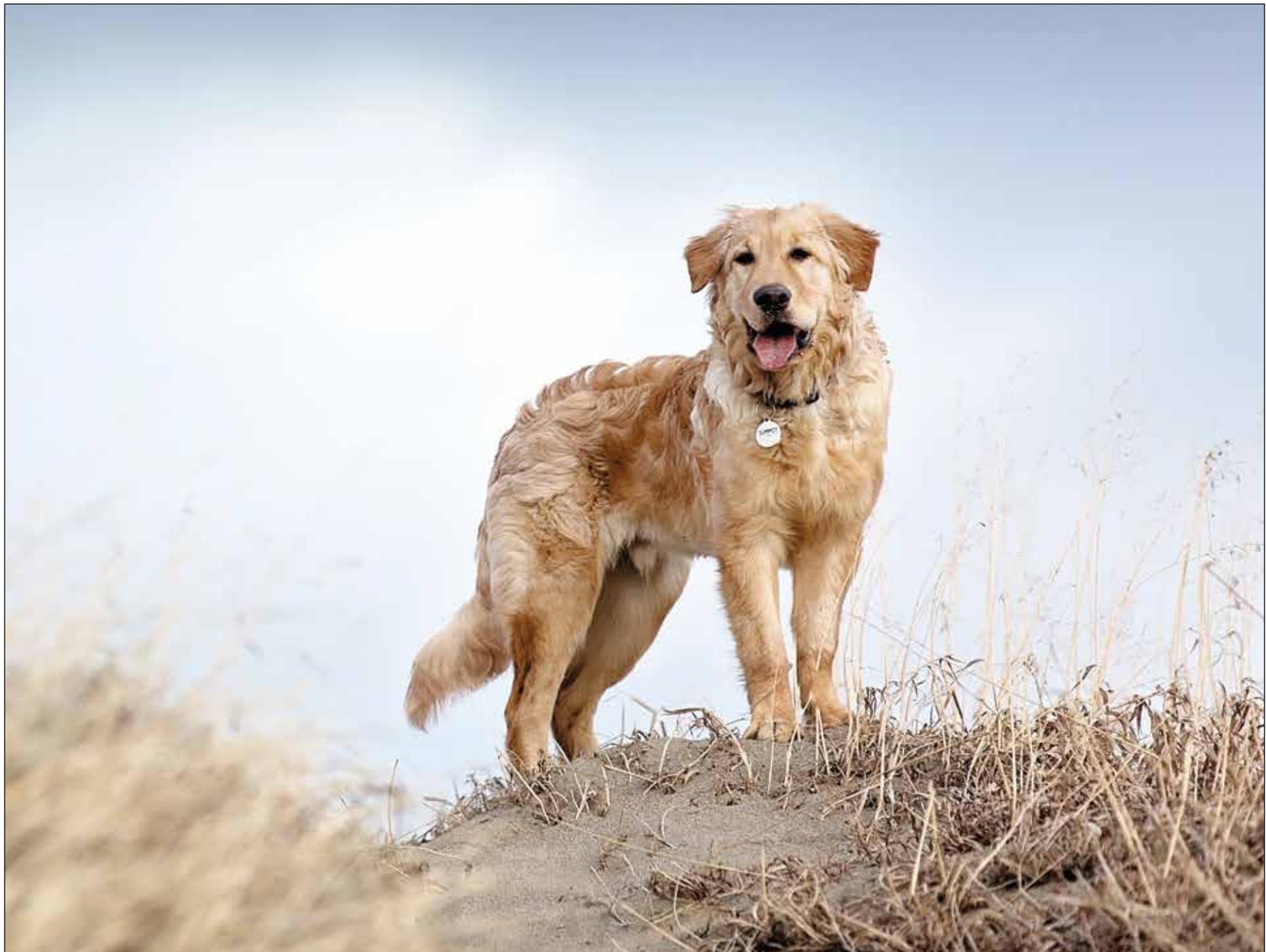
Dogs are creatures of habit. Make a practice run to your shelter a part of their training routine. If they will wait out the storm in a crate, entice them to enter it throughout

the day and reward them with treats. Try to think of new words as commands to differentiate the pattern from normal, daily activities.

## FIND SHELTERS IF PETS GO MISSING

If your pet does go missing before you have a chance to

microchip them, there may be numerous facilities to call when searching. Locate local shelters, animal control agencies and humane societies in your area to find out if someone found your pet. Bring along photos as proof of ownership to streamline the process of bringing them home.



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# Protecting a Farm

Severe weather and tornadoes have long plagued the farming industry with devastating results to crops, livestock and operational structures.

In addition to a safety plan for your family, farmers are also tasked with protecting their livelihood.

Especially for those whose farms are in the pathway of tornado alley, mid-spring to summer requires proactive measures to minimize damage.

If you're ever caught off guard by a potential tornado development, the National Agriculture Safety Database has tips on factors to consider if a

warning is issued.

- When working in an open field, get out of the tractor or vehicle and lie in a low area or ditch. Cover your head to protect yourself from flying debris;

- Don't try to outrun a tornado in your tractor as a tornado's speed and path are unpredictable.

- Understand which buildings on the property offer the best protection.

You'll want to find a structure with a lower level like a basement or a sturdy inner frame.

Here are some other ways to plan for the worst before the risk of severe weather becomes prevalent in your area.

## LIVESTOCK

Farm animals should never be gathered into a single building during a tor-

nado as high winds can cause a barn to collapse and threaten the entire herd.

Instead, consider evacuating your stock to another county if the risks of a significant tornado are expected. If transferring your animals isn't possible, turn them loose in a large pasture or fenced-in pen on high ground with reliable shelter like brush.

It's imperative to stock up on additional food, water, medical supplies and supplements if fallen trees and debris compromise your path to town.

## SECURE YOUR PROPERTY

Prepare your property for the worst by analyzing it for potential risks. Look for dying trees in the fall path of structures or essential areas of your operation like livestock pens. Determine if the overhanging branches can be

trimmed or if it should be removed entirely.

It's a good idea to check your land's perimeter to make sure the barriers are in good condition. Frightened livestock may find the weak points and escape in fear while a storm is overhead. You also should clear out drainage systems to promote efficient water flow during heavy rainfall.

## PREPARE VEHICLES

Because your operation must continue after a storm, ensure that you have machine supplies on standby. Collect enough fuel, oil and maintenance chemicals to keep your vehicles going. You should also perform regular maintenance on your tractors, trucks and trailers before severe weather season.