

Lake Berryessa: An Untapped Resort Development Opportunity (Ragatz Report)

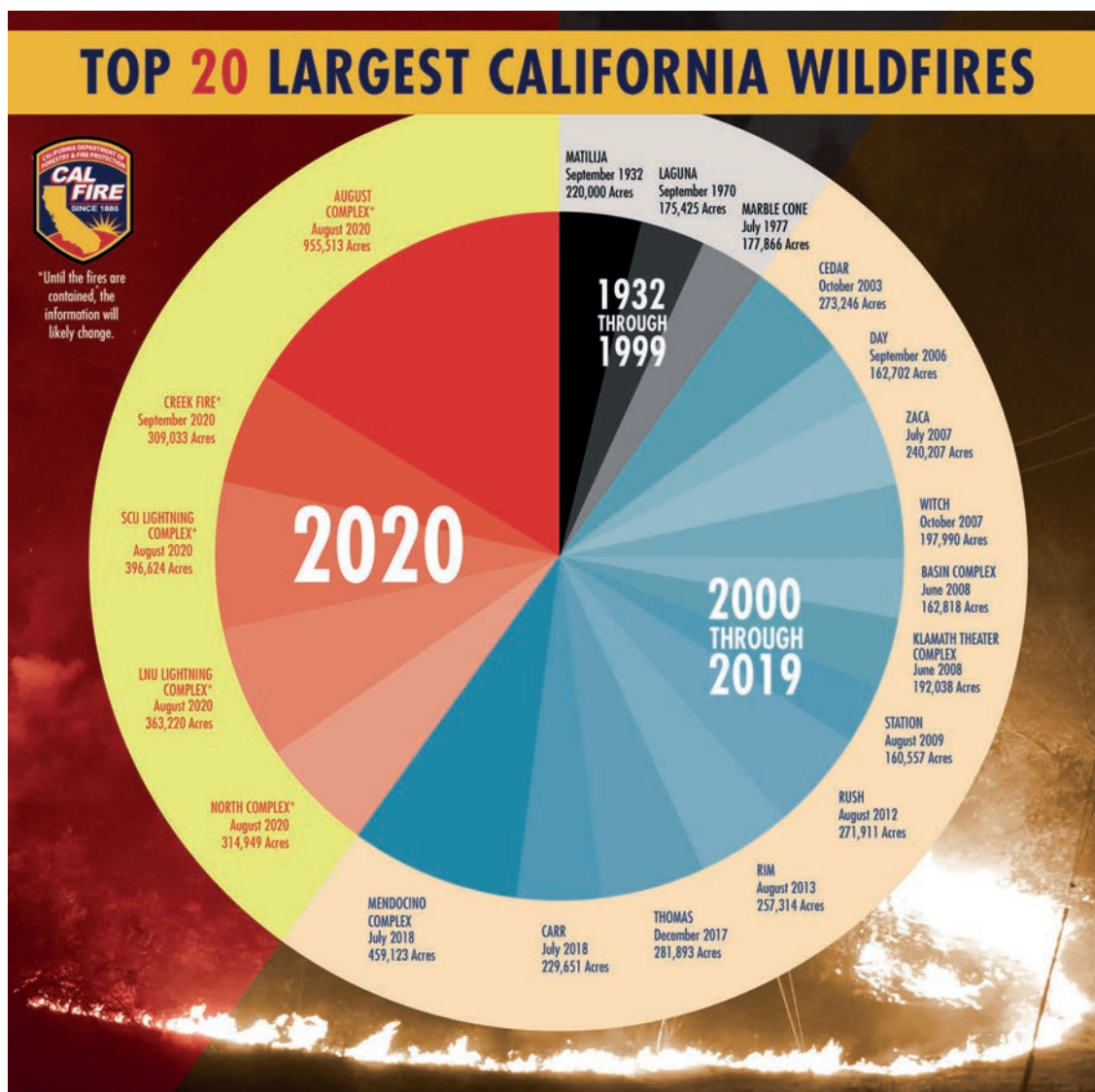
Lake Berryessa is one of the largest and most attractive freshwater lakes in California. The challenge and opportunity are to redevelop the five concession areas, beginning with Steele Canyon, Spanish Flat, and Monticello Shores, into resorts that more appropriately reflect the lifestyle of today's participants in outdoor recreation – higher quality, more variety, greater convenience, more nature-based (but not forgetting the ever-popularity of motor boats and RVs), more family-oriented, etc.

