

# Federal agency can't afford new Burlington flood study

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**BURLINGTON** — Federal Emergency Management Agency officials say FEMA cannot afford the extra half-million dollars it would cost to make a complete topographical study of the flood plain delta in the Burlington area.

It wouldn't have done that much good anyway, according to one FEMA official.

As a result, FEMA officials are endorsing the recent flood insurance study prepared by the Washington, D.C., engineering firm of Dames and Moore — a study that significantly increases the availability of federal flood insurance.

Burlington city officials and representatives of FEMA say they'll explain the details of the

study and what it means for flood insurance rates when they host a public meeting on Dec. 8, during a regularly scheduled city council meeting.

The study, which was started in the summer of 1982 and recently completed, includes flood plain maps showing areas most likely to be inundated by the 100-year flood, flood elevation profiles and flood insurance rate maps. Financial institutions will be able to make use of the study and map in determining the cost of flood insurance.

The Burlington City Council already has adopted the new map.

Final issuance of the study will mark a change in status from the "emergency program" to the "regular program," Burlington city officials said.

Flood insurance coverage for private residences will increase from \$35,000 to \$185,000, while insurance limits for non-residential buildings will increase from \$100,000 to \$200,000, according to Chuck Steele of FEMA's Natural and Technological Hazards Division.

Burlington City Supervisor Stan Kersey said those people living above the actual flood plain level won't need flood insurance at all for mortgages.

"This should be a reduction in cost in most cases," Kersey said.

Steele, who is spending time these days in his Bothell office preparing for next week's meeting in Burlington, did not deny that a more complete topographical study might have been useful.

"The study we ended up doing was the most practical for the

conditions we had up there," he said.

Bad financial straits were definitely one of those conditions.

The federal government has already spent approximately \$600,000 since 1975 on studies of the Skagit River, Steele said. Most of that went into studies by the Army Corps of Engineers and included — not just the delta — but the entire upriver area of the Skagit.

The population just isn't here to support tossing another half million into the project, Steele said.

"Spending about \$1.3 million for 50,000 people is hard to justify," Steele said. "We could have spent an additional half million dollars doing detailed topography ... but we're not sure that would have given us a better

product.

"In fact, we don't have the half million," he added with a laugh.

Steele said it was hard to trace the exact cost of the recent Dames and Moore study, but he estimated it at about \$20,000.

The new map shows expected flood elevations as much as five feet below previous levels predicted for the area from Skagit Street in Burlington to Interstate 5.

The figures on flood elevations may be off some, but Steele said FEMA has "averaged the risk" by understating the case in certain areas.

"But then, it (flood water) may all break out near Fir Island, and then we've overstated it," he said.

Steele admitted the study was made difficult by the lack of

precedents.

"In no delta in the country have we done real detailed studies," Steele said. "You have an entire delta situation which is not conducive to standard modeling."

The only part of Skagit River studies that gives him a lot of confidence is the "backwater" analysis of the river from Sedro-Woolley eastward, Steele said.

A 90-day review period will follow the meeting with FEMA officials, then the city will have another six months to draft a flood plain management ordinance in order to regulate construction in flood hazard areas.

Steele predicted the upcoming Burlington meeting would be fairly routine.

"They've heard most of this stuff before," he said.