

City officials face flood insurance deadline

by John Draper

MOUNT VERNON — Mount Vernon City officials must make a decision as to whether they want to remain in the federal flood insurance program and the choice they make may affect economic growth for generations to come, city building official Ron Maynock said last week.

Maynock told a Mount Vernon Chamber of Commerce crowd Thursday that officials from the Federal Emergency Management Agency (FEMA) investigated Mount Vernon's building policies last week and decided the city must come up with a strict ordinance regulating floodplain construction or be kicked out of the federal flood insurance program.

Flood insurance is available only through the federal government. To get this insurance, municipalities like Mount Vernon must enforce FEMA-type building regulations. These regulations require such things as elevation of new construction above the 100-year flood level.

The logic behind this program is that by requiring flood-proofing construction methods, the federal government can avoid paying out millions of dollars in flood disaster relief.

In Mount Vernon, for example, there are 374 policies totalling \$13,469,900, according to recent FEMA statistics.

Mount Vernon is now under the emergency, or interim, phase of the insurance program. FEMA officials claim this phase is used to give local officials

time to write ordinances and get under the "regular" phase of the program. It is under the regular phase that premiums and the amount of coverage get higher and the regulations get more strict.

If Mount Vernon fails to enact a FEMA-type building ordinance in approximately 30 days they will fall short of this regular phase and will be out of the insurance program altogether.

Without this insurance, residents here will not be able to get financing from federally-financed institutions.

Maynock emphasized, however, that the effects of being under the regular program can be harsh also. Pointing to a model ordinance issued by FEMA, he said costly FEMA building regulations could stifle development here.

"They (FEMA) have the power to

literally kill this valley," he said.

"This is going to affect you and your prosperity until the second coming and we have to do it in 30 days," Maynock complained.

Faced with such consequences, the people of Mount Vernon must decide if they want in or out of the insurance program, he said. He suggested people contact their city councilmen and state their views.

He cautioned that each option has its pitfalls.

Staying in the program would mean living with the costly building regulations, he said.

To demonstrate the effect of such regulations, he named off a long list of recently built or renovated buildings in town that couldn't have been built if they

had to meet the FEMA construction standards.

"To get a building permit from me you will have to pay around \$1,000," he said, noting some of the FEMA regulations require costly engineering analysis before construction.

The FEMA-approved building methods themselves hike up the price of a commercial or residential structure, Maynock said.

For example, he said, any FEMA-type ordinance would require structures be made from materials "resistant to flood damage." This rules out wood, he said, and jacks up the price of a structure by approximately 30 percent.

Residential structures would have to be elevated above the 100-year flood level under any FEMA-type ordinance

also, he said.

"If you're above the flood, why do you need flood insurance?" he asked.

He also questioned the usefulness of flood insurance on the grounds of what it covers. Such things as personal property in the open — including growing crops and livestock — are not covered, he claimed.

"These are the only things that are going to be damaged in a flood — and they're not covered," he said.

The amount of coverage available under the regular program is \$180,000. One man in the audience, John Piazza, said this would be a drop in the bucket if he suffered major flood damage.

If the city decides against writing a FEMA building ordinance and leaves the

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insurance program, all federal help for housing and disaster damage will dry up, Maynock explained.

FEMA statistics estimate federal disaster aid in the millions of dollars "is a certainty" in a 100-year flood. A 100-year flood, which carries water at the rate of 270,000 cubic feet per second, has a 25

percent chance of occurring in a 30-year period — the term of most mortgages.

Piazza suggested Mount Vernon citizens band together and tell FEMA to "take a hike," pooling the money they normally pay to FEMA and, in essence, creating their own flood insurance program.

Maynock noted that if there were no

disastrous floods for 10 years, the amount collected in this pool would be substantial, especially considering interest.

Piazza said people around here would probably be willing to create such a self-help program. He pointed out that when the flood waters rise here there are "droves of people helping out."

Maynock agreed, saying people should stop depending on government for help.

"A government big enough to give you everything you want is big enough to take away all you've got," he said.

None of the FEMA officials who have visited Mount Vernon were available for comment. FEMA's regional director, Bill Mayer, told The Argus no comment will be made until Chuck Steele, FEMA director of natural and technological hazards, returns to the office. He said this should happen sometime next week.

"We want to talk with one voice," he said. "We're not anxious to create a furor."

Is FEMA deadline reasonable?

public meeting the city must give two week's notice to the public. By the time citizens have a chance to air their feelings, the time limit would be half over.

To add to this, FEMA officials are unavailable to offer comment on the solution. The Argus contacted FEMA officials in Bothell last week and every official connected with the Mount Vernon issue was said to be "out of the office for two weeks."

MOUNT VERNON — Can the City of Mount Vernon come up with an ordinance resolving the complex flood management issue in 30 days? The odds are against it.

"Thirty days is really unrealistic," Larry Moller, city attorney commented last week. He said writing an ordinance like that affects so many people it would take public input.

That is the crux of the problem. To hold a