

Feds warn city: 'adopt flood rules or else'

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MOUNT VERNON — The City of Mount Vernon could experience a federal aid boycott if it doesn't conform to federal floodplain construction regulations, city council members and local residents were told last night.

Representatives from the Federal Emergency Management Agency (FEMA) made a formal presentation to the Mount Vernon City Council at a special meeting called to explain FEMA demands concerning a floodplain construction ordinance. A public hearing on the issue will be held next Thursday, May 13, at 7:30 p.m., at city hall or another location to be announced.

The debated ordinance would govern how high above the ground a building is constructed in the floodplain. FEMA regulations prohibit construction below the 100-year flood level (base flood elevation) in the floodplain area in order to qualify for federal flood insurance. Mount Vernon's policy in the past has been to let construction occur in the floodplain below the base flood elevation.

Ramifications resulting from a denial by the city to conform will include no federal loan or grant money from federally insured banks or loaning institutions for residents in flood-prone areas; no federal disaster aid from

agencies including the Small Business Administration, Farmers Home Administration and the Veteran's Administration for structural damage in the floodplain, no federal flood insurance for residents in the floodplain, including those who are presently insured. Their insurance would run its course but could not be renewed.

The city has been supplied with a model ordinance and a flood elevation map for use in drafting the ordinance, FEMA representative Chuck Steele said. The city has been given until July 1 to comply.

Presently, Mount Vernon rates fifth in the state in the number of flood insurance policies for communities, with 374. Sixty-seven of those are non-residential. The insurance provides \$3.5 million in coverage for a total premium charge of \$54,000. The average premium for a single family residence is \$145.

Concerns expressed by city councilmen included references to the strong-arm tactic the government is using in enforcing these regulations and a fear of losing control over local activities.

"We are given an ordinance by the federal government which says, here's all this stuff we're going to do to you. You either approve this or else," Councilman Ron Torrence complained.

"Some of us have been here for 40 years, and our parents and grandpar-

ents have lived here. We've been here from the 1880s to the present. Some of those homes were built 2½ feet off the ground and here's this map saying there's a 9 feet flood level — and it's never even had water in it," Councilman Larry Nelson said.

Carl Cook, who accompanied Steele last night, explained that the philosophy of the FEMA flood insurance program is to minimize the damage potential in a flood hazard area.

"Not many people we've met will contest the fact that this is a flood-prone area," he said.

There is a one percent chance of experiencing a 100-year flood in any given year.

Councilmen also expressed worries about a halt on dike additions that would occur if an ordinance was passed. They were told that FEMA does not view dikes as flood fighting measures but as encroachment, an act which would raise or divert the level of flood waters. There are no restrictions, however, on dredging.

If the ordinance is passed, federal flood insurance on existing homes built below the 100-year flood elevation would increase. Existing homes which meet the program regulations on elevation would decrease, as would new homes built above the 100-year flood level.

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