If more care is given to these important trends, Lake Berryessa has the opportunity to: (1) become a significant year-round destination for the almost 10 million people in the Primary Market Area (PMA); (2) significantly impact the economy of Napa County; (3) be profitable to appropriately selected concessionaires; and (4) do so while maintaining and enhancing the natural environment.

It is not the intent to make Lake Berryessa into a highly-commercialized, over-dense environment. Care must be taken to always balance the criteria of consumer demand, economic gain and protection of Lake Berryessa's beautiful natural setting.

Recommendations for Napa County Policies: Fully balance a sometimes conflicting set of criteria: economic benefits to Napa County, outdoor recreational opportunities for residents of Napa County, the PMA and beyond, preservation and enhancement of the physical environment, and financial profit for the concessionaires. None of the four criteria should dominate the others.

(Editor's Note: This is 2020. We know how to do that!)



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October 2020

The Lake Berryessa Fire: One Month Later...What just happened, WHY, and Where do we go from here?

By Evan Kilkus

Volunteer Project Coordinator, Berryessa Highlands Fire Safe Council

It's been more than a month, and we have all been doing a lot of digesting, discussing, stressing, being frustrated sad and/or angry. We have been wondering what is next and how do we move forward after watching a third of our neighborhood, and/or our own homes burn to the ground.

I want to take some time to share some thoughts, as a Berryessa Highlands Fire Safe Council (BHFSC) neighbor that has volunteered thousands of hours during the last decade creating five miles of shaded fuel break in and around our neighborhood in preparation for a forest fire. I want to share this perspective because I don't want us to miss significant learning opportunities, and I would love to see us focus our strength on outcomes that are achievable and effective.

What Happened?

What happened is somewhat clear. Our neighborhood got slammed by a natural disaster, a predictable forest fire, but bigger than we have ever encountered. And we were not all ready enough for it.

Our neighborhood, by the way, is obviously not a city suburb in the middle of a concrete jungle. We all purchased or rent homes in the middle of a forest. On the top of ridges, or the bottom of canyons. Places where nature is beautiful, and unforgiving. The views and tranquility are priceless and enjoyed year round, but they distract us from the natural threat we know exists.

Forest fire!

Some people take the threat very seriously, while far too many think they can do a little and be ok. What we saw was fire finding the weakest links in our homes, and burning them down.



Homes Remaining Are Homes Saved

Before we get into the frustrating and tragic details of what went wrong, it is very important to recognize and learn from what worked. There are no coincidences in our neighborhood. No standing house is there purely by luck or randomness. Each remaining home is a home saved. Each standing home represents a fight, where firefighters or neighbors stood their ground and fought flames and won. Firefighters and about 20 of our neighbors used existing defensible space to prevent our neighborhood from being wiped off the map.

If it weren't for the thorough weed-whacking, branch pruning, and overgrown brush removal done by many of you around your homes, the fire that left your back yards black would have turned your homes to ash. I am very thankful that when flames pushed up against and into the

neighborhood both days, a handful of homeowners worked independently and/or along side fire fighters to extinguish flames around all their neighbors homes. For sure those residents are the reason many homes still remain.

The significant work done the last ten years by the Berryessa Highlands Fire Safe Council/Napa County Fire/CALFire allowed firefighters to keep the fire out of the neighborhood completely the first night. On the second day when the fire entered the neighborhood, the work done gave firefighters a lower intensity forest fire to fight, which gave them room to work to save most homes. Without the 10 years of work clearing over 150 acres of brush, our neighborhood would be gone.

Despite the extremely frustrating and tragic losses in our neighborhood and Spanish Flat, and scattered around eastern Napa County, it's worth pointing out that

in our greater Berryessa region, hundreds and hundreds of homes were saved in the Berryessa Pines, Berryessa Estates, Circle Oaks, Capell Valley, Pope Valley, Angwin, and Gordon Valley. Saved by firefighters, fire safe projects, residents, ranchers, and farm workers.

Not Blame, But Why Specifically Did The Berryessa Highlands Lose So Many Homes?

While being grateful for all the help we received, I am unhappily forced to come to terms with the fact that the cards were just not in our favor for the no-loss firefight I think we always hoped for. I encourage my friends and neighbors to not be too mad, but be determined to not let this

happen again. Here are some factors at the immediate local level that contributed to so much heartbreak.

