
Mortgage Manfro
Homeownership starts today
SUPER EL NIÑO
PREP CHECKLIST
Protect your home before the heavy rain arrives.
Full homeowner guide attached
Storm prep tips + trusted local pros inside
Roof • Gutters • Drains • Insurance • Emergency Supplies
NOAA outlook: Strong-to-very strong El Niño likely through Jan–Mar 2027 (>83% chance)
Historic strong El Niño years: 1982–83 • 1997–98 • 2015–16
California impacts can increase during strong El Niño — but impacts vary by location
Give | Guide | Educate

START HERE

A practical plan for protecting your home and the people inside it.

Mortgage Manfro
Homeownership starts today

WHY PREPARE NOW?

NOAA's October 8, 2026 outlook put the chance of a **strong-to-very strong El Niño through Jan-Mar 2027 above 83%.** That is a forecast of El Niño strength, **not** an 83% chance of a particular amount of Southern California rain.

1982–83

Very wet across California

1997–98

Very wet across California

2015–16

Strong El Niño; SoCal winter stayed relatively dry

YOUR 12-POINT PRIORITY LIST

Print this page, put it on the fridge, and check off the tasks that matter for your home.

- [ ] **Clear gutters**
  Remove debris and check downspouts.
- [ ] **Check your roof**
  Address suspect tiles, flashing or leaks.
- [ ] **Open storm drains**
  Clear yard grates, catch basins and outlets.
- [ ] **Review coverage**
  Ask about flood and sewer-backup insurance.
- [ ] **Trim vulnerable trees**
  Use an arborist for heavy branches.
- [ ] **Move outdoor clutter**
  Secure furniture and remove junk.
- [ ] **Check your heater**
  Service HVAC and replace filters.
- [ ] **Stock food + water**
  Plan 1 gal/person/day for 3+ days.
- [ ] **Prepare backup power**
  Charge power banks; test safe equipment.
- [ ] **Set up alerts**
  Know evacuation routes and meeting plans.
- [ ] **Prepare the car**
  Check tires, wipers, lights and brakes.
- [ ] **Photograph your home**
  Inventory valuables and save policy copies.

WHO DO YOU KNOW? Share this guide with a neighbor, family member or friend who owns a home. A few small steps today may prevent a much bigger headache tomorrow.

PROTECT THE PROPERTY

Roof, gutters, drains and exterior maintenance: the highest-impact prevention work.

Start outdoors. Water that cannot flow away from the house is often where the trouble begins. Do not climb on a wet roof or attempt dangerous tree work yourself.

ROOF + WINDOWS

- From the ground, look for damaged tiles, shingles or roof edges.
- Check attic and ceilings for existing water stains.
- Repair flashing, seals, caulking and visible exterior gaps.
- Hire qualified roof or repair professionals as needed.

GUTTERS + DOWNSPOUTS

- Remove leaves and buildup from gutters.
- Confirm downspouts are attached and unobstructed.
- Direct runoff away from the foundation.
- Book gutter cleaning before crews get busy.

YARD + STORM DRAINS

- Clean catch basins, grates and drainage exits.
- Remove soil, leaves and debris that block runoff.
- Look for pooling near your home and garage.
- Ask a drainage specialist about persistent standing water.

PLUMBING + SEWERS

- Address slow drains, recurring backups and leaks.
- Ask whether hydro jetting is suitable for your piping.
- Know your main water shutoff location.
- Note: sewer cleaning is not the same as clearing storm drains.

TREES + HILLSIDES

- Remove loose branches and inspect risky trees.
- Watch retaining walls for cracks, leaning or movement.
- Look for erosion and runoff from slopes.
- Use a certified arborist or appropriate specialist.

GARAGE + OUTDOORS

- Secure umbrellas, bins, furniture and loose items.
- Raise valuables off garage or storage-room floors.
- Clear junk and yard waste before the first big storm.
- Use sandbags or barriers where locally appropriate.

BUILD YOUR EMERGENCY PLAN

Plan for a power outage, a road closure or a few days without normal services.

