

Flood of Money

Water is not the only thing that flows when the Skagit River floods. After governmental concern and red tape comes money — lots of it.



Frank Varga / Skagit Valley Herald

Becky Cobb, proprietor of The Bank on Hamilton Gardens, which opened in April, and her friend Brian Orcutt have lived through floods at

home but not at the business. Cobb said she keeps

valuables above the range of floods, just in case.

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Insurance, grant money flow freely

By PETER KELLEY
Staff Writer

HAMILTON — When Laurie and Charles Gill moved to Hamilton two years ago, they didn't think much about floods.

After all, they had come from North Bend, where they had lived in a flood plain. They moved into a two-story house on Maple Street and settled in with their two children.

"When we bought the house it was in the middle of summer," Laurie Gill said. "We fell for the beauty of the old Victorian house. We were kind of blinded by it."

Then the water came.

Last November the Skagit River rose to a record 41.5 feet and overflowed its banks, turning Maple and other Hamilton streets into residential tributaries. Water rose higher than 4 feet inside the Gill home, bringing mud, debris, and a case of buyer's remorse.

The Gills got a loan from the Small Business Administration to repair their house and would

Insurance Claims

Flood insurance claims paid in Skagit County since the 1995 floods.

- **Burlington:** 0
- **Concrete:** \$7,668 (1 claim)
- **Hamilton:** \$582,272 (47 claims)
- **La Conner:** 0
- **Mount Vernon:** \$187,236 (24 claims)
- **Sedro-Woolley:** \$109,544 (9 claims)
- **Unincorporated areas:** \$1,876,400

■ Skagit County residents have received more

than \$6 million in flood insurance claims in the last 10 years.

■ Participation in flood insurance rose about 10 percent in Skagit County after the last flood season, from 3,097 policies to 3,334.

■ In Hamilton this year, participation in flood insurance rose from 42 households to 54. In Concrete, participation rose from eight policies to 13.

Source: National Flood Insurance Program, a division of the Federal Emergency Management Agency

like to relocate to higher ground in Newport, a small town on the Washington-Idaho border north of Spokane.

"But what we want and what we get are two different things," Laurie Gill said. Relocating takes more money than they have, and it's hard to sell property so likely to be flooded.

"We're between the rock and the hard place," she said.

Water is not all that floods into Hamilton. Lowering the water comes governmental concern, red tape and finally, money.

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Money sought in aftermath of flooding of 1995 and '96

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Such concern is focused now on Lyman-Hamilton Road. The last flood left the road severely damaged and crippled a bridge over Muddy Creek. The road is now closed, a thick sea of mud separating its two ends.

Dave Sheridan, engineering division manager of the Skagit County Public Works Department, said county officials are reviewing different options for fixing the road. Crews are using rock slabs to stabilize the banks of Muddy Creek. But a repaired road will probably have to wait until next year. No price tag has been set on the work, Sheridan said.

Skagit County as a whole is entitled to huge amounts of money following the floods of 1995 and early 1996. Between the two floods, Skagit County can receive about \$12.25

million in assistance for towns and individuals, according to figures from the state Emergency Management Division. This money, for municipal flood repairs, has been approved and much already has been allotted.

Skagit County also applied for \$1.5 million in grant money for flood mitigation — helping people move from the floodway or raise their houses above danger levels. The state and local jurisdiction will each pay 12.5 percent. In addition, since last year the town of Hamilton has received \$582,272 from 47 claims settled from the National Flood Insurance Program.

Why stay?

But why do the residents stay in Hamilton and other flood areas when each winter brings the danger

of another disaster?

Over a beer at Willie's Hi-Lead Tavern, Hamilton resident Dick Wagner offered an opinion.

"They stay because they've got nothing and they can get in here for little or nothing. Anybody's got anything, they get the hell out of here and that's the truth."

Then there's the money.

"After the flooding, an avenue of money comes in that's unreal," Hamilton Mayor Tim Bates said, stubbing out a cigarette at the Hamilton Market, his informal office.

Bates says he doesn't think all the flood insurance money intended for home repairs gets spent that way.

