



EL NIÑO IS COMING!

How to Prepare
Your HOA for
El Niño Rains

By Charlotte Allen

California is in the midst of one of one of the worst droughts on record. Historical water restrictions are in effect and wells in the central valley are drying up. The entire state is partaking in the largest choreographed rain dance ever. Let's be careful what we wish for... There isn't a meteorologist

in the country that isn't acknowledging the strengthening El Niño in the Pacific Ocean. Presently, there is a 90% chance of the El Niño lasting through winter and an 80% chance of the phenomenon lasting through early spring.

What is El Niño?

According to the National Oceanic and Atmospheric Administration, "El Niño refers to the large scale ocean atmosphere climate interaction linked to a periodic warming in sea surface temperatures across the central and east central Equatorial Pacific." During an El Niño, California sees an above average rainy season. The

last significant El Niño and the largest on record occurred in 1997-98. The storms left 17 dead and caused more than half a billion dollars in damage. San Francisco alone saw 47.2 inches of rain, more than double its average.

The thought of the heavens opening up and dumping double our annual rainfall sounds like welcome relief for our parched state. However, since it hasn't rained like this in a while let's look at some important issues to address before the first drops hit the ground.

Maintenance

Roofs: If you don't already have an annual roof inspection plan in place, now is the time to do so. Hire a licensed and fully insured roofer to check for weak spots in the roof, missing shingles and clear gutters and drains. The normal roof life expectancy is approximately 20 years in North America. The purpose of an annual inspection program is to slow age related deterioration, prolonging the life of the roof and avoiding costly out of pocket expenses. Remember, insurance is there to protect you from "sudden and accidental" losses and excludes claims arising from failure to maintain.

Trees: Take a look around your Association. How many trees are growing dangerously close to the buildings? When was the last time a professional arborist conducted a full inspection of your Association's grounds? Downed trees and falling limbs are a leading cause of property damage during the winter months. Add in a biblical drought and the potential for a record setting wet winter and you have a catastrophe in the making. Now is the time to bring in a fully licensed and insured professional to help you protect your Association from harm.

Storm Drains: Pooled water and mud are a leading cause of slip and fall injury. Have a licensed and insured landscape maintenance contractor ensure that your landscaping drainage and storm drains are clog free. Make

sure you have scheduled leaf removal at regular intervals.

Concrete: Buckled or uneven concrete is a dangerous trip hazard. Adding standing water to the equation makes these hazards more difficult to see and regaining balance before a potential fall more difficult. A good concrete or pavement company can help you remediate the problem.

Note: Anytime you hire a contractor to perform work at the Association you need to make sure that contractor is fully licensed and insured. Make sure their insurance includes policy language or an endorsement that allows them to work on community associations.

Additional Insurance

During an exceptionally rainy season, it's good practice to review your current insurance and look for potential gaps. Two significant gaps are lack of insurance for Landslide and Flood. Neither are automatically included on your standard Property policy.

Flood: If you are located in a high-risk flood zone the chances are high that you already have flood insurance. Banks make sure of this before loaning money. Most people think if they are not located in a high-risk flood zone they don't need flood insurance. According to the National Flood Insurance Program, "people outside of mapped high-risk flood areas file over 20% of all National Flood insurance claims and receive one third of the Federal Disaster Assistance for flooding". You can visit <https://msc.fema.gov/portal> and enter an address within your Association. There, you can access the FEMA flood map for your area and see what flood zone you fall in. You're most likely not within a high-risk flood zone, making flood insurance coverage mandatory, or else you would have already been notified by lenders. Despite not being located in a mandatory flood zone you still want to check the map. You may be a right next door or a half a block from a high risk area. Flood premiums on properties located outside

high-risk zones are very reasonable and may be a good investment considering the potential risk during this El Niño.

Landslide/mudslide: Landslide insurance is often overlooked. Like flood, it's not typically included with your standard Property policy but also similar to flood it has the potential to be devastating. Certain conditions have to be met in order for a landslide/mudslide to occur. Vibrations caused by earthquakes, erosion from waves or rivers, removal of vegetation, leaking pipes, etc. all contribute to the potential for loss. One such condition is prime for the coming months. The current drought coupled with the almost inevitable El Niño creates a nightmare situation for some property owners. Our hills are dry, vegetation is dying leaving the supportive root structure broken. Add very heavy topsoil from torrential rain to dry soil underneath and you have the perfect ingredients for a mudslide. According to the US Geological Survey, during the last substantial El Niño in 1997-98, an estimated \$140.9M (1998 dollars) in damage was caused by landslides. In the 1982 El Niño, 18,000 debris flows and landslides were triggered killing 25 people and causing an estimated \$112.9M (1998 dollars) in property damage. Landslide insurance premiums are relatively affordable. Depending on the conditions, you may not need to carry it year after year. If there was ever a year to consider it, this is the year.

The El Niño is an exciting event that could bring us a lot of welcome rain and potentially fill our reservoirs. Now is the time to do the preparation work so that as the rain begins to fall you can rest assured you have taken care of all the maintenance issues and considered additional insurance. Only thing left to do is melt into a warm couch with a hot cup of something, a good book and listen to the familiar sounds of winter. **E**

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