Mortgage Manfro
Homeownership starts today

WATER: 5 GALLONS IS A START, NOT A FAMILY PLAN

Ready.gov recommends **1 gallon of water per person per day for at least 3 days**, for drinking and sanitation. Store more if needed for infants, pets, heat or medical needs.

1 person	2 persons	3 persons	4 persons	5 persons
3 gal / 3 days	6 gal / 3 days	9 gal / 3 days	12 gal / 3 days	15 gal / 3 days

EMERGENCY KIT CHECKLIST

- [ ] 3+ days of nonperishable food
- [ ] Flashlights and extra batteries
- [ ] First-aid kit and medications
- [ ] Manual can opener and sanitation items
- [ ] NOAA weather radio or battery radio
- [ ] Cash, documents and pet supplies
- [ ] Phone chargers and power banks
- [ ] Shoes, blankets and a small go-bag

BACKUP POWER + CONNECTIVITY

Backup battery

Charge power stations and keep essential devices ready.

Satellite internet

Starlink may help when terrestrial internet fails; it still needs electricity.

Generator safety

Use fuel-burning generators outdoors, at least 20 feet from windows and doors.

Utility shutoffs

Know the locations. Never touch electrical equipment in standing water.

IF A STORM IS APPROACHING

- Turn on local emergency alerts; know your evacuation route and meeting location.
- Move vehicles to safe ground and avoid flood-prone roads, washes and underpasses.
- Obey evacuation orders. If water rises, move to higher ground.
- Never walk or drive into floodwater: TURN AROUND, DON'T DROWN.
- Check on older relatives, neighbors and people who may need extra help.

PROTECT YOUR INVESTMENT

Insurance questions, home inspections and smart steps for rental-property owners.

Mortgage Manfro
Homeownership starts today

IMPORTANT: HOMEOWNERS INSURANCE IS NOT FLOOD INSURANCE

Most standard homeowners policies **exclude flooding from rising surface water**. Flood insurance is typically separate, and National Flood Insurance Program policies generally have a **30-day waiting period** (with exceptions). Ask your agent now, not once a storm is on the doorstep.

ASK YOUR INSURANCE AGENT

- [ ] Do I have separate flood coverage?
- [ ] Is sewer or drain backup included?
- [ ] What storm-related roof damage is covered?
- [ ] What are my deductible and limits?
- [ ] Is rebuilding cost coverage still adequate?
- [ ] Do I have loss-of-use or temporary housing coverage?

PROACTIVE HOMEOWNER MOVES

Get a general inspection
You do not need to be buying or selling to have a home inspected.

Document conditions
Take photos/video of roof, walls, belongings and major appliances.

Control moisture + pests
Address leaks, seal entry points and check for unwanted insects.

Check HVAC
Test the heating system, thermostat and air filters before cold weather.

OWN INVESTMENT OR RENTAL PROPERTIES?

If you manage a rental, now is a good time to coordinate inspections, clear drains, confirm tenant contact details, verify insurance coverage and schedule maintenance. A property manager can help keep tasks moving when you do not have time to handle everything yourself.

After water damage: Stay out of unsafe areas, avoid electrical hazards, document damage, call your insurer promptly and use qualified restoration professionals. Keep receipts for emergency work.

Check your mapped flood risk: msc.fema.gov/portal/home • **Flood guidance:** FloodSmart.gov

TRUSTED LOCAL RESOURCES

Tim's contact list: professionals who may be able to help you prepare.

Here are people and businesses from my professional network. Reach out directly to confirm services, availability, pricing, license requirements and your specific needs.

1 Alejandro Meza Jr.

AAA Solar Cleaning Services LLC

Gutter / exterior cleaning

CALL 909-330-9698

alejandro@aaasolarcleaningservices.com

aaasolarcleaningservices.com

WHY IT MATTERS Clear gutters and downspouts before heavy rain.

2 Tyler Clark

Poetic Plumbing

Plumbing + hydro jetting

CALL 909-788-4426

poeticplumbing@gmail.com

WHY IT MATTERS Address slow drains, backups and appropriate pipe cleaning.

3 Keith Goff

QC Construction Inc.

