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WITH FEMA

Growth would be limited

By KRISTIN HENSLEY
Staff Writer

MOUNT VERNON — If the City of Mount Vernon decides to comply with FEMA regulations and join the regular flood insurance program, there will be some definite effects on local growth and development.

There will also be lower insurance premiums for property which meets the regulations, and a decreased risk for flood damage in the area.

The problem facing Mount Vernon now is to decide whether the benefits outweigh the disadvantages.

A public hearing on the subject will be held tonight at 7:30 p.m. in Mount Vernon's Hillcrest Park Lodge.

Apart from increased insurance costs for existing structures built below the 100-year flood plain, new construction costs will increase simply because all buildings will be required to be elevated above the 100-year flood level. In larger projects that will require adding several feet of fill, and for residential construction pilings might be required. Fill dirt can cost as much as \$7 a yard.

The cost of using pilings could stall many projects because of the engineering analysis that would be required, said Ron Maynock, Mount Vernon Building official. The study itself could cost as much as \$1,000, he said. Maynock added that approval for elevating with piers is doubtful because the soil conditions in this area are too unstable, and even if approval was given, engineering analysis would still be required.

The great majority of Mount Vernon's commercial district is located in the flood plain, in varying stages to 11- or 12-feet below the 100-year flood level.

Substantial improvements to existing structures which cost as much as or more than 50 percent of the value of the building will also be required to be elevated. For a development like the proposed expansion at Skagit Valley Mall, the cost of adding about four feet of fill in an area as large as 3.2 acres (including a parking lot) could be prohibitive, said Vernon Arendse, mall manager. The project is expected to cost several million dollars (without elevation) and will cover 140,000 square feet.

And if fire damage to a building amounts to 50 percent of its value, it can't be rebuilt, according to Maynock. It must be knocked down and then rebuilt at the new elevation. In downtown Mount Vernon, where individual stores and offices are situated close together, bringing in fill could create some problems, if it is even possible, Maynock said.

Members of the commercial community have some questions about how the 100-year flood level was established, according to Jack Macauley, committee chairperson for flood control studies with the Skagit County Board of Realtors. He said local business people have expressed an interest in the data used to establish the level. The increased costs caused by building to elevation regulations will adversely affect the tax base of the city because businesses are the major supporters of city services, he said.

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Questions about the city's ability to maintain the dikes under the new program have also been raised. FEMA views dikes as encroachments because they are situated in the floodway and will divert flood waters. Increasing their size would be prohibited under FEMA regulations.

"I think these flood regulations have been enacted without having the Skagit Valley in mind. I would ask FEMA to amend them to apply to Skagit Valley. It will be interesting to see how flexible they may or may not be in this case," Macauley said.

Under the new program, insurance rates for existing homes which do not meet the requirements would cost 40 cents per \$100 for the first \$35,000 of coverage.

However, for those homes that do meet the FEMA regulations on elevations, the insurance rates would go down and the amount of coverage available would go up. New homes built above the 100-year flood level would cost about 25 cents per \$100 of coverage, although rates will vary

according to how flood-proofed the home is. Rates for existing homes will also vary. Commercial buildings vary from 40 to 75 cents per \$100 of coverage up to a maximum of \$200,000 insurance.

FEMA has given Mount Vernon to July 1 to decide whether it will join the program. In July, a preliminary study and map for this area will be issued, followed by a final coordination meeting with the city. Formal notification of the elevations for this area will arrive in August and will be published in local newspapers.

A 90-day appeals period will begin at that time, during which individuals or the entire community may appeal the elevations designated by FEMA.

In October, when the appeals period ends, any necessary revisions will be made to the elevations and to the study or map. Mount Vernon will officially enter the regular program in April, 1983, if the city ordinance complies with federal regulations. If the ordinance does not comply, the city will be suspended from the program.

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Vernon in no-win situation

WITHOUT FEMA

Federal aid would be cut

By KRISTIN HENSLEY
Staff Writer

MOUNT VERNON — It seems to be a no-win situation.

By joining the regular flood insurance program with the Federal Emergency Management Agency (FEMA), Mount Vernon residents and businessmen face higher construction costs and a possible no-growth after-effect. On the other hand, if the city doesn't join, flood insurance will no longer be available in this area, and federal financial help on the local level will be severely limited.

A public hearing regarding the FEMA flood insurance program will be held tonight at 7:30 p.m. in the Skylight Room of Hillcrest Park Lodge. Mount Vernon residents and business people are encouraged to attend and voice their opinions on the pending decision.

FEMA regulations which govern the regular flood insurance program require that all construction in the flood plain occur above the 100-year flood level. Mount Vernon is presently under the emergency program, a phase-in period for the regular program. During a city's or county's participation in the emergency program officials are supposed to write an ordinance regulating flood plain construction.

Once that ordinance has been written and enforced, the city or county is able to enter into the regular program which offers lower insurance rates for buildings constructed at or above the 100-year flood level. The philosophy of the program is to minimize the potential for flood damage, and thus the number of flood insurance claims.

Federal flood insurance is available only for buildings and their contents and does not cover motor vehicles, crops, land, landscaping or livestock. Damage caused by "flooding" includes overflows from inland or tidal waters, puddling caused by rain or other sources, mudflows, and land collapse caused by water erosion. It does not cover damage caused by an interior pipe break.

Mount Vernon has been ordered by FEMA to write a flood plain management ordinance by July 1, or be suspended from the program.

The repercussions of withdrawing or being suspended from the program include no federal flood insurance for any resident or business. Policies which are active at the time the program ends will run their course, but they may not be renewed. Other than the federal program, the only kind of flood insurance available is a special policy for some mobile homes.

According to FEMA records, \$648,401 was paid out in Skagit County flood insurance claims in the two-year period which included the 1979 and 1980 floods. That figure was distributed among 88 claims, with an average damage amount of \$7,388.

FEMA representative Chuck Steele said about 10 of those claims came from people in Mount Vernon, for a loss of about \$33,000. Skagit County claims are about \$2,000 higher than the average national claim and slightly higher than the average claim in Washington state, Steele said. Flood insurance premiums paid in Skagit

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