Annually Prepare Your Home Ahead of Severe Thunderstorms

Severe thunderstorms can include large hail, strong straight-line winds, and tornadoes. Although the spring and summer seasons are the most common time for severe thunderstorms, they can occur at any time of year and damage your home.

Start Annual Home Prep!

Every year, use these steps to prepare your home ahead of severe thunderstorms to help reduce potential damage. These annual maintenance activities will help you be Thunderstorm Ready!

PLAN AHEAD

1. Create a plan for your family and home.

- **Create an emergency severe weather plan.**
  - Compile a list of emergency contacts, including fire, police, family, neighbors, friends, tree services, utility companies, and your insurance agent.
  - Create a communications plan for your family before and after a severe storm.
  - Identify ahead of time the best place to shelter in your home so you can act quickly when needed.
    - Choose an interior room with no windows on the lowest floor of your home such as a basement, storm cellar, bathroom, or closet.
    - Clean and organize the space to make it easily accessible.
  - Decide on locations where you will meet in case a disaster strikes:
    - Outside your home in your neighborhood.
    - Outside your neighborhood or city in case you cannot return home.
  - Prepare an emergency supply kit. Be ready to live without power and running water for a period of time, depending on storm severity.
- Practice the plan with your family.

Why? *Having a severe weather plan helps ensure the safety of you and your family. A plan enables you to make time-sensitive decisions, communicate clearly, and safeguard important documents. Plan now to protect your loved ones and your home.*

- **Stay informed.**
  - Find a reliable source for severe weather information. Follow your local National Weather Service (NWS) office on social media and the NWS Storm Prediction Center (SPC) on Facebook or X. Tune in to local news often when severe weather is forecast.
  - Enable wireless emergency alerts on your cell phone. Check your wireless service provider's website to find out how to do this for your specific phone type.
  - Purchase a weather alert radio that broadcasts emergency alerts from your local National Weather Service office, preferably one with a hand crank.

2. Review your insurance coverage and document belongings.

- Know what your insurance covers and what it doesn't.
- Create a home inventory video.
  - Use your cell phone to video belongings in each room of your house. Be sure to open cabinets and closets!
  - Store your home inventory in the cloud. Learn more about how to create a home inventory.

Why? *If your home is damaged and you need to file a claim, you will likely have to itemize losses for your insurance company. Documenting your belongings is easier before a disaster happens.*

PREPARE YOUR HOME

3. Inspect and repair your roof.

- **Have your roof inspected by a trusted and licensed roofing company who will look for the following:**
  - **Roof cover condition**
    - Asphalt shingles: look for curling, loose (unsealed), missing and/or torn shingles.
    - Clay, concrete, and slate tiles: look for cracked, missing, and/or unattached tiles.
    - Metal panels: look for dents/divots, loose screws, deteriorated rubber washers, discolored or worn off paint (which acts as an anti-rust layer), and/or signs of rusting.
  - **Vents, skylights & chimneys**
    - Vents: look for loose seals.
    - Skylights: look for leaking, loose, or wavy flashing, cracks, and/or damage to the window around the skylights.
    - Chimneys: look for leaking around the flashing and/or missing mortar.
  - **Roof valleys/seams:** look for leaking from roof valleys or seams that are under your roof cover material.

Why? *A roof in need of repair is more vulnerable to high winds and can worsen in severe weather. Water leaking into your home can cause a cascade of water and mold damage to your roof, ceilings, walls, floors, and belongings!*

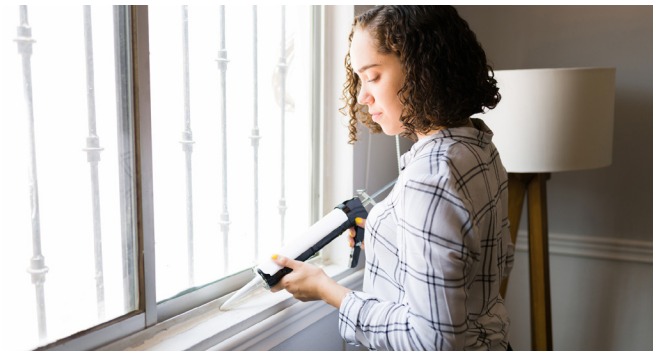
4. Check & clear your gutters and downspouts.

- Inspect gutters and downspouts to ensure they're secured to the house by gutter straps.
- Clean all gutters, downspouts, and drains so they are free of tree debris and vegetation that may restrict proper flow.
- Check downspouts to ensure they divert water at least 3 to 4 feet away from the foundation.

Why? *Water that does not properly drain off the roof and away from your home has the potential to leak into your home or seep into the basement. Clogged gutters can back-up and allow water to damage roof decking and fascia.*

5. Seal gaps and cracks on your home's exterior.

- Caulk and seal any cracks or gaps on your home's exterior using a tube of silicone caulk.
- Add weatherstripping as needed to seal around doors and windows, making sure you cannot see any daylight from inside your home.



Why?

Thunderstorms produce wind-driven rain, and any unsealed opening can allow water and wind to enter your home.

6. Service & organize your garage.

- Service your garage door annually.
  - o If a new door is recommended when you have it serviced, check out the home upgrades page to know what to look for in purchasing a new wind-rated garage door.
- Organize your garage so you can easily park your vehicle under cover when severe weather, especially hail, is in the forecast.

Why?

During severe weather, garage doors are susceptible to high winds that can push them in and allow pressure to push up on your roof. Organizing your garage can create space to park on severe weather days to protect your vehicle from hail, falling trees, and flying debris.

