

[Tornadoes will become more frequent in coming weeks. Here's what to know if your home is destroyed](#)

Alton Telegraph

An average of 1,200 tornadoes hit the United States yearly, and the country will probably get more killer supercells spawning tornadoes and hail as the world warms, according to a 2023 study.

That study also warns the severe storms are edging eastward to strike more frequently in populous Southern states including Alabama, Mississippi and Tennessee. But tornadoes can happen at any time of year and have been reported in all 50 states, according to the National Severe Storms Laboratory.

What should you do after a tornado if your home is damaged or destroyed?

Focus on your safety

The word people most commonly use to describe their mindset after a natural disaster is “overwhelmed,” according to United Policyholders, a nonprofit that advocates for insurance consumers.

“Our basic guidance is to first focus on you and your family’s safety,” said Amy Bach, United Policyholders’ executive director.

Next, if possible, she recommends photographing and documenting damaged and destroyed property — without entering severely damaged buildings — and determining whether further damage can be prevented through the use of tarps, fans or other methods.

Finding safe and comfortable temporary shelter and getting a copy of your current insurance policy are important next steps. When you’re safe, have shelter, and have an idea of the extent of your home’s

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Source:

<https://uphelp.org/tornadoes-will-become-more-frequent-in-coming-weeks-heres-what-to-know-if-your-home-is-destroyed/>

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damage, be sure to notify your insurance company.

How's your insurance?

Tornado damage is generally covered under homeowner's and renter's insurance policies. But you'll want to read your insurance policy to know your deductible costs and what is covered, Bach said. If damage is minor to moderate, it might not cost as much to repair as the deductible in your policy.

"We tell people not to rush and to instead take stock and get situated before making any decisions," she said. "Know that you'll get solicited (by contractors), and in the first 48 hours, the shock and the trauma generally means you're not in your best decision-making mode."

For temporary, immediate housing, people often turn to a shelter opened by a local government, the American Red Cross or other organizations.

In addition to providing a place to sleep, water and meals, Red Cross services — all of which are free — can sometimes also include child care, information about disaster-related resources in the community, and access to case workers to help with disaster recovery.

People also may need to access insurance to cover longer-term housing, to rebuild a home and/or replace belongings, including vehicles.

If you are not able to live in your home, keep receipts for hotel bills, clothing and meals, and take notes on the calls you make to insurance companies, including the numbers you call, the people spoken to, dates and times, and what was said.

Keep up payments

If your residence is temporarily uninhabitable or destroyed, the Red Cross recommends notifying utility companies and other services so they can stop billing you immediately. Paying insurance premiums and rent or mortgage should be your highest priority, according to the Red Cross.

Call any creditors and ask for more time to pay. Most creditors will be willing to work with you, especially if you notify them before a payment is due, the Red Cross said.

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Overall, most people have a very steep learning curve after a tornado or other natural disaster because people think they'll be OK if they have insurance.

The Red Cross also has a section on its website dedicated to recovering emotionally after a disaster.

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