- Radiant Heat From Neighbor's House Fire: Many homes coulda/woulda/shoulda made it, but their neighbors houses were on fire for reasons listed below, and the radiant heat caused quick ignition. It pains me to say this, but it needs to be said first, because it really sucks to see my friends homes burn down when they did all they could to make their homes defensible, but their neighbors did not.

- Old Building Design: This is why many homes caught fire so quickly in our neighborhood. Many of our homes are made with wood siding full of wood pecker holes, and/or have old vents that may even be broken. Flames and embers went right into our attics and basements, and ignited our homes in a matter of seconds or minutes. Also, old dried out wood decks and wood fences captured heat, embers,

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- Significant or Semi-Significant Lack of Defensible Space: This is the number one cause for homes burning unnecessarily in our neighborhood, often lighting the adjoining homes on fire too. Too many people didn't do 100' of weed whacking. People had huge bushes or junipers in their yards below their homes. People had excessive wood, decking, sheds, stuff piles, fencing, and/or furniture up against their homes.

The information about defensible space has been put in front of all neighbors over and over. ReadyForWildfire.org for example. It is up to homeowners to read it/ understand it/most important - DO IT!
The BHFSC and Napa Fire Marshal's office have spent so much time trying to "educate" homeowners that I believe there are no excuses for "not knowing". We all know. We just don't all choose to take thorough action based on a nonchalant attitude.

- The Weakest Link: Of the examples above, sometimes you can do everything almost perfect, but all it takes is one small fire up against your house for it to be gone. I watched a stucco house that almost weathered the firestorm ignite because a firewood pile placed 5' away was on fire and fell over, catching the corner of the house on fire.

If we want to live in a forest and be ready for forest fires, it means taking EVERY step we know, and learning from tragedies like this and making ourselves the most fire resilient. 100% on your home hardening checklist is worth it. We must plan for this to happen again.

- Firefighting Resources: This is based on what I witnessed, and what we all now know in terms of how unprecedented this fire was. We had enough resources the first night to luckily deflect this wind-driven fire. The next morning when Pleasants Valley Road was on fire, Fairfield and Vacaville and Berryessa Pines and Berryessa Estates were still being encroached upon by direct flames, central command fire chiefs left us with

five fire engines hoping that would be ok. They moved the five trucks to Headlands Drive as they had a lot of work still to do to keep the fire out of Arroyo Grande and Headlands. By 10 AM, the fire jumped the line between Black Oak Lane and Parkview Lane and started burning into our neighborhood west of/below Rimrock.

The LNU Lightning Complex was so big there were simply no fire trucks sitting around to send to us. For us to get more trucks meant they had to pull them away from other areas and let them burn. They sent us about 20 more trucks as fast as they could that morning/afternoon, but flames were moving fast and many homes were hard to defend or not defensible, so firefighters struggled and worked their butts off fighting fire where they could.

At that point the sky was so smoky that planes could not get into our neighborhood. More helicopters would have been nice, but 1,000,000 acres had burned in the bay area at that point. Tens of thousands of homes were threatened. Yes, more aircraft and trucks in the state would have helped, but in any and all cases of forest fire, "enough" firefighting resources are never a guarantee. This is simply what happened. Not justification, or acceptance, or blame. It just is what it is.

- Water Supply: I bring this up because I think it is being misunderstood by many neighbors, and I feel it played the least significant role in the loss of homes. From what I saw, all fire hydrants worked until the tank/water supply was drained, which was after 6 PM. Our 500,000 gallon tank ran dry only toward the end if the firefight, after 70+ homes had burned down.

Each burned home was spewing water, and at 1,000 gallons per minute per fire hose, hours of firefighting that day used up hundreds of thousands of gallons of water. I have to say... if all neighbors simply had defensible homes as required, we wouldn't have run out.

Every rural community across America has water quantity limitations based on cost of infrastructure and desire to pay to

upgrade. Our neighborhood was put in with a basic water system that is 60 years old. So maybe it's due for some upgrades. The question is, do the ratepayers want to/ can we pay for it?

Where Do We Go From Here As Residents?

If your home burned down, the frank question being asked is do you rebuild? That of course is a personal decision based on lots of things. I know that financially, many neighbors will not be rebuilding simply due to insufficient insurance and cost of building. From the forest fire safety perspective that we are now left with, I would say if you can bear the stress of fires, rebuilding with several precautions can be sensible. New building codes require homes to be very resistant to fires, 50+ years of brush accumulation in the hills around us is now gone, and hopefully all residents now understand the threat and will maintain their landscapes and homes, minimizing the severity of future fires.