It's like an insurance payoff after a car accident, he says. You can spend all the money getting that dent fixed or you can keep the money and the dent. But don't expect the insur-

ance company to pay for further repairs if the dent was never fixed. Bates thinks that happens in Hamilton often — people make minor repairs and then keep the balance of their insurance settlements.

"I've seen people living off insurance money here for years. But it's none of my business," he said. "It's their money."

Tom Gardner, an agent with A.R.E. Real Estate of Sedro-Woolley, says he also has seen this.

"Some people can make money, literally, in the floods," Gardner said. Sometimes, flood insurance estimators include some items in their estimates that need more cleaning than replacing, Gardner said.

"They mark sinks, toilets and tubs. A guy makes 75 bucks on a toilet and a tub he doesn't need to replace. Some of these people just put the good stuff upstairs and let

the downstairs get washed out. If you can deal with two days of flooding a year, it's not a bad place to live."

Not bad indeed. The Hamilton that the Gills discovered last summer was like a scene out of a rustic romance — towering misty hills, calm streets, a beautiful river. A far cry from the flooded, distressed Hamilton of November 1995.

No place like home

They stay, too, for a more simple and resonant reason: It's home. And because this place generates a unique brand of rugged optimism.

Mayor Bates is staying. In fact, he wants to rebuild the Hamilton Market on the lot behind the current store.

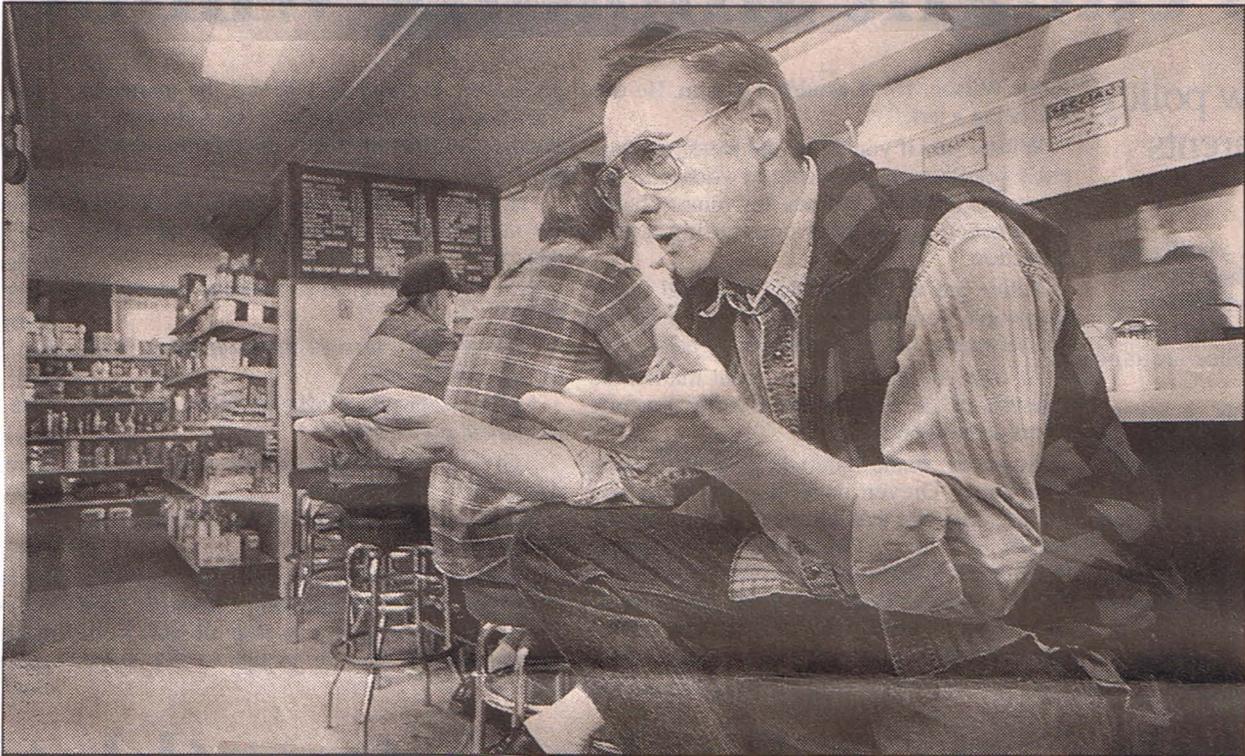
Becky Cobb, a friend of Laurie Gill's, is staying. She has opened a business called the Bank on Hamilton Gardens where she sells garden plants and, about now, holiday items. She said she keeps valuable items off the floor, but she has taken no major precautions against flooding.

