Nevada gas prices keep creeping up

It’s not your imagination, it really is costing more money to fill up the gas tank in Nevada.

In the last week prices have gone up 3 cents. The average, according to GasBudy.com, is $2.60 a gallon.

A year ago drivers in the Silver State were paying 57 cents less per gallon. Even a month ago a gallon of gas was 12 cents cheaper.

GasBuddy attributes the rise to refineries doing maintenance.

— Lake Tahoe News staff report

Flood insurance a crapshoot for Tahoe homeowners

Water from flooded South Lake Tahoe streets entered several houses this year. Photo/LTN

By Bre McGee

At the far end of Christmas Valley, there are at least two members of Reds and Julie Regan’s household enjoying the detriments of flooding that recently effected many homes around Lake Tahoe. Having had to rip up flooded carpet and move furniture from the Regans’ dining and living rooms has left a new play area for the couple’s two dogs.

“They love running on the concrete floor. We’re trying to keep them out of there because of the debris, but it’s like they have a new race track,” Julie Regan said while talking about one small benefit of now living in a slowly progressing construction zone.

The Regans’ story is a familiar one around the Lake Tahoe Basin. Many residences and vacation rental properties were flooded due to a string of rain storms earlier this year that melted snow and obstructed sewer drains, resulting in water seeping into the lower levels of homes around the area. Even though the Regans carry homeowner’s insurance, their policy does not cover damage ensued by flooding.

According to Carson City-based AAA insurance agent Mike Johnson, the majority of homeowners opt-out of the voluntary flood insurance policy.

My home flooded. Now what?

1. Thoroughly read your flood insurance policy to find out the extent of the coverage.
2. Take photos of any damage to your home and belongings.
3. Begin writing a list of damaged property for the insurance claim's adjuster.
4. Separate the damaged from the undamaged property; maintain control over the damaged property (keep it in the back yard or garage or shed if possible so thieves do not remove it).
5. If your carpet is damp, pull the carpet loose, remove the pad and dry the floor.
-or-
If your carpet and pad have

been saturated by the floodwater, cut and remove the carpet and pad; save a small (2-feet by 2-feet square) piece of the carpet to show to the adjuster.

6. Keep air conditioner (or furnace in cold months) running, to aid in drying out of the property. Use fans (and open windows in warm months) to speed up the drying process.

7. Clean floors, walls, cabinets with mixture of 1-part bleach, 4-parts water. If removing water lines, take photos of interior and exterior water line depth.

8. Check any effected appliances for damage. If necessary, schedule a service technician to clean, service and provide repair estimate for flood-damaged appliances.

9. Call for heating company to have technician clean, service and provide repair estimate for flood-damaged heating/cooling equipment.

10. Decide if repairs need to be adjusted to avoided similar damage in future (swapping carpeted floors for tiled floors).

11. Even without an existing

flood insurance policy, it's good practice to inquire about the extent of your homeowner's insurance policy. Sometimes clean-up may be covered.
Source: *National Flood Insurance Program*

"The majority that do carry it are forced into it by their lender. I would say maybe one in 10 carry a policy. With the requirement of a lender, maybe three of 10 carry it," Johnson told *Lake Tahoe News.*

Homeowners insurance was originally developed as a policy to safeguard insureds against the financial burdens from fire damage. According to Tally Meek, vice president of Personal Insurance at Sierra Insurance Associates in Truckee, more pieces were added to the original type of homeowner's policy.

"The insurance agencies then became unable to make enough money from premiums due to the rising amounts of damages insureds were seeking payments for," Meek said. "In turn, separate policies were created for damages from natural disasters including floods, earthquakes, hail and hurricanes."

In 1968, the National Flood Insurance Program (NFIP) was created by Congress to issue flood insurance protection to both homeowners and renters. All flood insurance policies are written through NFIP as an optional add-on to existing insurance. While it may seem like a costly addition, it can prove to be worthwhile.

Summit Partners Insurance Services agent and flood insurance specialist Jim DeGraffenreid, explains just how important flood insurance can be. "Next to nothing is covered without an existing flood insurance policy," DeGraffenreid said. "Almost every regular homeowner's insurance policy excludes flood insurance."

Without a flood insurance policy, neither the structure of a home, nor the contents inside, are covered. However, not all water damage is covered equally. Depending upon the source of the water, you could be covered without a flood insurance policy.

"Did it escape from an interior plumbing device? Did it back up from a sewer drain? Or did it seep up from the ground water through the foundation? Is it coming from the street and coming into your house? It really depends where the source of the water happened," Meek said. "Once they [the insurance company claims adjuster] find the source of the water, they interpret the policy to determine if there's coverage in the policy."

Each flood insurance policy is written on a case-by-case basis because there is not a one-size-fits-all policy. Similar to homeowner's insurance, various elements affect the annual cost and deductible. The location of insured property is the biggest factor. There are several types of flood zones mapped out across the Lake Tahoe Basin by the Federal Emergency Management Agency (FEMA) which determine the amount of risk in any given location.