Homeowners insurance availability, or a lack thereof, is a big problem that might make rebuilding cost prohibitive. High priced policies or low damage coverage policies seem to be the only options. In a perfect world this is going to get better, but for now I really don't have an answer as to what people will have in terms of options when/if they rebuild.

If you have a home that hasn't burned, we need to adapt and learn from this serious situation and take steps to make our homes more capable of resisting a wildfire. When we skip critical steps, we acknowledge we are gambling with our homes, and the homes of our neighbors.

Defensible space and home hardening... start with everything easy and/or cheap. Then do the more expensive upgrades you can manage. Go to ReadyForWildfire.org and do everything. If you are not clear and you need help with your checklist, call CAL Fire, or even give me a call and I will point out every upgrade you need to do.

Adding sprinklers is a very important point. Several homes in the neighborhood had various types of basic yard sprinklers

either previously mounted or set out last minute on decks and/or roofs. These sprinklers soaked wood, grass, and everything in range, and without a doubt helped save several homes in the neighborhood during this fire.

The commercial grade system at my house was the equivalent of having several firefighters and hundreds of feet of hose and 10 trucks worth of water, all operated by levers and just me. I think a sprinkler system is a must have for every home in the forest. It is no guarantee, but water on an area that has great defensible space can save your home.

Support the Berryessa Highlands Fire Safe Council. If you live in another region, support your local Fire Safe Council or local defensible space projects. If you're a landowner, encourage the work on your land. If you're a homeowner, donate a bit of cash, or get your employer to donate \$1,000 or more. Community wide-defensible space projects may save your home like they saved homes in our neighborhood, Berryessa Estates, and Circle Oaks.

Thoughts On Room For Improvement With Infrastructure And Resources

The following concepts have been brought up in the past, and considering 95 homes burned down in our neighborhood, it is worth discussing them briefly as possible areas to invest millions to help save our \$100,000,000 in homes.

- Evacuation Advisory – The first thing I want to point out is the cheapest (free) and easiest to fix. A small but significant thing that has not gone right during this fire or the Atlas Fire was the evacuation warning process. In both fires, our neighborhood never received an evacuation advisory. We just got a mandatory evacuation as the fire was entering Steele Canyon. Both times the fire jumped their lines miles and miles away, and despite predictable movement our direction, the leaders at whatever fire HQ did not let our community know that there was a possible approaching problem a few hours out.

(Continued on Page 3)

September 2020 Horoscopes

Aquarius (1/20-2/18): Despite the writing being on the wall, the bridge, the subway platform, and the abandoned warehouse, you'll still be surprised to hear about the recent rise of vandalism in your city.

Pisces (2/19-3/20): Sometimes you wish your kids had come with an instruction manual, but then, that's the price you pay for getting them second-hand.

Aries (3/21-4/19): Sometimes you don't know what you have until it's gone, such as the capacity to reach conclusions not first presented to you through simple, pithy aphorisms.

Taurus (4/20 – 5/20): The explosion of a blood vessel beneath your brain's memory center will soon give you the fresh start you've been searching for.

Gemini (5/21 – 6/21): When life gives you lemons, why not blame them on your troubled upbringing and consequent inability to show affection? It sure beats making lemonade.

Cancer (6/22-7/22): Remember: The sum of the pleasure of any two sides of a right-angle love triangle is equal to the underlying jealousy of the hypotenuse.

Leo (7/23-8/22): Nobody said that it was going to be easy, or fun, or even practical. But then nobody really said much about your desire to take up differential calculus.

Virgo (8/23-9/22): The stars think it's time you stopped skirting around the issue and finally told your cat how you really feel.

Libra (9/23-10/22): Don't worry: There's absolutely nothing wrong with your goals, as long as you realize they're unrealistic and you can never actually achieve them.

Scorpio (10/23-11/21): This is a good month to take long trips, as long as you travel in a slow, ground-based vehicle without all that much fuel in it.

Sagittarius (11/22-12/21): You'll be astounded to learn this week that, in certain less-than-legitimate circumstances, monkeys do come in barrels, but they are no fun whatsoever.

Capricorn (12/22-1/19): Time and space are both illusions, making it even more frustrating that you're always in the wrong place at the wrong time.

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Onion Headlines

R.E.M's "It's The End Of The World As We Know It" slated to be the most popular song of 2020.

