

Flood Risk Notice 2015

A Publication by the County of Lake

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Flood Warning System

The County of Lake monitors the level of Clear Lake and the flows in Cache Creek to ensure compliance with lake operation criteria and to provide warning to the public of impending floods.

During periods of impending flooding, the County obtains daily lake level forecasts from the California-Nevada River Forecast Center and disseminates this information to the local media.

In 2015, flood forecasting was added for Putah Creek.

Annual Flood Hazard Notice to Property Owners

Dear Property Owner,

According to our records, your property in Lake County is located within or near a designated 100-year floodplain, also known as a Special Flood Hazard Area (SFHA), as mapped on a Flood Insurance Rate Map (FIRM).

To help you protect yourself and your property during flood events, the Lake County Water Resources Department is providing you with the enclosed information so you can be aware of your flood risk and be prepared. You'll find information about how floods occur in Lake County, brief guidelines on flood insurance and flood safety, and actions you should take to reduce flood hazards.

As a public service, the County of Lake will provide you with the following information upon request:

- Confirmation of whether your property is within the Special Flood Hazard Area as shown on the current Flood Insurance Rate Map (FIRM) for the County. Copies of elevation certificates on file are available to the current property owner.
- Additional flood insurance data for your site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.

When making an inquiry, please provide the Assessor's Parcel number or property address. Note: Some of these services may require a nominal charge. For more information, call us at (707) 263-2344 or drop by the Water Resources Department in the Lake County Courthouse in Lakeport (Room 309, third floor).

Scott De Leon
Director of Water Resources
County of Lake



Know Your Flood Risk

Flooding in Lake County can be caused by streams, such as Scotts Creek and Putah Creek, or by lakes, such as Clear Lake and Blue Lakes. Each type of flooding has different characteristics.

In mountainous terrain, flooding by creeks and small lakes occurs quickly in response to individual storms and floodwaters recede quickly after the storm has ended. However, prolonged storm events can cause extended periods of flooding, and flat areas with poor drainage may stay flooded for extended periods.

Floods can occur with little warning, as they did in January 1995, March 1995, and January 1997.

Stream levels can increase more than 10 feet within hours of a storm's onset. Streams also carry debris, such as tree branches, that can cause property damage by slamming into structures, or cause a "log-jam," raising flood levels even higher. Bank erosion is common during flood events. Healthy vegetation on the bank of the stream will help resist bank erosion.

Burned areas are subject to increased flooding and/or debris flows due to lack of vegetation and changed soils properties.

Due to its size, Clear Lake responds more slowly to storm events and generally rises to flood stage only after prolonged storms, as occurred in 1998. Contrary to popular belief, the Cache Creek Dam does not cause Clear Lake to flood. It is actually the narrow, shallow channel of Cache Creek – Clear Lake's natural outlet – that slows the release of water from Clear Lake during a flood. The dam itself actually can release water much faster than can flow through Cache Creek. In fact, the highest level ever recorded for Clear Lake was in 1890, before the construction of the dam.

Additional damage can be caused when high winds accompany lake flooding. Large waves can destroy buildings, even though the actual depth of flooding may be small. Although the lake can rise quickly, it

normally provides several days warning to prepare for flooding on its shores. Unfortunately, lake flooding can last for weeks as it did in 1983, 1986, 1995, and 1998.

If your property is located in a floodplain — even though it may not have flooded recently — odds are that someday floodwaters will damage your property. Buildings located in flood zones have a 26 percent chance of being flooded during a 30-year period.



Beneficial Functions of Floodplains

Floodplains are a natural part of the Lake County environment and provide beneficial functions that help reduce flooding. When a flood spreads out across the floodplain, its energy is dissipated, resulting in lower flood flows downstream, reduced channel and stream bank erosion, deposition of sediments higher in the watershed, and improved groundwater recharge.

Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains has led to stream bank erosion, loss of valuable property, degradation of water quality in Clear Lake with an increase in nuisance blue-green algae blooms, channel down-cutting that reduces available groundwater supplies, and increased flooding of downstream properties.

By protecting the natural functions of floodplains, you can help reduce flood damage and protect resources.

How to Help – What You Can Do to Minimize Flooding Problems...

- **Do not throw anything into ditches or streams.**

Every piece of trash contributes to flooding – even grass clippings and branches. Blocked channels cannot carry water, and trash dumped in streams degrades water quality of the stream and downstream water bodies, such as Clear Lake.

- **Report dumping of debris in ditches or streams.**

This is a violation of Section 9-3 of the Lake County Code. Contact the Lake County Community Development Department at 263-2309.