Willie Henline, the owner, also stays. His pool and shuffleboard tables were coated with mud this time last year. A good three days of cleaning, he says, and he was back in business. He has flood insurance now and will raise his entire building when he is flooded again.

He says when, not if.

"It's gonna happen again," he says. "You can take that to the bank."

Organizing move no easy task for Hamilton



Frank Varga / Skagit Valley Herald

Hamilton Mayor Tim Bates says the one thing that follows flood waters in Hamilton is money — from the state, the federal government and the National Flood Insurance Program. And despite the recurring flooding problem, he plans to stay.

Because of delays and changes, plans haven't become final

By PETER KELLEY
Staff Writer

HAMILTON — The real way to protect people from floods is to move them out of the floodway. But it isn't easy. Just ask Hamilton Mayor Tim Bates.

For the past few years, as flood waters continue to invade Hamilton, it has been the notion of the state Hazard Mitigation Office and the Town Council to move essential town services away from the flood plain.

This time last year, Bates and the Town Council were waiting for \$622,000 in state and federal grants to begin accomplishing this. But so far, only \$80,000 has been received and spent, for planning and land acquisition.

The plan has been delayed and now changed.

First, the plan was to build a new fire hall on a plot of land to the north of Highway 20. Hamilton's basic water supply also was to be relocated away from the river. But then that property was found to be within the 500-year flood plain, barring the state from helping the towns move its critical services.

"The original plan to buy homes and turn them into open space has gone sideways three ways to Sunday," said Marty Best, a hazard mitigation officer with the Washington

State Emergency Management Office.

"Part of the problem is FEMA (Federal Emergency Management Act) requirements and misunderstandings. Now we can't find a place to relocate the fire hall, so we are shifting gears and going back to looking at relocating the water system."

Bates said it was frustrating for

FEMA personnel to help choose the first site, then be the ones to condemn that very site as unworkable.

"So we said the hell with you, we'll build our own fire hall," Bates said.

Bates said the Hamilton Town Council decided to use its own money to build a new fire hall, near Highway 20, and then reapply to use the still-unreceived grant

money to relocate the town's water services on land acquired through an agreement with a nearby resident.

But will that have the effect of enticing new development or convincing locals to relocate? Bates says in time maybe.

"It think it's started," he said. "You have no idea what happens when this water system comes in."

Projects aim to limit damage from flooding

By MERRY HAYES
Staff Writer

Mount Vernon and Burlington officials are working on a range of projects intended to prevent property damage and loss of life from flooding.

Mount Vernon plans to erect a concrete flood wall along the downtown revetment and move some west Mount Vernon residents out of the floodway. The city is also building a new pump station to fix stormwater flooding problems in the Kulshan Creek Basin.

Burlington has proposed using "overtopping levees" and overflow basins to control Skagit River flooding. The city also plans to build a more powerful pump station at Pulver Road to drain the city's stormwater.

Mount Vernon is financing its projects partly with federal flood mitigation grants. City Engineer John Wiseman said the projects are eligible for the money because of flood damage that occurred in 1990 and last winter.

The projects are in various stages. The Kulshan Creek pump station in Mount Vernon is the only project scheduled to be completed this winter.

The city expects to have the station in opera-

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Park and east of the Ball Street levee.

Under a \$3.6 million project, the city would buy about 10 acres in the area, demolish or remove the buildings and relocate the residents. The city would then redevelop the area as a park.

City officials, who have received approval for a \$437,000 federal grant, plan to pay the entire project's costs with state and federal money.

Dave Brookings, Skagit County's flood division manager, said he expects such relocations to become a trend. "The Federal Emergency Management Agency," he said, "is recognizing that, in the long term, it's better to get people out of the high-risk areas instead of paying costly insurance claims."

Federal officials and some local leaders also support another new, but controversial, approach to flood protection — overtopping levees.