Trump explains we wouldn't have so many hurricanes if Democratic west-coast states cleaned ocean floors

Confused Nation Reaches Herd-Stupidity Instead of Herd-Immunity.

California Firefighters Massage 2.5 Million Gallons Of Moisturizer Into Forests To Prevent Dryness

Neighbors Remember Shooter As Regular Guy Who Loved Unhinged Exterminationist Rhetoric

Satirist, 23, dies of overexposure after watching Fox News for several hours

Swiss Theoretical Geographers Discover Anti-Matterhorn

Jimmy Carter: "You People Made Me Give Up My Peanut Farm Before I Got To Be President."

Anonymous Employee With Special R Clearance Claims More Radical Theory That The Government Is Run By Morally Sound, Intellectually Competent Public Servants

Local Mother Worried That Future Earth Will Be Too Polluted, Not Enough Resources For Her Five Children

Undecided Voter Looking Forward To Learning More About Donald Trump During Campaign

Grandmother Hopes Leaving 600 Pounds Of Old Newspapers To Grandson Doesn't Make His Cousins Jealous

Tyler Perry Expands Empire Into Central Banking System With Launch Of Tyler Perry's Federal Reserve

Corner Store Customers Saddened By Sight Of Frantic Trump Doing Scratch-Off Tickets Right On Counter

Gallup Poll Says United States Meme Potential Highest In Four Years

A Nigerian astronaut has been trapped in space for the past 25 years and needs \$3 million to get back to Earth

Navy Deploys New Arsenal: Loose Lips to Sink Enemy Ships

Nearsighted Alien Only Able to Make Crop Ovals

Vegan Smoker Decides to Quit Cold Tofurkey

4 What is a Public Insurance Adjuster and Why Might You Need One?

Once an insured suffers a loss such as the wildfire destruction occurring in Napa County, unfortunately, they move from the revenue side of the insurance company's ledger to the expense side. The insurance company's incentive to reduce expenses becomes manifest in the way the insurer adjusts claims downwards. Public Adjusters ensure that insurance companies live up to the promise they sold to the insured since many times the insurance company's tactics are to reduce claim payouts that leave people short-changed.

The insurance company has their own adjuster who represents the carrier's financial interests. Public Adjusters level the playing field so the conflict of interest that an insurance adjuster has by representing both the insurer and insured is removed. While an insurance adjuster may be very nice and polite, they have a job to do - which is to protect the insurer's financial interests. Public Adjusters remove that conflict and become the policyholder's face and voice to prepare, present and negotiate the claim with the goal of legitimately maximizing the indemnities owed by the insurer. Unlike an insurance adjuster who cannot serve two masters, Public Adjusters serve only the policyholder.

The decision whether or not to hire a Public Adjuster is an individual one - it depends on your situation. Getting a full and fair settlement on a large loss is time-consuming and requires effort. When you pay your premium, it entitles you to benefits in the event of a covered loss, AND good service when you file a claim. So in theory you shouldn't need to pay a public adjuster. But with losses where large dollars are at stake, it can be a fight to collect what you're owed.

There are for-profit and not-for profit companies. An example of a for-profit company is SunPoint Public Adjusters (<https://sunpoint.us/about/>). They are a for-profit business and you can hire one of their employees to tally up the full extent of your losses, read and understand what your insurance policy entitles you to receive, be your advocate and reach a fair claim settlement on your behalf by standing in your shoes in meetings and negotiations with the insurance company and collect every dollar available in the policy.

For-profit Independent Public Adjusters are paid on a Fee-Schedule. This is a percentage of the total claim amount. Since their pay is tied to a percentage, this incentivizes them to look for all the damage covered under the insured's policy. The Public Adjuster is not paid until the clients are paid. There are no upfront fees for their services. Their fee comes out of what they recover on your behalf, but if they've done their job right, you'll come out ahead because they'll have collected more than you would have on your own.

An example of a not-for-profit (non-profit) organization is United Policy Holders (<https://www.uphelp.org/>) which is a free resource for being the policyholder's best advocate, collecting what the insurer owes and getting professional help if needed. They are not available to be hired for a fee. The information and support resources they offer online, in print and through their webinar series is free of charge. United Policyholders is the company for which Napa County provides information at their Wildfire Support Local Assistance Centers (LAC) for wildfire victims.

