Roomi Connect

4 Must-Know Tornado Safety Tips for Renters

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Home to the Alamo, BBQ hotspots galore and the Live Music Capital of the World, Texas is known for many great things (including affordable rentals throughout the state!). Yet with the good comes the bad, and unfortunately, the state is also famous for its unbearable heat and terrible twisters. Just this past winter, tornadoes ravaged Dallas reaching EF-4 intensity, killing 11 people and injuring 38. With a less than shiny reputation for its weather, Texas might have you running for the hills. But whether you're already living in the Lone Star State or you're moving there in the near future (as so many are), you have no choice but to cope with Mother Nature's wrath. Luckily, preparation is your best bet to surviving any home disaster — whether it's a fire, flood, or a twister. Here are four tornado safety tips all renters and roommates should know.

Tornado Safety Tip #1: Know How to Identify One

When a giant, rotating column of air is headed right at you, there's no doubt you're in trouble. But this doesn't mean that you should be out frolicking if you don't see anything out of the ordinary, especially if either a tornado watch or warning is in effect.

"The surest sign a tornado is about to hit is the clouds start rotating," says <u>Dr. James Howard</u>, a data scientist and insurance expert. "Tornadoes are typically formed from large and powerful storms, called supercells.

"These supercells will contain a rotating cloud vortex within the cloud layer. As it pulls warmer air up from below the cloud layer, it meets the cooler air of the storm coming down. The rotation vortex extends and gains power from the temperature differential until it meets the ground. Looking for that rotation pattern in heavy storms is the best someone can do."

Likewise, Howard, who also has extensive training through FEMA in disaster preparedness, notes that if a tornado isn't visible, you'll still know one is in the area by the sound. With noise akin to a loud train, you should take shelter immediately if you haven't already.

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Tornado Safety Tip #2: Prepare Before it Strikes

Make Sure Your Renters Insurance Covers Tornado Damage

First and foremost, having <u>renters insurance</u> is the absolute best way to prepare for any natural or manmade disaster. Though most renters insurance plans typically cover damage or loss of property in a windstorm or from hail or lightning, you should always double check this information with your insurance company. Like with floods that may occur after a storm, Howards warns that renters may be required to pay additional coverage for tornadoes. Additionally, you should never rely on a landlord's home insurance to cover the destruction of any personal belongings when living in an apartment building.

Have Supplies Ready to Go

Once your renters insurance is in order, you and your roommates should further prepare by storing food, liquids and a first-aid kit somewhere that's easily accessible to everyone. Howard also suggests including flashlights, batteries and a battery-powered radio, which will allow you to remain updated on weather reports when you're taking shelter.

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Know Where to Take Shelter

And with all your ducks in a row for the post-storm events, you should know well ahead of time where you should take shelter so there's no last-minute panic. What's more is having a designated place to go will help all housemates be accounted for in an emergency.

Living on the bottom floor of a building or in a sturdy townhouse gives you an advantage. But if you and your roommate live in a high-rise apartment or on the higher floor of a <u>walkup building</u>, it's crucial that you know where to go before the tornado hits. While Howard recommends heading to the lowest floor during a tornado, he notes that a central stairwell can provide a lot of protection for apartment dwellers — especially if you can't make it to a basement or ground level lobby.

"In taller buildings, these are the fire-resistant stairwells," Howard says. "Once there, you should cover your head to protect yourself. If you can get under a table, or some other protection, that's even better."

Tornado Safety Tip #3: Know When to Act

A key safety tip for renters is knowing when to act during a twister, which means understanding the difference between a watch and a warning. Unfortunately, many people confuse the two terms, often associating the word "watch" with the idea that a tornado has been seen — which is not the case, says Howard.

"For a tornado watch, the conditions are appropriate for a tornado to strike. For a tornado warning, a tornado has been spotted or is suspected to be forming."

In either case, have a plan that everyone agrees on, so there is no last-minute planning. Whether it's checking in via text or meeting in your designated spot, accounting for everyone will help keep you and your roommates safe.

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Tornado Safety Tip #4: Take Precautions After the Storm

What could be worse than one tornado? Several. Before leaving your safety spot after the storm, use your phone or radio to ensure there isn't an ongoing warning in your area.

"Tornadoes frequently come in clusters, especially in Tornado Alley," Howard says. "You should stay sheltered until the local weather service has given the all clear. Until then, there is substantial risk of additional storms and damage."

Once there is confirmation that the tornado has passed, make your exit, but be prepared for tornado damage that may prevent you from safely re-entering your house or apartment.

"When out, always watch out for downed power lines, which may still be carrying a live electrical current," Howard warns. "Anywhere there is damage, there may be broken glass, exposed building materials, that can be dangerous."

Renters should also be sure to report any building or apartment damage to their landlord.