

Flood level big question in insurance dilemma

MOUNT VERNON — What the Mount Vernon City Council needs right now is a good 100-year flood.

Only then — when 270,000 cubic feet per second of water comes for about a five-day stay — would they know if Mount Vernon truly is in the danger Federal Emergency Management Agency (FEMA) say it is.

Only then could they see if, as county Flood Engineer Don Nelson has suggested, city floodfighting combined with a dike break farther upriver would protect downtown Mount Vernon.

If they knew the answers to these questions, their decision on whether to stay in the federal flood insurance program would be a lot easier.

Mount Vernon has until July 1 to enact a floodplain construction ordinance regulating development in "flood hazard" areas.

The guts of such an ordinance would be a requirement to build the "lowest habitable floor" of a new or "substantially improved" structure above the 100-year flood level.

The problem is that the federal government and many citizens around here are

at odds over the actual depth of a 100-year flood.

For example, Army Corps of Engineers data claims that the 100-year flood depth for much of West Mount Vernon would be around 29 feet mean sea level. At past public hearings, some west side residents who would have to raise their structures as much as 11 feet under an ordinance have called such data ridiculous.

And at every public hearing on the issue — as city councilmen sat and listened — long-time Mount Vernon residents have stood up claiming they have never seen flooding anywhere near what FEMA predicts.

"I've lived here all my life, and my father before me," the typical claim went, "and we've never had water in our house."

Congress has decided historical data is insufficient to determine 100-year flood depths, however. The only method accepted is a hydrological analysis, like that done by the Army Corps of Engineers.

At last week's City Council meeting, area resident Larry Kunzler told the councilmen it is their duty to promote the health and welfare of their constituents, protecting them from the awesome power

of the Skagit River by enforcing a flood plain construction ordinance.

"Mankind cannot continue to ignore Mother Nature. Love her as she helps in your endeavor, but be not fooled by her beauty, for at her every whim she can destroy everything you've worked for," Kunzler told the councilmen.

He pointed out that 1979 Army Corps of Engineers data claims a 50-year flood would result in \$92,300,000 in lower valley damages, under 1978 prices and conditions.

The same data, he continued, reports a 100-year flood would result in \$13 million lower valley damages.

"From these figures, I could assume that a large portion of the 45 million difference between the 50 and 100-year event would come from damage done to downtown Mount Vernon," he told the Council.

Chuck Steele, FEMA director of natural and technological hazards, said just how severe the 100-year flood will be depends on where the dikes break.

The safety of the downtown area, he said, depends on the hope that the dike will break someplace like Burlington first, a hope which creates a "tenuou

situation" for downtown residents, he claimed.

Dick Reagan, Army Corps of Engineers hydrologist, claimed no matter what dikes broke, downtown Mount Vernon would have water in it during a 100-year flood. He said the waters would come before the river had reached 100-year flood stage or before a dike had broken.

If the Mount Vernon levy were the first to break during a 100-year flood, loss of life would be a distinct possibility, according to Steele.

He said studies have shown an adult could not stand up in three-foot deep water running three feet per second. Velocities are great, he noted, when a dike breaks.

Kunzler presented essentially the same claims to the City Councilmen, saying, "If for some unknown reason, perhaps human error, the sandbag dike fails on the Mount Vernon revetment, I don't

want to be in downtown Mount Vernon when 990,000 gallons of water per second comes streaming through main street.

"When urban levees fail the end result is a flash flood. And if all those blankety-blank lookie-lous are down there when it happens or your businesses fail to close their doors and evacuate, I really fear that Mount Vernon will add significantly to the 200 flood-related deaths a year figure."

With two weeks left before perhaps the biggest decision in their history, the Mount Vernon City Councilmen seem overwhelmed by all the conflicting claims.

"I'd hate to have to vote right now," Councilman Ken Hughes said. He admitted Mount Vernon does live under the threat of flood. The problem, though, is determining the degree of severity.

"Who is to say?" Hughes remarked. He noted he has lived in Skagit County all his life and never seen disastrous

flooding. The long-time Mount Vernon residents who scoff at the Army Corps of Engineers' flood depths can't be blamed for doing so, he said.

When asked if the Corps flood depth data was realistic, Councilman George Poppe said, "Anything's possible — look at Mount St. Helens."

However, he said he's not willing to take just the Corps' word on flooding. He said he would like a "second opinion."

Steele has said FEMA is willing to have a private engineering firm doublecheck the Corps data — if the city makes a valid complaint against it.

When told the Corps data would require some 11-foot elevations in parts of Mount Vernon and even some 15-foot elevations out near the river bend, he said that would be "very good data on which to base an appeal," especially considering that area was shown to be subject to sheet flow flooding in a 1972 study.

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