- **Remove debris, such as trash, loose branches, and vegetation growing in the stream channel.**

If you own property next to a ditch or stream, please do your part to maintain flow capacity. Remove vegetation growing on the stream bottom. Vegetation growing on stream banks should not be removed completely since plant roots hold the banks in place and reduce erosion. Prior to removing vegetation, call the Department of Fish and Wildlife at (916) 358-2900 to determine whether an agreement is required.

- **Reduce the risk of damage to your home.**

If your home has been flooded in the past, several practical, cost-effective methods can reduce or eliminate the risk of it being flooded again; these include elevating the home, constructing floodwalls or berms, relocating to higher ground, flood-proofing, and protection of utilities. The Water Resources Department has a library with several publications on protection from flood damage.

- **Be Prepared.**

Stock emergency supplies and be prepared to turn off utilities when it floods. Refer to the First Aid and Survival Guide in the front of the telephone book for readiness guidelines. Many of the actions that apply to earthquake readiness also apply to flood readiness.

- **Obtain a building permit, if required.**

To minimize damage to buildings during flood events, the County requires all new construction in flood-

plains to be anchored against movement by floodwaters, resistant to flood forces, constructed of flood-resistant materials, flood-proofed or elevated so the enclosed space is a minimum of one foot above the level of the 100-year flood, with all utilities constructed to be resistant to flood damage. This includes new buildings and additions to existing buildings.

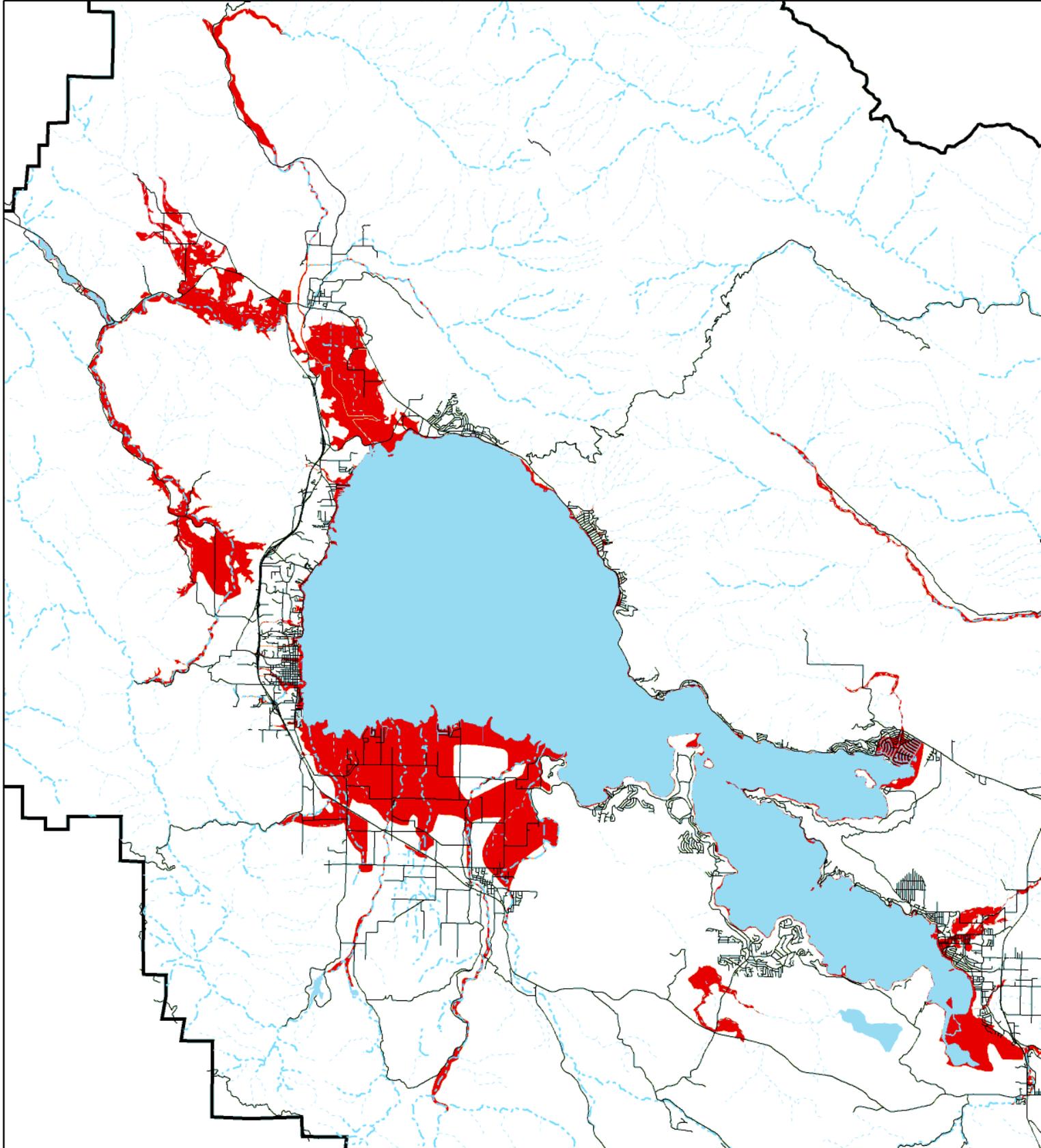
Check with the Community Development Department, Building and Safety Division, before you build, alter, grade, or place fill on your property; any of these actions could cause drainage problems on other properties.

