

Commissioners vote to join FEMA's regular flood insurance program

By KARI RANTEN
Staff Writer

MOUNT VERNON — Residents of unincorporated Skagit County will have the chance to increase their flood insurance and perhaps lower their rates before the next flood season, following a vote by the County Commissioners Monday.

In a unanimous vote, the commissioners took advantage of the "early conversion" plan offered by the Federal Emergency Management Agency to change from the current emergency insurance program to the regular phase of the program.

If all the necessary paperwork is completed in time, the county could become part of the regular program by mid-November, according to county Planning Director Bob Schofield.

Early conversion cuts out a final six-month process designed to allow time for adoption of flood plain ordinances. The county is eligible for the early change

because a Flood Damage Prevention Ordinance has been on file since 1978.

Noting the move is "very desirable," Schofield said the change will allow residents outside incorporated cities to increase flood insurance coverage from a maximum of \$35,000 to \$185,000. The rate system will also change from a flat rate to one based on actuarial rates.

FEMA has published proposed flood elevations for unincorporated Skagit County and the latest Flood Insurance Study and maps by Dames and Moore are on file at the county Permit Center.

Once Skagit County notifies FEMA of plans to enter the regular program, the documents will be the subject of a 90-day appeal period when residents can challenge the new figures.

Appeals will be directed to Skagit County, Schofield pointed out to the board. FEMA has ruled out all "frivolous appeals" by stating appeals must be based

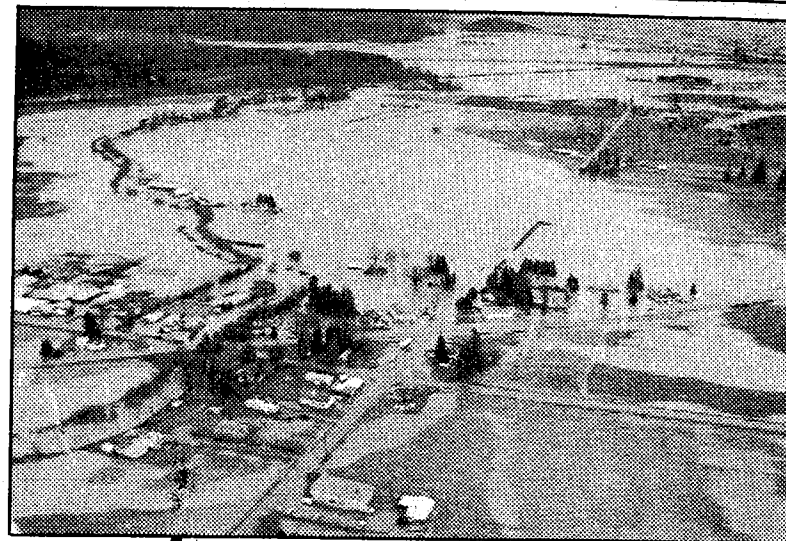
on scientific or technical data contrary to the recently completed study, Schofield said.

"If you don't like the elevations, you're going to have to hire a surveyor and run a profile of your own," Schofield said. "I don't think we'll get many of those."

One hitch in the plans is a request by FEMA that the county adopt flood plain management measures to deal with several shallow flooding areas called "AO Zones" and floodway encroachments in the Burlington area.

While the move by Skagit County into the regular program "would not impact Burlington at all," Schofield said, county action on any new rules should await action by Burlington to avoid creation of two different sets of regulations in adjacent areas.

"We want to see what Burlington is going to do," Schofield said. "There is no sense in hav-



Residents of the Samish basin have been subjected to floods almost annually and soon will be eligible for increased flood insurance.

ing one set of regulations inside the city limits and another set right outside the city, just across the street."

Schofield said the county can wait until November, just prior to conversion, before taking action.

"By then, we should have some idea what they are going to do," he said.

Burlington City Supervisor

Stan Kersey said the city council will take action at its next meeting to hire an aerial photographer to start work on a study and maps of the flood plain.

City officials are dissatisfied with the flood plain study by FEMA and are launching their own. The city is under pressure from FEMA to prepare a flood plain ordinance to keep the city in the flood insurance program.

Skagit Valley Herald

July 3, 1984 Volume 100, Number 104

One Section, 12 Pages

Serving Northwest Washington State Since 1884

Copyright 1984