

Homeowner Risk Mitigation

The Platte River Valley is a beautiful place and our proximity at Big Sandy to the Platte River affords us some very unique and valuable resources. Like all watershed areas, every once and a while this beauty and tranquility turns wild.

We all know that being this close to the Platte, we are at higher risk for all sorts of things, but one of the biggest risks is flooding. This area has flooded in the past and will likely flood sometime in the future. When this will happen is anyone's guess. There aren't a lot of things we can do to affect how and when Mother Nature comes at us.

What we can do is make sure we are as prepared as possible for a flood event. We believe there are things you can do now as a homeowner that will help minimize the damage in a flood event.

The near flood events of 2008 served as a reminder to us as a board. As such, we have prepared this document to remind everyone of the risks associated with living this close to the river and ways to help mitigate this risk.

What you can do to help mitigate damage in a flood event:

Flood Insurance

First and foremost is flood insurance. In our humble opinion, flood insurance makes good sense. It is relatively inexpensive and can help mitigate the losses in a flood event. Keep in mind, flood insurance is capped and will likely not cover a total loss.

Build High

When building your place at Big Sandy, consider building so that the lowest floor is as high above the flood plain as possible.

Retain Sand

In a flood event, one of the risks is moving water. Moving water can erode, undermine and redefine shorelines along with physically move once stationary objects. One of the important places we want to protect is the area around our houses. Water undermining the foundation of a house does not provide for a very good ending. The unlucky folks at the Wisconsin Dells will attest to the power of moving water.

Ways that may protect the foundation of your house can include:

1. Build a lakeside patio with footings and a foundation.
2. Build retaining walls between the lake and the house.
3. Landscape around the lakeside of your house with deep rooted plant material.
4. Install underground pilings between your house and the lake.

Each lot is unique and everybody's risk tolerance is different, so how much you do is really up to you. Things to think about in planning your individual mitigation efforts could include:

1. Whether you have flood insurance and how much coverage is available in relation to the value of your house.
2. How close your lowest floor is to the floodplain.
3. How close your house sits to the lake.
4. The grade from your house to the lake.
5. How close your lot is to the floodway.
6. How wide or narrow the lake is in front of your lot.

Olsson Associates were the engineers for the Big Sandy Development and, as such, understand the property well. We would recommend that you talk with Olsson's about your individual needs.

Earthquake insurance

It may sound strange; you may also want to consider earthquake insurance. It is very cheap. Although earthquakes are extremely rare in this area (that's why it's cheap), there would likely be undesirable consequences of an earthquake event in a sandy environment.

NEITHER THE BIG SANDY DEVELOPMENT HOMEOWNERS ASSOCIATION NOR BIG SANDY DEVELOPMENT COMPANY, LLC HAS REPRESENTED THAT ANY LOT IS SUITABLE FOR BUILDING, OR IMMUNE TO FLOOD OR OTHER EROSION DAMAGE. ALL GRADING AND OTHER SITE PREPARTION WORK IS STRICTLY THE RESPONSIBILITY OF THE LOT OWNER. LOT OWNERS SHOULD BE AWARE THAT THE DEVELOPMENT IS NEAR DESIGNATED FLOODWAYS AND FLOOD PLAINS. EACH LOT OWNER IS HIGHLY ENCOURAGED TO DISCUSS AND RESOLVE ANY ISSUES OR CONCERNS WITH THEIR OWN ARCHITECHTS AND ENGINEERS. THE HOMEOWNERS ASSOCIATION IS PROVIDING THIS INFORMATION AS A MERE COURTESY TO ALL LOT OWNERS, AND ASSUMES NO RESPONSIBILTY FOR THE SUFFICIENTCY OR COMPLETENESS OF THE INFORMATION PROVIDED ABOVE.