



Weathering the Storm

Imagine trying to stand erect and stay in one piece in the midst of high-speed winds and torrential rains. Your house may face this challenge, as summer storm season descends upon the nation. During Mother Nature's wicked rages, you and your family can evacuate your home or, in less severe conditions, snuggle within its cozy walls. But your house must always face the elements, protecting your family and possessions.

Equip your home with the accessories it will need to survive a very rainy day. Whether you live in an area more prone to hurricanes, tornadoes, thunderstorms or monsoons, you can take a few universal precautions that may help your home weather the storm. Don't wait until the forecast calls for severe weather because, at that point, you may not have enough time to take necessary preparations.

Before you do anything else, look over your insurance policies to make sure you're covered for losses incurred as the result of a natural disaster or brutal storm. Damage caused by flooding, earthquakes and hurricanes is generally not covered by your regular homeowner's policy, but can be purchased separately. Make lists or videotapes of your belongings as documentation for the insurance company, and keep that documentation in a safe location away from your house.

Try to prevent wind and water from entering through windows, cracks, entry doors and garage doors. Wind funneling through your house pushes upward, trying to lift its roof. Once the roof is gone, heavy rains can soak your home through to the board.

Especially in hurricane-prone areas it is important to seal your windows and doors as tightly as possible. You can purchase and install special storm shutters to cover your windows. Or you make your own set of shutters out of 3/4 inch marine plywood or metal storm panels. Always mark the shutters so you know which window they will fit. Make sure they overlap the windows on all sides by four inches. Then mark them so you know which window they fit. Don't forget to make shutters for your skylight windows. Once made, the shutter panels can be stored and used when necessary. These shutters can help protect homes from all rainstorms accompanied by high winds, not just hurricanes.

After you've made shutters for all your windows, start working on your doors. If you live in an area frequently targeted heavy storms, consider installing steel entry doors. High winds can easily tear through double doors, French doors and sliding patio doors that have no structural device between them. You may need to purchase and install special hardware to more adequately secure the doors where they meet. Try bolts that fasten the door into the framing at the top and the bottom.

If in good condition, your home's roof can shield its interior from the storm outside. So roof work is another essential step in preparing your house to withstand a severe storm. Apply sealing around your home's chimney or vent pipes. This will help prevent water from seeping into your home. Hire a contractor to check for the structural integrity of the roof system.

Clean out clogged gutters and downspouts. If the rain that accompanies a heavy storm can't run through the gutters and downspouts, it will spill over the sides, landing in areas where it can soak through to your home's foundation, causing flooding and structural damage.

Next, take steps to protect your home from objects that take flight during a storm. Do a little yard work. Remove all dead and dying limbs from your trees, and secure lawn furniture, trashcans, flowerpots and other yard ornaments. Disconnect and remove exterior television antennas from the roof. Then take all lawn furniture, grills, potted plants and other lawn accessories inside your house. High-speed winds could transform

any of these objects into flying missiles traveling toward your house. Tie down the larger items such as sheds, doghouses, playhouses, swing sets, and boats.

Finally, stock your cupboards and closets with anything you might need if trapped inside your house during a vicious summer storm. Keep a battery-operated radio, several flashlights in case you lose electricity, and plastic sheeting to cover exposed areas. And fill your drawers with brand new packages of live batteries so the flashlights are certain to work. Stash canned foods and other non-perishable food items in your cupboards in case you're trapped in your home for a while and can't get out to the supermarket. And pile blankets into your closets in case you lose electricity and your house becomes cold.

For more information on how to prepare a home against high wind, contact NAHB at 800/368-5242, extension 300 for a copy of *Against The Wind, Protecting Your Home From Hurricane Wind Damage*.

When you and your house are prepared, you're more likely to weather the toughest late-summer storm. Taking a little time now to prepare your home for storm season could save you a lot of money later.