United Policy Holders basic guidance is given in more detail at: <https://www.uphelp.org/pubs/questions-ask-hiring-public-adjuster>

Fire Protection and Forest Management
A Personal Responsibility

by George Bachich

While flying over the fire and all its horrible destruction, I was struck by the beauty of what might be called a "clean slate". It may sound crass, but I'm serious. The really nice thing about this last fire is that it greatly reduced the future fire hazard. Anyone wishing to maintain a healthy and safer forest, especially around their own property, now has a perfect opportunity to do that with minimal effort. Although it will require constant attention, it will be far easier now that the huge fuel overload is gone.

Some initial effort will be required to clean up the deadfall from the trees killed but not consumed by the fire, but after that, weed-whacking and a little shoot-pruning every year are all that will be required. If each person properly managed all of their own property (not just defensible space around their home), fire hazard could be brought under control.

But will they do it? Flying over other earlier fires that became newly choked with underbrush after only a few years tells me that most people will not. Money is tight, time is short, memories fade, other priorities prevail, maybe next year.

Procrastination gives the brush time to grow back to the point where it is a huge job to remove it, so it remains undone. The only safe solution, I think, is to provide our own individual defense and build far enough from the homes of others that their careless errors and inattention will not undo all of our hard work.

As for expanding the community water supply, I fear that will merely provide capacity to build more houses, until the water supply is again barely adequate. The burning houses in the Berryessa Highlands were actually spewing water and draining the main community tank.

The best bet is to do what I and others have done. Provide our own water supply and our own fire suppression system. Remove our own brush, manage our own forest, and encourage and help our neighbors do the same.

But we should not bet our life and property on those neighbors being as conscientious as we are. Too many people want the benefits of country living without taking on (or even understanding) all of the responsibility that goes along with it. Some city transplants to the country are totally clueless, and/or think the government should take responsibility for protecting them.

Because of that mentality and the destruction it inevitably brings, I expect we will soon find ourselves unable to buy fire insurance. That might thin out the ranks of country living fans, leaving only those of us who are sufficiently wealthy, or sufficiently prepared and confident, to self-insure. It might also reduce the price of country property to the point where each remaining hardy soul can buy the empty, burned out neighboring lots to provide himself some extra protection.

Lake Berryessa Is Closed Indefinitely

Per the Butreau of Reclamation, as of 10/8/20, all public facilities at Lake Berryessa are closed indefinitely for safety evaluation, debris removal, and repairs. No boat launching is available at any site.

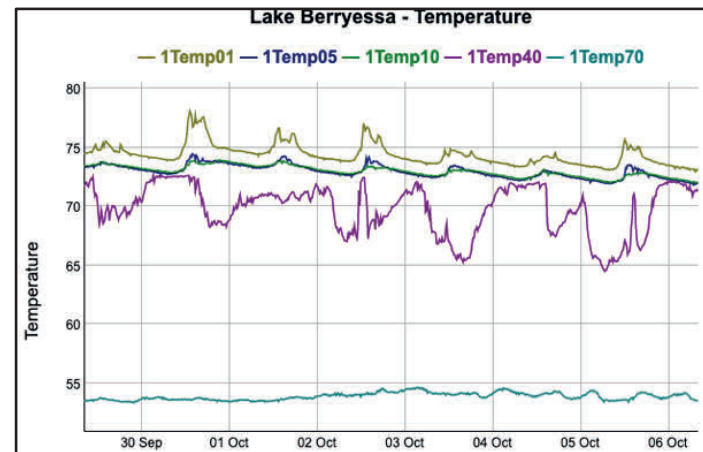
This area sustained extensive damage from the recent lightning-ignited fires and will not open until it is safe.

Vehicle access is limited due to road closures and evacuation orders by Cal Fire. Communication services and utilities are extremely limited for the time being. All concession facilities also remain temporarily closed.

www.usbr.gov/mp/ccao/berryessa/

Lake Level as of 10/07/20

Lake level has dropped to 420.1 feet, 19.9 feet below Glory Hole. Lake level at this time last year was 432.0 feet , 8.0 feet below Glory Hole. But remember that Glory Hole spilled last year keeping levels high, but we subsequently had the lowest rainfall season in more than 22 years - only 10.9 inches. Water temperature measured at Monticello Dam has dropped below 75 degrees at the surface but remains at 54 degrees at 70 feet .



