

Moore, Oklahoma—Growth Cushions Tornado Impact

By Sandra Patterson



photo courtesy City of Moore Economic Development Department

Moore, Oklahoma, is a city on the fast track of growth. Straddling I-35 and just 10 miles from downtown Oklahoma City and 8 miles from Norman, home of the University of Oklahoma, Moore is a bedroom community experiencing an unprecedented surge in new home construction and an accompanying growth in retail development.

According to Moore's Economic Development Authority, more than 826 new home permits were issued in 2005 and commercial construction was valued at more than \$16 million. The commission reports that the town's assessed valuation has increased an average of 10 percent per year since 2001 to over \$200 million in 2005. With a population of 18,781 in 1970, the city had grown to 41,138 by the 2000 census. It is expected to top 49,000 in 2006.

Moore is also located in that part of the country known as Tornado Alley. And, of all the tornado-prone areas that comprise Tornado Alley, Moore is situated in one of the two that experiences the highest tornado count per square mile.

Six Years, Three Tornadoes

Since 1998, three tornadoes have torn through Moore. On October 4, 1998, a tornado struck the southwest side of the city (figure 1). With only F1 strength (see page 9 sidebar on the Fujita Scale), the damage was limited to ripped up vegetation, downed property fences, and torn roof shingles. Only a few homes lost portions of their roofs and only a handful were rendered uninhabitable.

On May 3, 1999, the city experienced the full force of the most violent and damaging tornado in Oklahoma history. With wind speeds at an estimated 318 miles per hour, putting it at the top of the F5 designation on the Fujita tornado wind scale, it cut a path of destruction—sometimes up to a half-mile wide—starting at the southwest corner of the city (figure 2). In Moore alone, more than 600 homes were destroyed and 400 were damaged.

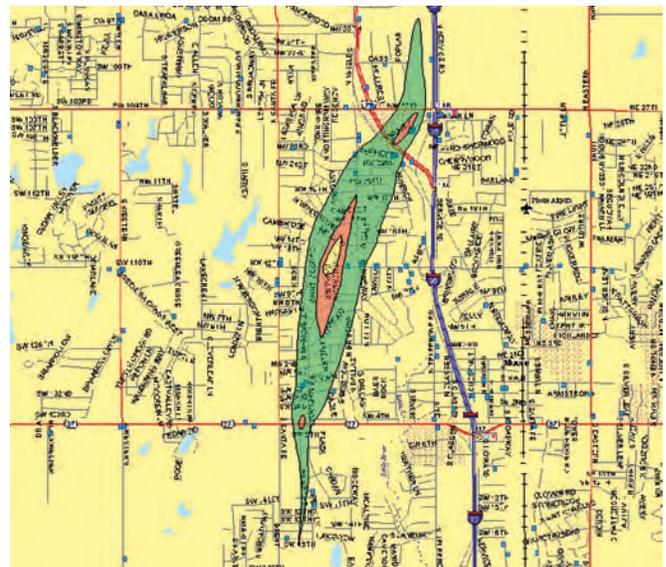


Figure 1. Path of 1998 tornado (Map from National Weather Service Web site)

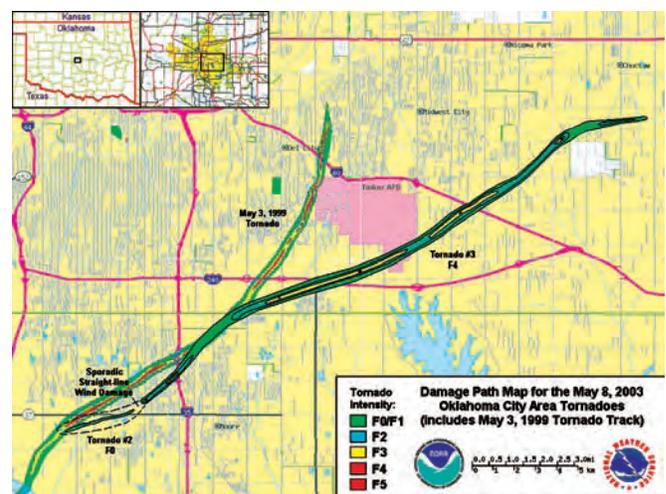


Figure 2. Paths of 1999 and 2003 tornadoes. (Map from National Weather Service Web site)

Fortunately, the National Weather Service had been able to track the storm for most of the afternoon as it traveled across Oklahoma. With this adequate warning, most Moore residents were able to either escape to another area or prepare to safely shelter in place. Despite the tornado's power, only five persons were killed in Moore. This death toll included two motorists who had taken refuge under an expressway overpass which is considered a dangerous, albeit common, practice.

Four years later, on May 8, 2003, another tornado, this one in the F3 range, struck Moore once again (figure 2). This time 200 buildings were destroyed and at least 860 were damaged. Although Moore residents had just a few minutes warning because the tornado formed over the southwest corner of the city, there were no fatalities and very few injuries.

Same Path

The three tornadoes followed amazingly similar paths. One neighborhood on the far southwest side of the city was struck by all three tornadoes. Two subdivisions, Regency Park and Highland Park, were hit by both the 1999 and 2003 tornadoes. Some houses that were destroyed in the

1999 tornado and then rebuilt were destroyed again in 2003.

"Moore lost about \$20 million in assessed value in the 1999 storm," said Denise Heavner, Assessor for Cleveland County which includes the City of Moore. "The tornado occurred before the finalization date for the tax rolls which is June 15. Once the emergency workers would let us in the area, which was about a week-and-a-half to two weeks after the storm, we made quick reductions of 100%, 50%, and 25% depending on the damage."

