



Storm Shelter is Life Insurance

Full Mitigation Best Practice Story

State-wide, Alabama



Gadsden, AL-When Randall and Cheryl Crain saw the death and devastation from the tornado that struck the Coates Bend community in Alabama in December 2000, it did not take them long to decide they needed the protection of a storm shelter.

When the Crains retired, they moved to the city of Gadsden; which is located in Etowah County, in the spring of 2000 and had been here less than a year when the tornado struck in the county.

The State of Alabama implemented their "Taking Shelter from the Storm" Safe Room Initiative because of the aforementioned tornado event and subsequent Presidential Declared Disaster. Twelve people were killed, over 300 persons were injured, and several hundred homes were destroyed or damaged. Using Hazard Mitigation Grant Program (HMGP) funds made available by FEMA, a total of 568 shelters have been constructed as of December 31, 2003.

Of these, 559 are individual shelters with an average reimbursement to the owner of \$2,910. An additional nine community shelters have been constructed at an average reimbursement of \$20,800.

The Crains now have that protection right in their backyard.

At a cost of \$2,700, Randall Crain considers it an inexpensive life insurance policy because it actually saves lives.

With his emergency services background, Crain began researching for the best option for a shelter. By March 2001, construction was under way.

Crain hired a local backhoe operator to dig out for the concrete pit, patterned after a concrete septic tank, but reinforced with more steel. The company he bought the concrete shelter from made the delivery and he finished the steps and entry area. Crain documented the progress and has produced a slide presentation on DVD for others who would like to know more or emulate the effort.

The shelter is stocked with a crank-style radio, ham radio, flashlight, bottled water, basic first-aid supplies, an extra cell phone, and other essentials needed for a few hours' stay. The Crains have made several trips to the shelter, which usually stays about the same temperature because it is underground.

The Crains installed a ventilation system for use in warmer months and a sump pump to keep it dry.

Randall Crain built the shelter before information was readily available, but the Federal Emergency Management Agency (FEMA) now has beneficial information on its website about shelters and saferooms.

Activity/Project Location

Geographical Area: **State-wide**

FEMA Region: **Region IV**

State: **Alabama**

Key Activity/Project Information

Sector: **Public**
Hazard Type: **Tornado**
Activity/Project Type: **Safe Rooms/Community Shelters**
Structure Type: **Safe Room/Community Shelter**
Activity/Project Start Date: **03/2001**
Activity/Project End Date: **12/2003**
Funding Source: **Hazard Mitigation Grant Program (HMGP)**
Funding Recipient: **Property Owner - Residential**

Activity/Project Economic Analysis

Cost: **\$2,700.00 (Actual)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**
Federal Disaster #: **1352 , 12/18/2000**
Value Tested By Disaster? **Unknown**
Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.fema.gov/plan/prevent/saferoom/index.shtm>
Reference URL 2: <http://ema.alabama.gov>

Main Points

- When the Crains retired, they moved to the city of Gadsden; which is located in Etowah County, in the spring of 2000 and had been here less than a year when the tornado struck in the county.
- Using Hazard Mitigation Grant Program (HMGP) funds made available by FEMA, a total of 568 shelters have been constructed as of December 31, 2003.
- The Crains now have that protection right in their backyard. At a cost of \$2,700, Randall Crain considers it an inexpensive life insurance policy because it actually saves lives.