

FREE GUIDE • SEVERE WEATHER

Severe Weather Plan

Tornado, flood and storm season: your alerts, your shelter spot and your go-time rules, written down.

Hey, I'm Randall. I'm a former Marine Combat Engineer, and my wife, Robbie, is a registered nurse. A plan written on a calm afternoon is the one that holds when the sirens go off at night. Fill this in before the season. Pencil is fine.

Affiliate Disclosure

Nothing in this PDF is a store link and it has no prices. Some Fortified Living pages it points to may carry affiliate links, and if you buy through them Fortified Living may earn a commission at no extra cost to you. As an Amazon Associate I earn from qualifying purchases. Any gear named here is a category idea or catalog-based, not a hands-on test or an agency endorsement. You can finish every worksheet without buying anything.

"God is our refuge and strength, a very present help in trouble."

Psalms 46:1 (KJV)

Step 1: Know Your Risk and Get the Alerts

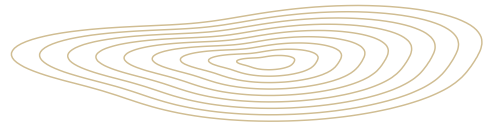
- Ready.gov says the Midwest and the Southeast have a greater risk for tornadoes, and that floods are the most common disaster in the United States. [S1][S2]
- Sign up for your community's warning system. The Emergency Alert System and NOAA Weather Radio also carry alerts. [S1]
- Tornado signs Ready.gov lists: a rotating, funnel-shaped cloud, an approaching cloud of debris, or a loud roar like a freight train. [S1]

- ☐ Signed up for local alerts
- ☐ Weather radio has fresh batteries
- ☐ We know what our siren sounds like

How We Get Alerts (app, Text, Radio):

Our County Name:





STEP 2

Our Shelter Spot and Go-Time Rules

Ready.gov: the best protection is a safe room built to FEMA criteria or a storm shelter built to ICC 500 standards. The next best is a small, interior, windowless room or basement on the lowest level of a sturdy building. [S1]

Our Shelter Spot At Home:

Date We Practiced:

Nearest Public Shelter:

Higher Ground We Go To In A Flood:

Go-Time Rules

- **Tornado warning:** everyone to the shelter spot right away. Stay away from windows, doors and outside walls. Arms over head and neck. [S1]
- **Flood warning:** find safe shelter right away. Evacuate if told to, move to higher ground or a higher floor, or stay where you are, depending on the flooding. [S2]
- **Turn around, don't drown:** six inches of moving water can knock you down, and one foot of moving water can sweep your vehicle away. [S2]
- **Thunderstorm:** when thunder roars, go indoors. Avoid electronics plugged into the wall and running water. [S3]

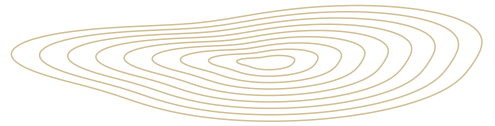
Worksheet A: Who Does What

Person:

Job When The Warning Sounds (kids, Pets, Radio, Papers Bag):

Pet And Carrier:





STEP 3

Before the Season, and After the Storm

Ready.gov says to prepare for a long stay at home by gathering emergency supplies, cleaning supplies, non-perishable food, water, medical supplies and medication. [S1]

- | | |
|---|--|
| ☐ Alerts set up and radio tested | ☐ Shelter spot chosen and practiced |
| ☐ Trees near the house trimmed | ☐ Food, water and cleaning supplies for a long stay |
| ☐ Flashlights or headlamps in the shelter spot | ☐ Insurance checked (Step 4) |
| ☐ House photos saved off the phone | ☐ Important papers in one grab bag |

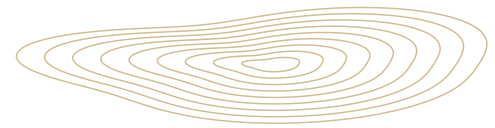
After the Storm

- Wait for officials and forecasts to say it is safe to go outside. [S3]
- Watch for fallen power lines and trees, and report them right away. [S3]
- If the power is out, pick up the Power Outage Family Plan from here.

Number To Report Downed Lines (electric Company):

Who We Check In With After:



**STEP 4**

Insurance and Photo Inventory

Ready.gov: homeowner's insurance policies do not cover flooding. A flood policy typically takes up to 30 days to go into effect, so buy well before the storm. Flood coverage is available through the National Flood Insurance Program. [S2]

Policy (home, Flood, Car, Renters):	Policy Number:	Agent And Phone:	Claims Line:

- ☐ Photos or video of every room, closets open
- ☐ Photos of serial numbers on big items
- ☐ A copy saved somewhere other than the phone

Where The Photo Copy Is Saved:**Date Taken:**

Gear for This Plan: Our Picks

- **Alerts:** Midland ER310 NOAA weather radio (rechargeable battery, hand crank, solar top-up).
- **Light in the shelter spot:** Black Diamond Spot 400 headlamp.
- **Papers bag:** SentrySafe Fire and Water Resistant Portable Bag (FBWLZO). Resistant, not fireproof.
- **First aid:** Rhino Rescue IFAK trauma kit, paired with a class.
- **Power after the storm:** Jackery Explorer 1000 v2 or EcoFlow DELTA 3 Classic (1024Wh).

Read more on our site • The picks, with the tradeoffs:

Severe Weather Plan: Gear for This Plan

Read more on our site • When the power goes out:

Power Outage Family Plan

Sources

[S1] Ready.gov (FEMA): Tornadoes. Read 10/11/2026.

[S2] Ready.gov (FEMA): Floods. Read 10/11/2026.

[S3] Ready.gov (FEMA): Thunderstorms and Lightning. Updated 05/11/2026. Read 10/11/2026.

