

Residents may be able to soften the blow

# Floodway plan could 'devastate' growth

By ANNE GAYNOR  
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**SKAGIT COUNTY** — If the federal government designates a floodway for the lower Skagit River, it would be "devastating" to residential and commercial development, especially in Burlington and Mount Vernon, an official of the Federal Insurance Administration said Tuesday.

But local residents may be able to soften the impact of a floodway designation by doing the job themselves, according to Wes Edens of the FIA. And if local people aren't able to agree on the floodway area, then federal officials are going to do it for them, Edens added.

Designation of a floodway will have far-reaching effects on local property values, development and even commercial and industrial progress. No further development, including land fill and new construction, will be permitted within the floodway area, he said.

developed ones, Edens explained.

Edens said that once the floodway is picked, even dike improvements and dike construction will be prohibited within that area.

"If you want improved dike protection and the dikes are within the floodway, then you will have to build a second set of dikes," Edens told a gathering of Burlington city officials Tuesday afternoon.

Edens, along with a contingent of FIA and U.S. Army Corps of Engineers were here to explain the transition between the "emergency" and "regular" federal flood insurance programs that local communities will undergo this year.

Skagit County towns and cities have been part of the emergency section of the flood insurance program for several years, pending a Corps study determining a flood plain for the Skagit River, Edens said.

Under the emergency provisions,

The FIA, a division of the Federal Emergency Management Administration, has asked the Skagit County Flood Control Committee to designate the floodway, but the committee, with representatives from all local government entities, has yet to agree to take on the controversial, and highly political, task.

Put simply, a floodway is an area kept essentially undeveloped to allow free flow of river water at a 100-year-flood level. A floodway is designated in order to provide room for the flood waters, thus preventing additional damage to homes and property included in the total flood area.

The FIA, which provides the only flood insurance most property owners are able to purchase, requires that a floodway be designated in order for a community to be eligible for the federal insurance program.

FIA representatives met with officials of several Skagit County cities yesterday and their message was clear: the county will

owners of property within the flood plain (the area that would be underwater in a 100-year flood) are allowed to purchase a limited amount of flood insurance (up to a maximum of \$35,000 of property value) at a flat rate, Edens said. Under the regular program, home owners can insure their property up to \$185,000, but at actuarial rates, which are computed according to actual flood risk.

The Corps flood plain designation map is identical to the one the county has been using for the past nine years, said Jerry Gardner of the Corps. The map gives water surface elevations as expected during a 100-year flood, Gardner said.

Several Burlington councilmen were skeptical that a 100-year flood would do the damage predicted in the Corps report. The councilmen cited dike protection and upriver dam storage as means of keeping flood damage to a minimum.

"The dikes aren't going to hold a 100-

be given time to designate its own floodway, but if progress isn't made or negotiations on the floodway stall, then FIA will use its computer resources to arbitrarily come up with a Skagit River floodway.

"The only floodway we can impose on a community is an equal conveyance floodway," said Edens. "That means if we pick it, it's going to be a swathe right along the riverside that will contain a 100-year flood. That would be a devastating thing as far as land use is concerned in the incorporated communities, particularly Mount Vernon and Burlington."

The FIA's designation probably would include large sections of Burlington and downtown Mount Vernon and would call a halt to further development there.

But the Flood Control Committee, if it accepts the job, can designate a "negotiated" floodway, one that could circumvent urban areas in favor of less

year flood," Gardner said. "You might as well not have dikes in a 100-year flood, and in fact, you'd be better off without them. The dikes will only make things worse."

The nearest Skagit County has ever come to a 100-year flood in recent history, Gardner said, was in 1909. Flooding during the past four or five years, he said, has been at the 10 or 12-year level.

Mount Vernon Building Official Ron Maynock was also skeptical, but said he saw the reality that the cities had little choice but to accept the Corps' findings and FIA's recommendations.

"What we have here is a volunteer program that says we sure as heck had better participate," Maynock said.

If the cities choose not to participate, Edens explained, they may face liability claims from property owners who could assert they were denied the right to adequate insurance coverage.

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