7. Trim trees and tidy your yard.

- Keep all tree limbs trimmed and away from your house. Hire an arborist to remove branches that overhang the house and remove any dead, dying, or diseased trees.
- Anchor any outdoor play equipment to the ground. Move ladders and other large items that are not used daily into a shed or garage.

Why?

During high winds, trees with branches near or overhanging your home can damage the roof cover, siding, and windows. Outdoor play equipment and other items can become flying debris.

Insurance Institute for Business & Home Safety®

THUNDERSTORM READY

Home Upgrades to Further Protect Against Severe Thunderstorms

Severe thunderstorms cause billions of dollars in insured property damage each year. Homes built using strong construction methods can better withstand severe weather and reduce the damage, disruption, and displacement caused by severe weather.

Start Home Upgrades!

We can't stop severe thunderstorms, but there are choices you can make to strengthen the structural integrity of your home. Upgrade now and be Thunderstorm Ready!

1. Strengthen your roof against severe weather.

- Replace your roof with a FORTIFIED Roof, a beyond-code construction method based on decades of IBHS research that reduces storm damage.
- **Here's how a FORTIFIED Roof works:**
  - **Stronger roof edges** keeps the roof on during powerful winds.
  - **A sealed roof deck** keeps rain from seeping through the cracks of the roof deck boards even when shingles are lifted or blown off.
  - **Better roof deck attachment** using ring-shank nails in an enhanced nailing pattern helps keep the roof deck attached to your home.
  - **In hail-prone areas:**
    - **Choose an impact-resistant shingle** rated good or excellent by IBHS.
    - **Install impact-resistant skylights.**
- **Find a professional** to install your FORTIFIED Roof. This process includes an intensive inspection by an independent, third-party evaluator so you can be confident it meets the requirements shown to reduce storm damage.
- Having a designated FORTIFIED Roof may qualify you for an insurance discount so be sure to ask your insurance agent for available incentives!

Why?

Severe thunderstorms produce winds of at least 58 mph, which can damage your roof cover and lead to roof leaks that can destroy your home and belongings.

2. Upgrade to a wind-rated garage door

- **Check for a wind rating label on your garage door.**
  - While modern building codes require garage doors to be wind-rated, it's difficult to know which doors are rated and which aren't without a label. Additionally, prior to 2006, there were no requirements for wind-rated doors for homes built outside of Florida, and even today, some areas have not yet adopted a modern building code with a garage door requirement.
    - Look for a label inside the garage door that shows it's rated for wind pressures in positive and negative PSF (pounds per square foot) values. Wind-rated garage doors labeled with PSF values have been tested to withstand wind pressures.
    - If there is no label or the label is missing this information, it may not be wind-rated, and it is best to purchase a new garage door.
- **Purchase a wind-rated garage door**.
  - Consult your local building code department or a local garage door dealer to find out the wind rating required for garage doors in your area.
  - Look for doors tested to one of these standards:
    - ASTM E330
    - ANSI/DASMA 108
    - Florida Building Code TAS 202
  - Once the garage door is installed, ensure it shows a label with the wind rating. Remember, don't peel off the label!

Why? *A garage door is one of the most vulnerable parts of the home during a tornado because it is a large opening. High winds in a tornado can push a garage door inward, allowing pressure to build inside the garage and push up on the roof and surrounding walls—often resulting in major structural damage to your home. Wind-rated garage doors that have been tested to withstand these pressures are available and can help protect your home.*

3. Upgrade to impact-rated windows and doors.

- Purchase windows and doors with glass labeled as impact resistant.

Why? *Windows and doors with glass can be shattered by flying debris during high winds or by large hail greater than 2 inches in diameter.*

4. Get a whole-home lightning surge protector.

- Install a whole-home lightning protection system.

Why? *Lightning, which occurs in every thunderstorm, can cause a power surge to costly electrical equipment and appliances that can't handle the extra voltage.*

5. Invest in a whole-home generator.

- Purchase a whole–home generator to keep your power on, regardless of the weather.

Why?

Severe thunderstorms can cause power outages year-round. Having a whole-home generator can help prevent food spoilage, a way to work from home, provide well water if you have a well pump, power a sump pump and more.

6. Install a tornado safe room.

- Purchase and install a tornado safe room compliant with FEMA P-320 standards. Learn more from the National Storm Shelter Association (NSSA).National Storm Shelter Association (NSSA).

Why?

A tornado safe room is designed to provide the best protection from winds up to 250 mph and flying debris, even if the building around it is severely damaged or destroyed.

7. Upgrade siding materials.

- Install brick veneer, stone veneer, or concrete-fiber board siding that can better withstand the impact of hail.

Why? *Siding can be damaged by hail, particularly hail larger than 2 inches. Some siding materials are more vulnerable than others.*

8. Upgrade to steel gutters and downspouts.

- Upgrade to steel gutters and downspouts for greater durability against hail.

Why? *Hail can dent and damage popular gutter materials like vinyl and aluminum gutters leading to leaks.*

9. Install protective screens around HVAC units.

- Install screens around your air conditioning unit to reduce the chance of damage.

Why? *Large hail can damage costly HVAC coils and fins.*

Want a stronger house?

- When building a new home, enhance its structural integrity with FORTIFIED, a beyond code construction method developed based on decades of IBHS research. Lab testing and field studies following severe weather events have shown the FORTIFIED method strengthens your home to better withstand severe weather, including winds up to 130 mph, up to 2-inch diameter hail, and even EF-2 tornadoes. Having a FORTIFIED designation may qualify you for an insurance discount, too!

To learn more visit ibhs.org/thunderstormready