

Preparing For El Nino

Heavy Rains Are Predicted For This Winter - What You Need To Know

General Checklist For Property

Yard Clean-up

Make a general inspection of your entire yard area for dead trees or dead limbs, yard debris, outdoor furniture, or other objects that could be blown by storm winds. An afternoon spent tidying up the yard and either storing furniture and other loose items indoors or securing them can prevent a frantic scramble to collect items that have landed on your roof or in your neighbors' yards.

Drains and Gutters

Make sure all drains and gutters are cleared of debris and functioning properly before the storm season. If buildings do not have gutters and drains, consider having them installed. Storm water runoff from impermeable surfaces (e.g., roofs, driveways, and patios) should be directed into a collection system to avoid soil saturation.

Roofs

Inspect your roof, or hire a roofing contractor, to check for loose tiles, holes, or other signs of trouble.

Retaining Walls

Visually inspect all retaining wall drains, surface drains, culverts, ditches, etc. for obstructions or other signs of malfunction, before the storm season, and after every storm event.

Slopes

Visually inspect all sloped areas for signs of gulying, surface cracks, slumping etc. Also inspect patios, retaining walls, garden walls, etc. for signs of cracking or rotation. Such signs might be indications of slope movement and if you notice any problems, it would be prudent to have the site inspected by a geotechnical engineer.

Bare Ground

Make sure your yard does not have large bare areas which could be sources for mudflows during a storm event. The fall is a good time to put down mulch and establish many native plants; it may be possible to vegetate these bare areas before the storm season.

Storm Drains

Visually inspect nearby storm drains, before the storm season and after every rain; if the storm drains are obstructed, clear the material from the drain or notify the Department of Public Works or public agency responsible for drain maintenance.

Follow-up and Other Concerns

If, after taking prudent steps to prepare your property for winter storms, you still have some concerns about slope stability, flooding, mudflows, etc., consider stockpiling sandbags and plastic sheeting. The sandbags can be stacked to form a barrier to keep water from flooding low areas. Plastic sheeting and visqueen can be placed on slopes and secured with sand bags to prevent water from eroding the soil.



Steps To Take Today

MAKE AN ITEMIZED LIST OF PERSONAL PROPERTY, including furnishings, clothing, and valuables. Photographs of your home – inside and out – are helpful. These will assist your insurance adjuster in settling claims and will help prove uninsured losses, which are tax deductible.

LEARN THE SAFEST ROUTE FROM YOUR HOME or place of business to high, safe ground if you should have to evacuate in a hurry.

KEEP A PORTABLE RADIO, emergency cooking equipment, food supply, and flashlights in working order, and keep extra batteries on hand.

BUY FLOOD INSURANCE. You should contact your property/casualty agent or company about flood insurance, which is offered through the National Flood Insurance Program. Effective March 1, 1995, there is a 30-day waiting period (with two exceptions) for this policy to become effective, so don't wait until a flood is coming to apply.

KEEP YOUR INSURANCE POLICIES and a list of personal property in a safe place, such as a safe deposit box. Know the name, phone number, and location of the agent(s) who issued your policy.

PERSONS WHO LIVE IN FREQUENTLY FLOODED AREAS should keep on hand materials such as sandbags, plywood, plastic sheeting, and lumber which can be used to protect property. (Remember, sandbags should not be stacked directly against the outer walls of a building, since, when wet, the bags may create added pressure on the foundation.)

IF YOU ARE A PARENT OR GUARDIAN:

- Know your local emergency phone numbers.
- Know the emergency plans for your children's school.
- Prepare an evacuation plan for your family.
- Know ahead of time where emergency evacuation centers will be located.
- Make sure your children know their school's and family's emergency plans.