The City of Burlington proposes to build overtopping levees that floodwaters can spill over. The city would also acquire vacant land for overflow basins and use Gages Slough as a backup storage area for floodwaters.

The \$9 million project would be part of a countywide flood mitigation plan.

The U.S. Army Corps of Engineers has proposed a feasibility study to analyze possible overtopping-levee sites in the county. The intent is to relieve pressure on the existing levee system and prevent the major damage that results from a levee break.

Burlington Mayor Roger "Gus" Tjeerdsma is a strong supporter of overtopping levees. "If we all share in a little bit of the water," he said, "no one gets very much."

The city will apply for federal flood mitigation grants next year. But city officials expect the entire project will take years to implement.

Meanwhile, a citizen's advisory committee is working on a Gages Slough study as part of the flood project and the city's plan to improve stormwater drainage.

The city wants to implement a few construction projects to address stormwater flooding and create a drainage utility to finance the improvements.

City officials plan to build a \$1.5 million Gages Slough pump station in 1998. Most of the city's stormwater drains into the slough, but the current station can't pump water from the slough when the Skagit River is high. As a result, nearby farmland gets flooded.

In addition, floodwaters would spill into the slough if a levee broke or sandbags weren't stacked high enough, said Rod Garrett, the city's public works director.

"If we had an adequate pump," he said, "it would help us get the floodwaters out of town quicker."

The city also wants to build a \$1.2 million pipe system along Interstate 5 to drain stormwater from the northwest part of the city. That project is slated for 2001.

tion by Dec. 2. The \$4.3 million stormwater system will drain water from the Riverside Drive and Willow Lane areas and pump the water to the Skagit River. During heavy rains, flooding occurs in those areas.

The Mount Vernon flood wall is in the design stage. The concrete wall will run along the revetment from the Division Street Bridge to the Moose Lodge.

Wiseman said the structure will make flood-fighting cheaper, easier and safer. In the past, the city has relied on volunteers to fill and stack thousands of sandbags along that stretch of the river. The city then had to remove the sandbags to reopen the revetment to parking.

"Hopefully it will cut down the time it takes to get ready," Wiseman said, "and allow us to get into operation more quickly after an event."

The city will receive state and federal grant money for the project, which is roughly estimated to cost \$600,000. Officials hope to complete the project next year.

Also next year, the city plans to move some west Mount Vernon residents out of the floodway. The river frequently floods the area that includes land north of Edgewater

Concrete weighs alternative

By PETER KELLEY
Staff Writer

CONCRETE — The question here is would a dike help more than it hurts? Or hurt more than it helps?

The Concrete Town Council plans to seek federal money to study the effects of flood water in Concrete and possible ways to reduce damage incurred last year.

Della Ansen, a mother of young children who lives in the Crofoot area in Concrete near the Skagit River, said she was assured by many that flood waters would never approach her home. But last November's flooding proved that theory wrong.

"The water came, and it came fast. My kids were looking out the window and all they wanted to do was get out, so we left everything as

it was."

The water flooded a foot deep in Ansen's garage, which she had converted into a family room to increase the space of her house. And it stood knee-deep in her yard.

After the flood receded, Ansen restored her garage with a small grant from the Federal Emergency Management Agency. But she said she fears what the Skagit River might do next. She would like the Town Council to do something to protect her property.

There are about two dozen homes in the Crofoot area of Concrete, with Ansen's the closest to the river.

But other Concrete-area residents, upriver of Ansen and across the river in the Cedar Grove area, worry that any dike protecting the

ways of limiting damage

Crofoot area would cause the Skagit to flood other areas or eat away at the high banks on the Cedar Grove side that also protect residents from flooding.

The Town Council held a public meeting and took comment from residents about the question. Council members voted to ask Town Planner Mary Cherberg to inquire about receiving federal grant money to study how to protect Concrete from future flood damage. Cherberg said the application

has been submitted, and she expects more information within about 90 days.

"We're not going to trade one set of troubles for another," Councilman Bob Stafford said. "If we find it will push water onto Cedar Grove, we won't proceed."

Meanwhile, Ansen is worried city leaders will reject the dike idea, and her home will flood again.

"The river found a path to my door once," she said. "It's gonna be back."