Section 5-22 of the Lake County Code prohibits property owners from changing the course of any channel or waterway in any manner that would change its place of entry or exit from the property. Section 5-22 also prohibits property owners from creating flooding problems on adjacent properties.

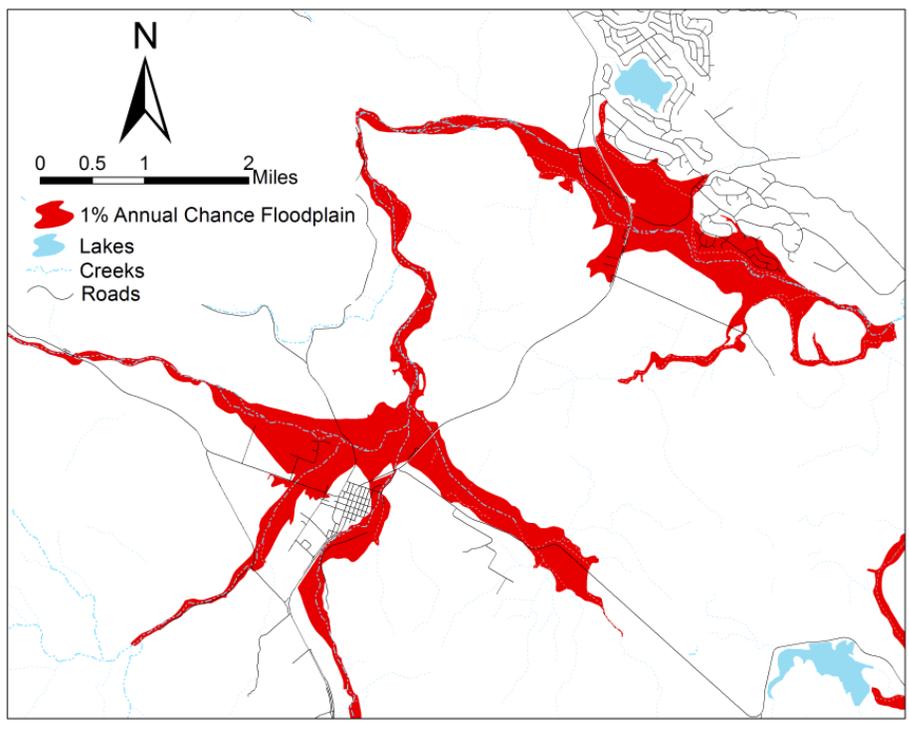
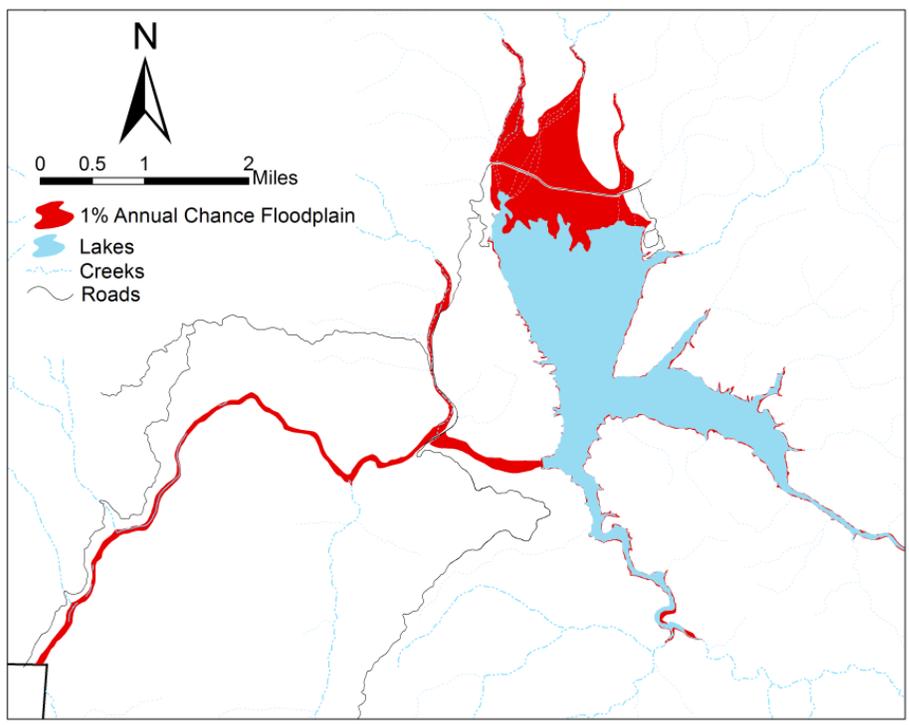
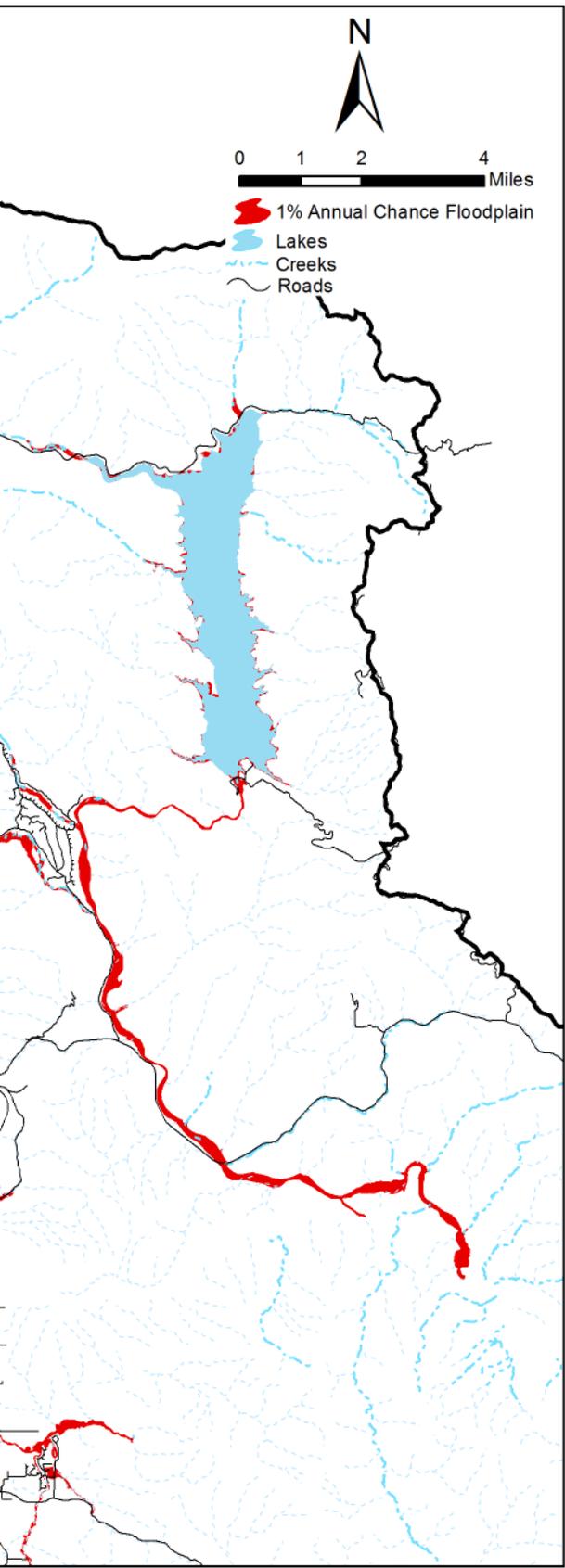
If you see building or filling that does not appear to comply with these requirements, please contact the Building and Safety Division at 263-2382.



Lake County Special Flood



d Hazard Areas (SFHAs



For larger SFHA maps for all parts of Lake County or to search by address, please visit: www.co.lake.ca.us/sfha

Flood Insurance 101

It is important to know that standard homeowners insurance does not cover damage caused by flooding. Flood insurance is available through the National Flood Insurance Program (NFIP) and covers all surface floods. The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents.

Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Separate coverage may be purchased for the contents in an insurable building.

Flood insurance also will pay a portion of the costs of actions taken to prevent flood damage. Note: Current Board of Supervisors policy is not to distribute sandbags to the public during a flood event.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage, which will assist in bringing structures into compliance with current building standards, such as elevating the structure to reduce risk of future flood damage. Maximum limit of this coverage: \$30,000.

