

When severe weather is on the way, every minute counts. There are quick, last-minute steps you can take—like closing interior doors—to better protect your home from hail, strong winds, and even tornadoes.

# **Begin Last- Minute Prep!**

If severe weather is forecast for your area, follow these last-minute steps before the thunder rolls and the wind blows to help reduce damage to your home. Remember the difference between a watch and a warning.

### STAY INFORMED OF CHANGING WEATHER CONDITIONS

## 1. Set up 3 ways to receive weather alerts.

- Find a reliable source for severe winter weather information. Follow your local National Weather Service (NWS) office and the NWS Storm Prediction Center (SPC) on Facebook or X.
- Enable wireless emergency alerts on your cell phone.
   Check with your wireless service provider's website to find out how to do this for your specific phone type.
- Have your NOAA weather radio nearby to hear emergency alerts from the National Weather Service even without cell service.



### Why?

Severe weather can strike any time—day or night—so it's important to have multiple ways to receive severe weather alerts even while you are asleep or without power.



## 2. Know the difference between a watch and a warning

The National Weather Service issues severe weather watches and warnings ahead of severe storms. Pay attention to these alerts to know when you need to prepare and when you need to take action.

Refresh your knowledge of severe weather terminology:

- o A **WATCH** means be prepared.
- o A WARNING means take action now.

## WHEN A WATCH HAS BEEN ISSUED, TAKE THESE LAST MINUTE STEPS TO PREPARE BEFORE STORMS ARRIVE

## 3. Activate your severe weather plan and anticipate power outages.

- Be sure your severe weather shelter is clear and ready to use.
  Remember, your shelter should be an interior room with no windows on the lowest floor of your home, such as a basement, bathroom, or closet, or a tornado safe room.
- Keep your phone and devices charged.
- Charge a rechargeable battery pack.
- Keep flashlights, shoes, and a helmet in your severe weather shelter ready, just in case.



## Why?

Now is the time to put your severe weather plan into action. By planning ahead, you know what to do now.

### 4. Gather loose items from your yard.

Outdoor items on the lawn or patio could become flying debris and damage your home.

- Move outdoor items such as patio furniture, toys, planters, grills, and any other loose items in your yard or on your patio into a garage or shed.
- Remember: Stay safe. If you can see lightning or hear thunder, it's time to go inside.





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## 5. Move your vehicle into the garage and close the garage door.

- Move your vehicle into the garage.
- Close the garage door all the way.



Why?

Vehicles parked outside during a storm can be damaged by hail, particularly hail larger than 1 inch, or by falling trees and flying debris. Leaving a

garage door open during a severe thunderstorm leaves your home more vulnerable to structural damage by inviting the wind inside, where pressure can build-up on the roof and walls.

## 6. Close all doors & windows, including interior doors.

- Close all exterior windows and doors to keep the wind and rain out.
- **Close all interior doors** to compartmentalize pressure from the wind if it gets inside your home.



Why?

Closing doors and windows keeps wind out of your home during a severe thunderstorm or tornado. If a window is broken, air rapidly fills your

home, causing a dangerous increase in the forces pushing on the roof. Scientific wind testing at the IBHS Research Center reveals that closing interior doors helps compartmentalize the pressure inside a home into smaller areas, reducing the force on the roof by as much as 30%, and giving your roof a better chance of staying intact.

### WHEN A TORNADO WARNING IS ISSUED, ACT NOW

# 7. Get to your shelter or tornado safe room right away.

 Take shelter NOW!





When a tornado warning is issued, every second counts. You need to take shelter immediately to protect yourself. Because you've prepared the space and know where to go, you can seek shelter quickly.



Whether you rode out the storm or are seeing your damaged home for the first time, it can be overwhelming, even with minor damage. These steps will guide you through the process.

## Here's Where to Start!

As you work to regain a sense of normalcy, some things need to be repaired by professionals while others may be do-it-yourself tasks. Get started to recover quickly.

### **CLEANUP & HOME REPAIR**



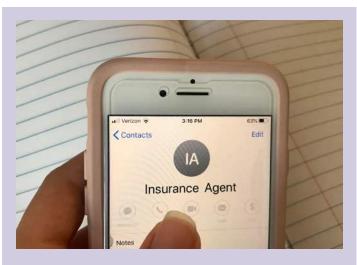
### 1. Protect yourself, family, and neighbors.

- First, ensure everyone is safe. Communicate with loved ones.
- Do not enter a damaged building unless you are told it's safe by local officials.
- Do not wade through standing water.
- Avoid downed power lines and assume all lines are live.
- Report downed power lines, fire, or gas leaks to local utility companies.



### 2. Assess and document any damage.

- Document damage to your home. Take photos and videos of damaged items.
- Assess your roof for damage:
  - o Check your ceiling for water spots or stains. Inspect the attic for evidence of water leaks or standing water.
  - Look for missing shingles on your roof or shingle debris in your yard, which could be from your roof or a neighbor's roof.
- After a hailstorm, look for dents to your gutters, HVAC units, or downspouts. Check your siding and windowsills.



### 3. Contact your insurer right away.

 If you have damage, contact your insurance agent or insurer as soon as possible. Be ready to provide information such as contact info, policy number, type and date of loss, a description of the loss, and your home inventory. You should be assigned a claim number and adjuster who will work with you.



#### 4. Keep receipts.

- If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements such as a hotel or temporary housing.
- Keep all receipts and documentation for any purchases or services rendered.
- Consider creating an electronic file for related expenses in a cloud storage account so you can access it from anywhere.



### 5. Take steps to mitigate further damage.

- Hire a reputable roofer to tarp your damaged roof, while waiting for your roof to be repaired and/or a restoration service for water removal before mold becomes an issue.
- Ask your adjuster about moving salvageable belongings to a safe, dry space like a storage unit or a family member's home.



### 6. Clean up safely.

- Use the appropriate personal protective equipment such as boots, long pants, long sleeved shirt, work gloves, eye protection, and disposable masks.
- Keep windows open to pull moisture out, especially while working indoors.
- Remove standing water.
- Follow directions from local officials when placing items to discard by the curb. Be sure to remove any items that may have absorbed water such as couches, mattresses, rugs, and carpeting.
- Remove any drywall and insulation that was in contact with flood water.



### 7. Build back stronger.

When you are ready to repair your roof or rebuild, demand for contractors will be high. We can help you find a professional.

- Build back stronger using the FORTIFIED construction method to reduce the likelihood of damage from future storms. Learn more about the <u>FORTIFIED</u> program and the solution that is right for your home.
  - o FORTIFIED Roof
  - o FORTIFIED Silver
  - o FORTIFIED Gold
- Hire a company to get started using the <u>FORTIFIED directory</u> which provides a network of trained, licensed and insured\* professionals who can help you every step of the way.

\*Always ask your contractor to provide a copy of their certificate of insurance (COI) prior to work beginning on your home.