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El Nino and Property Damage

The ENSO cycle is a scientific term that describes the fluctuations in temperature between the ocean and the atmosphere in the Central and Eastern Pacific Ocean. More commonly referred to as El Nino, episodes typically last nine to twelve months and some have lasted for several years. Its frequency is a little irregular, but usually it appears every two to seven years.

El Nino translates to Little Boy or Christ Child in Spanish. El Nino was originally recognized by fisherman off the coast of South America in the 1600's, with the appearance of unusually warm water in the Pacific Ocean. The name was chosen due to the time of year when these warm water events tend to occur, typically around December. The effects of El Nino are felt over the winter season and run through fall. It includes warmer than average temperatures over the Western and Northern United States. Wetter than average conditions are likely over portions of the Gulf Coast and Florida, while drier than average conditions are to be expected in the Ohio Valley and Pacific Northwest.

Despite its diminutive name, a very strong El Nino (like the one we are experiencing now) effect can result in significant property damage. Home owners and businesses should be aware of how El Nino can affect their region, and take appropriate steps to protect their facilities and operations from a loss. The Insurance Institute for Business and Home Safety recommends the following tips to prepare for the heavy rains and high winds (from tornados and hurricanes) that come along with the El Nino Effect: Minimize the threat from heavy rains and rising water

Seal Penetrations – seal or caulk penetrations coming into buildings around utilities such as electrical conduits, fire protection systems, gas lines, water lines, and exhaust vents.

Fill Sandbags – protect your building using sandbags with plastic sheeting and sealants around doors and openings.

Raise Electrical System Components – hire a licensed electrician to raise electrical components such as switches, sockets, wiring, and circuit breakers at least 12 inches above the FEMA-designated flood height for your area. This will help prevent electrical system damage and avoid the risk for a fire from short circuits in the event of flooded systems.

Raise Fire Pump – hire a contractor to raise fire pumps, controllers and related equipment above the estimated flood height.

Direct Water Away from Building – make sure the grading (slope) at your property directs water away from the building. Also make sure that downspouts funnel water away from the building to prevent rainwater from accumulating near the perimeter of the building.

Check Sump Pumps – make sure that your sump pump is working and the battery is fully charged.
Minimize the threat from high winds and wind-borne debris –

Identify and remove trees and branches that could fall on the building walls, roof, or power lines entering the building.

Inspect and repair loose or damaged building components such as soffit and fascia, shingles, siding, masonry, and chimneys.

Use strapping and braces for the roof and add fasteners, ties, and anchors as part of the building components.
Preparing your home or business will help increase your chance that the structure will be able to withstand the heavy rains and high winds that could come along with the El Nino effect.

In the event that you suffer any damage to your home or building, make sure and contact a licensed and certified restoration contractor to mitigate and repair the damages. Until next time my friends, be prepared and stay safe.

April 2016

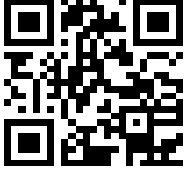
Events

April 5: IIASA Trade Fair
 April 5: SAMA Luncheon
 April 7: ACA Luncheon
 April 12: CAI Luncheon
 April 12: SACA Luncheon
 April 13: AAFAME Luncheon
 April 14: Austin BOMA Golf Tourn
 April 20: BOMA/IREM Luncheon
 April 21: CAMO Trade Show
 April 27: SAABE Luncheon
 April 27: SAHLA Luncheon
 April 28: SAMA Trade Show
 April 28: IWSA Luncheon

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5 SAMA Luncheon IIASA Trade Fair	6	7 ACA Luncheon	8	9
10	11	12 CAI Luncheon SACA Luncheon	13 AAFAME Luncheon	14 Austin BOMA Golf Tournament	15	16
17	18	19	20 BOMA/IREM Luncheon	21 CAMO TRADE SHOW	22	23
24	25	26	27 SAHLA Lunch SAABE Lunch	28 SAMA Trade Show IWSA Luncheon	29	30

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