Lake County participates in the Community Rating System (CRS), which gives a community credit for efforts to reduce flood losses that are above the minimum requirements of the NFIP. Due to Lake County's efforts, all NFIP policies in the unincorporated County receive a 15 percent discount from the standard rates. With the average NFIP policy of \$856, the average savings is \$151. The savings to Lake County residents is in excess of \$220,000 per year!

A 30-day waiting period usually is required before a flood insurance policy takes effect; this means insurance must be purchased before the rains start in order to be covered during a flood.

Federal financial assistance requires the purchase of flood insurance for buildings located in a SFHA. Nearly all mortgages through commercial lending institutions are affected by this requirement. The

mandatory requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available (currently \$250,000 for a single family home), whichever is less. It is the lender's responsibility to check the FIRM to determine if the building is in a SFHA.

There is no mandatory flood insurance purchase requirement for loans or financial assistance on items that are not eligible for coverage (e.g., vehicles, landscaping, vacant lots, business expenses). It does not affect loans for buildings that are not in a SFHA, even though a portion of the lot may be flood-prone. In unincorporated Lake County, approximately 7,800 properties are flood-prone, with approximately 1,460 flood insurance policies in effect, with coverage exceeding \$308 million. A single flood can cause over \$10 million in damage in Lake County.

In unincorporated Lake County, more than \$8.3 million has been paid in NFIP claims and more than 100 properties have collected on flood insurance more than once since 1978.

If you do not have flood insurance, we recommend you talk to your insurance agent. If you do have flood insurance, check your policy to ensure that the coverage is adequate and that contents also are insured.

Valuable Resources

To view flood maps or for more information on flooding, safety during a flood, and preventing flood damage, visit the reference sections of Lake County libraries. Information also can be found online at:

- ♦ <http://watershed.co.lake.ca.us>
 - ♦ <http://www.water.ca.gov/floodsafe/>
 - ♦ <http://water.ca.gov/ca-flood-preparedness>
 - ♦ <http://www.water.ca.gov/myfloodrisk>
 - ♦ <http://www.water.ca.gov/floodmgmt/pubs/>
 - ♦ <http://www.floodsmart.gov>
 - ♦ <http://msc.fema.gov/portal>
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Stay Safe – Important Flood Safety Tips

► **Be prepared with an emergency kit.**

Include: flashlight, battery-operated radio, extra batteries, candles, matches, first-aid kit, medication, blankets, food, and water.

► **Tune to local radio or television stations.**

Listen for emergency information and instructions from authorities. Flood watches and warnings may also be broadcast over cell phones.

► **Evacuate if advised to do so by local authorities.** Relocate to a safe area before access is cut off by rising floodwaters. Be sure to take your emergency kit and copies of your important documents with you.

► **Do not sightsee in flooded areas.**

Refrain from entering areas blocked by local authorities.

► **Do not walk through flowing water.**

Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk into standing water, use a pole or stick to locate the ground.

► **Do not drive through a flooded area.**

More people drown in their cars than anywhere else. Do not drive around road barriers; the floodwaters may have washed out the road or bridge.

► **Stay away from power lines and electrical wires.** The second major cause of flood-related death is electrocution. Electric current can travel through water. Report downed power lines to PG&E: 1 (800) 743-5000.

► **Have your electricity turned off by PG&E.** Some appliances, such as televisions, maintain electrical charges even after being unplugged. Do not use appliances or motors that have been exposed to water until they have been taken apart, cleaned, and dried.

► **Look out for animals, especially snakes.** Small animals flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and to scare away small animals.

► **Look before you step.**

After a flood, the ground and floors may be covered with debris, including broken bottles and nails. Floors and stairs covered with mud can be very slippery.

► **Be alert for gas leaks.**

Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area ventilated.

Important Changes to Flood Insurance Rates

In July 2012, significant revisions were implemented to ensure the financial stability of the NFIP. In 2014, additional revisions were implemented reducing some of the rate increases. These changes will affect some property owners with subsidized rates, mainly the Pre-FIRM properties (In Lake County, those structures built before 1979). NFIP rates for non-primary residences, businesses and severe repetitive loss proper-

ties will increase by 25% per year until the full risk rate is reached.

Depending on the actual flood risk (the elevation of the floor above or below the base flood elevation and other factors as determined by an Elevation Certificate), full risk flood insurance rates could decrease or increase. In some instances, full risk annual flood insurance policies could exceed \$10,000 per year!

Additional information is available at www.fema.gov/bw12 and by contacting your insurance agent.



County of Lake
255 N. Forbes St.
Lakeport, CA 95453

California Floods! Be Aware, Be Prepared, Take Action!