The Lake Tahoe area features special and non-special flood zone areas. In South and North Lake Tahoe, special flood hazard areas (SFHA) begin with the letter "A." According to the NFIP, a Zone A is a high-risk area with at least a 25 percent chance of flooding during a 30-year mortgage. Most lenders require a flood insurance policy to cover the price of the home in order to write a mortgage to homeowners in this zone.

The next most common flood zone in Lake Tahoe, according to DeGraffenreid, is Zone X, a non-special flood hazard area (NSFHA), carries a moderate- to low-risk of flooding. The NFIP reports that homeowners in these areas submit more than 20 percent of flood insurance claims and receive one-third of federal disaster assistance for flooding. While flood insurance is not required in this zone, it is recommended to all homeowners and renters.

"For most properties in Zone X, a policy costs between $400 and $500 a year at the maximum amount of insurance ($250,000)," DeGraffenreid told *Lake Tahoe News.* Properties in Zone X are considered to be less expensive to insure than those in Zone A because it's less likely to flood in NSFHAs.

The carpet of Julie and Reds Regans' living room was saturated with water during rain storms the second week of February. Photo/Provided

Though it's recommended, the dilemma many homeowners and renters struggle with is deciding if flood insurance is worth the investment. Insurance agents around the area have seen a surge of flood insurance inquiries. Meek has had only one inquiry turned in a purchased policy this year. She believes this is associated with cost and a mandatory, 30-day waiting period required by the NFIP to ensure there are no preexisting damage at the insured property. The policy Meek wrote insures a high value home in a Zone D flood area, an undetermined flood hazard area, in Truckee at $2,100 annually. Though this particular home is valued at more than $1 million, the maximum amount of flood insurance coverage, as mandated by the NFIP, protects $250,000 of structural home damage and $100,000 of contents inside the home.

While an additional flood insurance policy may seem costly, NFIP’s website, floodsmart.gov, explains the expensive consequences of not having it. It states that California’s average flood insurance claim totaled $28,253 in 2014. An interactive flood cost estimate tool on NFIP’s website indicates that 1inch of water in a 2,000-square-foot home could cost an uninsured homeowner up to $20,000, depending on the extent of the damage.

Even though there are high-risk flood areas around Lake Tahoe, there are few flood insurance policies written for the area. According to FEMA, there are only 95 total policies written for South Lake Tahoe; 42 policies written for high-risk (A) zones and 53 policies written for low-risk (X) zones. There are even fewer policies written for Truckee; only 16 policies for high-risk zones and 28 in low-risk zones.

According to Johnson, between 20 and 30 percent of clients carry flood insurance, including those required to carry it by their lender.

“It’s just something that doesn’t come to mind. It’s not cheap. Up here where we live, there’s just not a lot of historic flooding. More people would say earthquake insurance would be more important than flood insurance,” Johnson said. “The majority of people think that flood insurance is going to be $50 or $100. Flood insurance is written though NFIP and it's not an easy process. It takes me a couple of days to do one flood policy."

Meek said, "Homeowners, in my experience, have only purchased it when there is a loan on the house and the lender is requiring flood insurance for the loan. It's only been recently, with all the current flood threats that we're having that I've had an increase in inquiries about flood insurance that were generated because the mortgage is requiring it."

The Regans' pre-flooding plan to update their home included removing the 1970s trademark sunken living room and updating the carpet to hardwood floors. Without an existing flood insurance policy prior to experiencing extensive water damage, the couple won't be able to recoup any repair costs to their home.

"It was definitely on our homeowner's 'to-do' list and now it's moved to the top of the list, by matter of necessity," Julie Regan said. "I think we've learned now. We were contemplating hardwood at one point but I think we're going with ceramic tile just in case we end up in this situation again. I think we're definitely going to look at it [flood insurance] in the future."

McClintock hosts another raucous town hall

By Anita Chabria, Sacramento Bee

More than 1,700 people turned out Saturday morning at an El Dorado Hills high school to once again let Republican Rep. Tom

McClintock know how they feel about GOP policies and his support of President Trump.

Like three other town halls McClintock has hosted in the past month, the majority of attendees were angry and spoke vehemently about recent changes in immigration law, the proposed repeal of the Affordable Care Act and civil rights issues.

But a growing number in the rowdy crowd – about a quarter – were there to show support for the beleaguered congressman, many sporting green T-shirts advertising their allegiance to the State of Jefferson, a conservative movement that advocates for a large stretch of rural Northern California to break from the rest of the state. Those fans said McClintock and Trump are on the right path to restoring affordable insurance, putting education decisions back in the hands of states and securing the nation's borders.

Read the whole story

Calif. roads some of the poorest in the nation

By Kurt Snibbe, San Jose Mercury News

The governor's office said damage to roads in the first two months of 2017 will cost $595 million to repair. That is a small portion of the more than $137 billion the state needs to repair its crumbling transportation infrastructure.