General contractor / repairs

CALL 909-269-1008

keith@qcconstructionsocal.com

WHY IT MATTERS Discuss exterior repairs, water entry and roofing referrals.

4 Theresa Grant

Dupre Home Inspections

Whole-home inspection

CALL 310-422-6525

duprehomeinspections@gmail.com

duprehomeinspections.com

WHY IT MATTERS Identify visible defects and needed specialist follow-up.

5 Stanley Butler

Axis Pest and Termite Solutions

Pest + termite control

CALL 626-335-5335

info@axispestandtermite.com

axispestandtermite.com

WHY IT MATTERS Control ants and other pests that may seek shelter in rain.

6 Duke Draeger

Key Priorities LLC

Rental property management

CALL 877-539-7707

Duke@keypriorities.com

keypriorities.com

WHY IT MATTERS Coordinate maintenance, repairs and tenant communication.

MORE PEOPLE YOU CAN CALL

Home systems, auto safety, cleanup and insurance coverage reviews.

Mortgage Manfro
Homeownership starts today

The best time to ask a professional about an issue is before a storm makes it urgent. Contact these resources directly to discuss fit for your property.

7 Lisa Villasenor

A/C and Heat Services

Heating + HVAC

CALL 909-566-4241

lisa@acandheatservices.com

acandheatservices.com

WHY IT MATTERS Service your heating system, filters and thermostat.

8 Michael Garibay

Quality Auto Service

Vehicle safety + maintenance

CALL 909-596-5502

qas2@verizon.net

WHY IT MATTERS Check tires, wipers, brakes, battery and lights.

9 Olman Rodriguez

Bins 4 Less Inc.

Dumpster rentals / disposal

CALL 626-964-9453

olman@bins4less.com

bins4less.com

WHY IT MATTERS Remove debris and junk before drains get blocked.

10 Saed Albasha

Albasha Insurance Agency

Insurance coverage review

CALL 626-905-5522

salbasha@farmersagent.com

WHY IT MATTERS Review homeowners, flood and backup coverage.

11 Justin Johnson

Pacific Vantage Insurance

Insurance coverage review

CALL 909-615-3251

Justin.Johnson@pacificvantageins.com

WHY IT MATTERS Discuss coverage gaps, deductibles and options.

12 George Henderson

Henderson Insurance Services

Insurance broker / review

CALL 909-392-5535

George@brokerswhocare.com

WHY IT MATTERS Confirm coverage questions before storm season.

KEEP THIS HANDY

Back-up connectivity, emergency contacts and reliable places to check for updates.

BONUS RESOURCE: STARLINK SATELLITE INTERNET

Satellite internet may be an alternative if cable or fiber service is disrupted. **It needs its own power** during an outage (battery/power station or properly configured generator). Coverage, equipment and plan availability vary.

Referral offer: Eligible new U.S. customers may receive a **$100 cash or service-credit reward** using the link below. The referrer also benefits. Starlink says eligibility includes eligible plans, activation and remaining subscribed for at least two months; check current terms.

Explore the referral offer →

FILL IN YOUR HOUSEHOLD STORM PLAN

Primary emergency contact _____

Family meeting location _____

Insurance agent / policy number _____

Local evacuation / alert service _____

Main water shutoff location _____

Power backup location / charging plan _____

Water stocked (gallons) / supply date _____

OFFICIAL RESOURCES + REFERENCES

- NOAA El Niño outlook (Oct. 8, 2026)
- NOAA historical El Niño impacts
- 2015-16 SoCal rainfall exception
- NWS flood safety / preparedness
- FEMA / Ready.gov emergency supply kit
- FEMA Flood Map Service Center
- FloodSmart flood-insurance guidance

Tim Manfro | Mortgage Manfro | Loan Advisor Group | NMLS #288666 | 909-837-8777 | 1025 Sentinel Dr., Suite 200, La Verne, CA 91750. Information is educational; not a guarantee of weather outcomes, coverage, or service. Verify contractor licensing, insurance, scope, availability and prices directly. Insurance policy terms govern coverage. Weather outlook current as of Oct. 8, 2026.