20 Questions to Ask Before Buying a Storm Shelter

StormShelterCalculator.com

Use this checklist to track answers from storm shelter companies. For each question, write the company's answer in the corresponding space.

✅ **Questions marked with a document icon indicate where you should request written documentation or test reports.** Don't rely on verbal answers for anything related to safety standards, testing, or warranties.

Company Name:_____ Contact / Sales Rep:_____

Phone / Email:_____

Website:_____

COMPANY CREDIBILITY

1. How long has the company been in business? Has it ever changed its name?
Look for 10+ years. Name changes warrant follow-up questions.

2. Can you provide references from recent customers in my area? ✅
Also check Google reviews, BBB rating/complaints, and visit their showroom if available.

CAPACITY & LIVABILITY

3. What size shelter do I need for my family?
FEMA minimum: 3 sq ft/person (tornado), 7 sq ft (hurricane), 10 sq ft (wheelchair). Plan for pets and supplies.

4. What is the rated occupant capacity and how is it calculated?
Based on ICC-500. Size for comfort, not just code.

SAFETY STANDARDS, TESTING & PROOF

5. Does this shelter meet ICC 500 and FEMA P-320/P-361? Can you show me the reports? ✅
FEMA does NOT certify shelters. "FEMA certified" is misleading. Ask for accredited lab test reports.

6. Can you provide debris impact testing documentation? ✅
15-lb 2x4 fired at 80–100 mph. Must cover walls, door, vents, corners. Ask if retested after design changes.

7. What anchoring system will you use on my foundation (new slab vs. existing)? ✅
The provider should evaluate slab thickness/condition and specify anchor type, spacing, embedment. Get it documented.

8. How is the shelter anchored and what are the foundation requirements? ✅
Above-ground: min. 4″ reinforced slab, anchors rated 4,000+ lbs pull-out. Underground: must resist buoyancy per ICC 500.

SHELTER DETAILS

9. How can occupants escape if debris blocks the door?
Inward-swinging doors resist blockage. Ask about emergency jacks, secondary hatches, or removable panels.

10. What construction materials are used and what corrodes over time?
Steel: min. 1/4″ plate w/ rust treatment. Concrete: min. 4,000 psi walls, ask about rebar protection. Fiberglass: underground only.

INSTALLATION & SITE-SPECIFIC CONCERNS

11. How do you evaluate flood risk and drainage for underground shelters? ✅

Ask: Do you check FEMA flood maps? How is the water table assessed? What anti-buoyancy measures are used?

12. What happens if my property has a high water table or rock formations? ✅

May require anti-floatation collars, sump systems, gravel beds. Or move to above-ground. ICC 500 Sec. 303.4.

13. How long does installation take and what is the process?

Above-ground: 2–4 hrs. Underground garage: 5–10 hrs. Outdoor underground: ~1.5 days. Ask about each step.

14. Who installs? Your crews or subcontractors? What training do they have? ✅

Company employees preferred. Ask about manufacturer training and HILTI certification. 3rd-party installs can void warranty.

15. Will you pull permits and coordinate required inspections? ✅

Requirements vary by location. Permits typically $50–$200. Skipping can affect insurance, resale, warranties, and grants.

16. What site conditions could prevent installation or require changes?

Slab issues (thickness, post-tension cables, cracking), water table, bedrock, flood zones, utilities, access for equipment.

WARRANTY

17. What warranty do you offer and what does it cover? ✅

Who honors it? Covers structure, leaks, floating, defects? Lifetime vs. 10–20 year?

18. What is NOT covered under warranty? ✅

Common exclusions: condensation, water entry via seals/vents, cosmetic wear, modifications, moving the shelter, labor costs.

COST & FINANCING

19. What is the total installed price, and what is included? ✅

Get itemized: unit, delivery, installation, anchoring, permits, site prep, finishing. Watch for add-on charges after quote.

20. Are there financing options, rebates, or grants available?

FEMA HMGP grants, state rebates, credit union loans, FHA 203(k)/203(b) loans. Contact your State Hazard Mitigation Officer.

ADDITIONAL NOTES

RED FLAGS! Walk Away If…

- Cannot provide accredited lab test reports for ICC-500 compliance
- Won't evaluate your slab or site conditions before quoting
- Uses subcontractors with no verifiable training or credentials
- Refuses to provide written warranty terms and exclusions before purchase
- Pressures you to sign immediately or offers "today only" pricing
- Cannot explain anchoring specifications or foundation requirements

This checklist is a companion to **20 Questions to Ask Before Buying a Storm Shelter** on **StormShelterCalculator.com**. The full article includes detailed explanations, technical specifications, and links to additional resources. For the latest version of this checklist and the complete article, visit **stormsheltercalculator.com**.