California is trying to climb out of a deep pothole regarding repairing its roads.

The gas tax that supports maintaining its roads is one of the highest in the nation, but California's highways, freeways and city roads are constantly rated some of the worst in the nation.

Recent storms across the state have wrecked more than 350 roads.

Read the whole story

Snow impacts Tahoe schools, roads

Travel on Tahoe area roads will be slick, with low visibility on March 6. Photo/LTN

Snow continues to accumulate on Tahoe-Truckee area roads, which has educators calling for another snow day.

Schools in Lake Tahoe Unified and Tahoe-Truckee Unified are closed on March 6. Douglas County is delayed by 90 minutes and is using main bus stops only. Incline Village schools are on a two-hour delay.

The winter storm warning issued by the National Weather Service in Reno has been extended to 10am Monday. There will be a chance of snow in the basin through Tuesday.

Spring temperatures will return by Wednesday with the thermometer reaching the low 50s.

Donner Summit traffic is being held because of zero visibility. Eastbound Interstate 80 is closed at Highway 20 and westbound is closed at the state line. The Carson Spur and Carson Pass are also closed, as is Highway 89 around Emerald Bay.

For up to date road conditions click on the state icons on the home page of *Lake Tahoe News.– Lake Tahoe News staff report*

Nev. bill would restrict police from performing immigration enforcement

By Seth A. Richardson, Reno Gazette-Journal

With Republican President Trump set to increase deportations of undocumented immigrants nationwide, a Democratic state lawmaker has plans to restrict how and when local law enforcement can be involved.

Trump has ramped up talks of increasing deportations in recent weeks and directed his administration to more thoroughly enforce immigration laws. As a result, some local lawmakers have called for reducing their cooperation with the federal government.

State Sen. Yvanna Cancela, D-Las Vegas, introduced Senate Bill 223 last week that would limit Nevada cooperation with Immigrations and Customs Enforcement and Customs and Border Protection by limiting what police can do in terms of enforcement.

Read the whole story

LTUSD calls another snow day

As the snow stops to fall on the South Shore, the Lake Tahoe Unified School District has decided to call another snow day more than 12 hours before the decision is usually made

No school on March 6. The district says it is because of the blizzard.

International travelers rethinking visits to U.S.

By Rebekah Sager, Fox News

President Trump’s proposed travel ban of citizens from seven majority-Muslim countries is weighing heavily on the tourism industry. Whether it’s individuals who want to see the U.S. or companies planning travel for corporate events, many in the industry are expecting fewer people to visit America in the foreseeable future.

Ally Bolour, a Los Angeles-based attorney who immigrated to the U.S. from Iran as a child in the 1970s, said he has friends overseas who now say they won't come for a visit.

He added that he is advising his clients not to travel to the U.S. unless they absolutely must.

Read the whole story

Study: Humans cause 84% of U.S. wildfires

By Amanda Hoover, Christian Science Monitor

Over the past two decades, humans triggered 84 percent of all wildfires and tripled the length of the fire season, making it a nearly year-round phenomenon under drier, warmer conditions, according to a new study.

The findings come from a team of researchers at the University of Colorado and University of Massachusetts who examined wildfire data from 1992 to 2012 to conclude that humans had started 1.5 million fires during that period, expanding blazes into new and larger territories. The rest, researchers say, were sparked naturally by lightning.

And even as climate change makes conditions ripe for fostering blazes, the actions of humans in drier, warmer climates are mostly to blame for starting the fires.

Read the whole story

Blizzard conditions impacting Tahoe travelers

Visibility on Highway 28 on March 5 is less than optimal. Photo/LTN

Update: 1:58pm:

Interstate 80 is expected to open at 2pm Sunday to passenger vehicles. There is no estimated time for trucks to be allowed through.

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Whiteout conditions are making travel in the greater Lake Tahoe area difficult.

Interstate 80 is closed in both directions because of the lack of visibility. Highway 89 around Emerald Bay is closed. The Carson Pass and Carson Spur are also closed. Mount Rose

Highway in Nevada is closed. There is no estimated time when any of these highways will reopen.

Traffic is super slow and congested from the Stateline casinos through South Lake Tahoe. The city of South Lake Tahoe as of 1pm is warning people it is taking four hours to get from the Y to Meyers.

Expect it to be a long drive over Echo Summit, especially when Caltrans holds traffic for avalanche control.

Liberty Utilities has been contending with outages around the region on March 5. Several people on the South Shore were out about 5:40am, and hundreds in the Dollar Point area were affected starting about 4:30am. Both of those issues have been resolved.

Avalanche danger in the Alpine Meadows area is preventing crews from getting to that location to help restore service to the 130 customers affected.

A winter storm warning remains in effect through 4pm March 5.

People on both ends of the lake were shoveling more than a foot of snow on Sunday morning.

The avalanche danger is at the considerable level Sunday.

— *Lake Tahoe News staff report*