In the 2003 storm, which also occurred before the finalization date, the value loss was determined to be around \$5 million, Heavner said.

According to Moore city manager Stephen O. Eddy, the record pace of growth the city experienced in 2003 enabled the city to net a 20 percent value increase despite the \$5 million tornado-related property loss. In 1999, however, the city had begun to expand, but the growth wasn't nearly enough to counteract the millions of dollars lost due to the devastation wrought by the May 3 tornado. In 2000, the city's assessed valuation dropped to \$105 million compared to \$111.7 million the year before.

"The school districts were the ones

that were really hurt the most by the drop in property tax revenue," Eddy said. In Oklahoma, unlike most states, municipalities use property taxes for retiring bond indebtedness, not operating revenues, he explained. Moore depends instead on revenue generated by sales and use taxes which did suffer while retail businesses were being rebuilt and homes remained uninhabitable.

Residents Rebuild

As unimaginable as it seems to lose everything in a matter of the few seconds—the time it takes a tornado to rip through a property—after each storm, Moore residents set about the task of rebuilding their lives and property. "What we were seeing was that about half the people chose to rebuild on their existing home sites," Eddy said. "Within the other half, most purchased a property in the other parts of town while some residents chose to leave the area."

The first year after the 1999 tornado, there were still quite a few empty lots, but by the second year, they had mostly been rebuilt, Eddy continued. There has been such a demand for housing in the area that any lots that weren't going to be used by the current owners were snapped up by builders, he said.

Of the two subdivisions that were the most heavily damaged, both were in the older sections of Moore. The one subdivision was built in the 1950s and consisted mostly of single family ranch houses with about 1,000 square feet of living area. The other subdivision was newer with single family, single story homes that were built in the late 1960s and early 1970s.

One of the changes that had taken place in the Moore residential real estate market in the 30 years since the damaged properties had been constructed was that the typical new home size had gotten significantly bigger, explained assessor Denise Heavner. In Moore today, most of the new-home builders are constructing properties in the 1,800 to 2,300 square foot range. The smallest homes that any builder is constructing are around 1,300 square feet right now, she said.

Another trend the assessor's office has
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Houses, New and Old. Along a street in the Regency Park neighborhood, new homes forever mark the tornadoes' paths. (photos courtesy of Cleveland County Assessor's Office)

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noticed is that some of those who chose to build at the lower end of the size range, for example, couples who were downsizing after their children had left home, often chose to outfit their residence with the more luxurious upgrades available.

Higher Valuations

These bigger, fancier homes predictably led to higher assessed valuations. In addition, the new homes were no longer under a previous cap and thus the tax bills were calculated at the current rate. “We were seeing, for example, that homeowners who had been paying \$800 in property taxes on their destroyed dwelling were typically being billed \$1,200 for their new home,” Heavner explained.

To cushion the financial impact of the higher property tax payments, the Oklahoma legislature enacted a measure that permitted tornado victims who rebuilt on their same lot to take a credit on their state income tax returns for the amount of their property tax increase. This tax benefit is phased out over a five-year period, she said.

Another trend the assessor’s office has been noticing is that the market value of the new homes located in established neighborhoods do not seem to be impacted by their proximity to the older, smaller homes. “Some taxpayers, I think, were expecting adjustments because their new home was right across the street from a 50-year-old home,” Heavner explained, “but we were not seeing from the sales prices that this was considered a negative in the marketplace.”

Safety Features

Tornado safety features in residential housing received increased interest especially after the 1999 tornado. Area new-home builders began to extensively advertise the tornado safety features that they were incorporating into their offerings. One homebuilder who continues to advertise these features includes such construction techniques as metal tornado strips that attach roof rafters to the walls to minimize roof loss, plywood or OSB sheathing nailed to exterior wall studs every 12 to 16 inches to further

brace outside walls, and anchor bolts attached every 6 feet along the bottom plate of exterior walls to more firmly secure them to the foundation. These extra features are rated to withstand an F3-force tornado.

In addition, the Federal Emergency Management Agency (FEMA), beginning in 1999, offered a \$2,000 rebate to those who built a saferoom that was compliant with Federal standards. Area residents look to saferooms for tornado protection because Moore residences typically do not have basements or even crawl spaces because of the area’s clay soil conditions.

In new construction, a saferoom is added by reinforcing the walls of an interior room, usually the size of a walk-in closet, with concrete. Those who choose to add saferooms to their existing homes typically install a small concrete structure underground often in the backyard or under the garage with an access door in the garage floor. Some choose to build freestanding concrete structures in their backyard. The rebate also applied to homeowners who retrofitted a space, typically a closet, as a tornado saferoom.

The State of Oklahoma provided an additional incentive in 2002 by exempting the square footage of the saferoom from ad valorem taxation. This tax break is available only to the homeowner who installs the room. Once the property is sold, the saferoom area reverts to assessable property.

“Thus far, we haven’t seen any market evidence that saferooms or these tornado safety features add extra value to the properties that contain them,” Heavner said.

Now, in 2006, most businesses have been rebuilt and only a handful of lots that once contained houses remain empty according to city manager Eddy. “While the tornadoes that hit Moore caused extensive property damage to our city and certainly were traumatic for our citizens, we were very fortunate in that the growth our city was experiencing enabled us to rebuild more quickly.” ■

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