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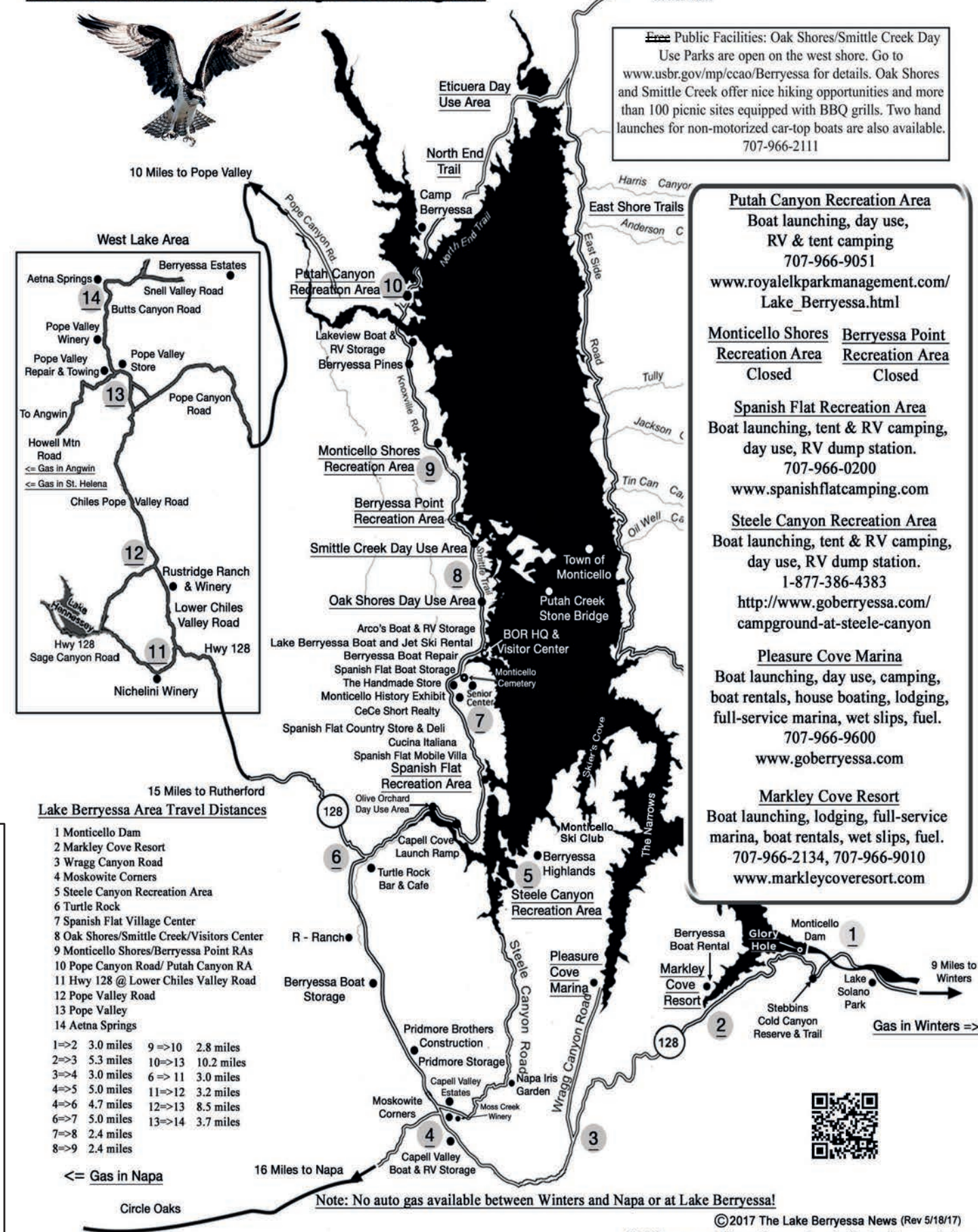
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The Greater Lake Berryessa Region



Free Public Facilities: Oak Shores/Smittle Creek Day Use Parks are open on the west shore. Go to www.usbr.gov/mp/ccao/Berryessa for details. Oak Shores and Smittle Creek offer nice hiking opportunities and more than 100 picnic sites equipped with BBQ grills. Two hand launches for non-motorized car-top boats are also available. 707-966-2111

Putah Canyon Recreation Area
Boat launching, day use, RV & tent camping
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www.royalelklparkmanagement.com/Lake_Berryessa.html

Monticello Shores Recreation Area Closed
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Spanish Flat Recreation Area
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Steele Canyon Recreation Area
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