

# Revised flood maps will put a damper on development

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Photo courtesy Skagit County [\[enlarge\]](#)

Waiting for the water to rise: downtown Mount Vernon during the 2003 Skagit River flood.

The Federal Emergency Management Agency will soon publish new flood plain maps for much of Washington state.

The draft maps will show what parts of the state will be under water during a 100-year flood.

The new FEMA maps will dictate whether or not a homeowner needs flood insurance and influence how property can or cannot be developed.

And according to FEMA, a lot of the maps will be changing.

“More than likely, you'll see an expansion of the floodplain because of more urbanization and more clear cutting,” said Mark Carey of FEMA Region 10, its Northwest headquarters.

According to the Washington State Emergency Management Division, 7.5 percent of the state is in a flood plain now.

But since the last maps were released twenty years ago, people have built structures and clear-cut trees and brush along rivers.

FEMA is also being very thorough in its assessment of existing levees.

“A lot of the evaluation of the levees was precipitated by New Orleans,” Carey said. “If that didn't happen there might not be as much scrutiny.”

Which means that even people who live near 100-year levees — certified to withstand a 100-year flood — will likely be affected by the changes.

That's because some of those levees (there are half a dozen in the state) are not as good as they used to be. They are unstable, they're tilted at the wrong angle, or they've simply shrunk.

“If they showed 100-year protection before they've got to prove it to us again under today's standards,” said Carey. “We anticipate it will be difficult in some places.”

Like the Green River, for example.

The Green River has one 4.5 mile stretch of levee that is supposed to protect Southcenter Mall from a 100-year flood.

According to the state Department of Ecology, which is handling some of the flood plain mapping for FEMA, that levee is unlikely to be re-certified.

“When FEMA releases their draft digital maps early next year, it will show all the Green River Valley as being in the floodplain,” said King County flood plain manager Steve Bleifus.

“It's going to have a consequence on all the jurisdictions down there, and unincorporated King County as well.”

### **What the changes mean**

Once FEMA's new flood plain maps go into effect, homeowners who suddenly find themselves living in a floodplain will have to buy flood insurance if they want to do a major home remodel. If new home-buyers want a bank loan, they will also have to get insurance.

For the average home, flood insurance costs about \$450 per year.

In the city of Renton, development in a flood plain means providing compensatory water storage capacity for the land you are building on, as well as dumping enough fill to raise your floor slabs higher than the 100-year flood level.

“That's a very expensive issue for a development,” said Greg Zimmerman, Renton's director of Public Works, who is worried about the prospect of having the entire Green River Valley landing in a floodplain.

It will be more expensive up in Mount Vernon, where the Skagit River Valley flood plain may gain a whopping 6 to 8 feet in elevation.

“That's a full floor above the ground,” said Mount Vernon developer Jeff Hansell, who is also the president of the Building Industry Association of Washington.

“There's a lot of ways to accomplish those things but none of them are cheap,” he said.

The new maps will likely also spark revisions to local and state regulations including critical areas ordinances, the shoreline management act, the growth management act and emergency management regulations, said Ecology.

Because the state's urban areas already have strong growth restrictions, Seattle land use attorney John Hemplemann thinks the remapping will have more impact on development in rural areas.

“If a house on the edge of the river is now in the flood plain,” Hemplemann said, “county planners will not be able to issue permits for additional garages, rooms, outstructures.”

“I suspect it will add fuel to the fire of the property rights revolt,” he added.

### **Sparking a revolt**

The biggest fight in the state is shaping up in Skagit County, which used to be rural, but is rapidly becoming urbanized.

The Skagit River has flooded more than 60 times in the last 100 years.

With so much at stake, the cities of Mount Vernon, Burlington and Sedro Woolley, Skagit County, the town of LaConner and several diking districts are contesting the data FEMA is basing its flood plain map on as well as the way the agency is doing its data modeling.

They're also opposing the Federal Energy Regulatory Commission's re-licensing of the Baker Dam because they don't think the new license that's been proposed provides enough reservoir space in case of a flood.

A fight is shaping up on all fronts.

“No one's been able to say what a 100-year flood is,” said John Aarstad, City Administrator of Burlington.

The city of Burlington has the state's highest flood risk, according to the U.S. Army Corps of Engineers.

“I hope FEMA understands that any change in mapping is going to have an impact on economic development in Skagit County,” said U.S. Rep Rick Larsen, who represents the county in Congress.

FEMA is presently reviewing a “very preliminary” draft floodplain map for Skagit County in which the base flood elevation — the height of the potential water during a 100-year flood — is six to eight feet higher, in places, than it is on FEMA's 1985 maps.

Including parts of downtown Mount Vernon.

Farmers Insurance agent Mike Gubrud of Burlington is one of the top flood insurance writers in the state. With that scenario, he said some homes would be so subgrade, flood insurance could cost \$3,000 per year.

“That's pretty hard to swallow for a new buyer,” he said. “I don't want that house.”

Skagit County has spent \$2.7 million on consulting fees paid to Pacific International Engineering to investigate FEMA's historic flood data and develop a number of flood relief scenarios. The county split the cost of that contract with the state and the federal government. The cities also contributed.

“We want the best data we can get,” said Skagit County project manager Lorna Ellestad. “We recognize, with federal funding issues, we have to do it ourselves.”

Skagit County is experiencing enormous growth pressures, especially in Mount Vernon.

According to Ellestad, much of the six- to eight-foot change in base flood elevation is directly attributable to how FEMA's data modeling has changed.

“In previous times, they removed the levees and mapped the path of the water,” Ellestad said. “With this new methodology, they look at nine different levee scenarios and take the worst case scenario of each.”

The county's consultants also raised questions about the veracity of FEMA's data, which is based on U.S. Geological Survey accounts of floods that occurred in 1897, 1909, 1917 and 1921.

“They were measured via interviews with old Jeb Smith, who said water came right up to this stump,” said Chal Martin, Public Works director of the city of Burlington.

He was joking, but the historic data is based partly on personal accounts with local residents, some of whom were quite old when they were interviewed.

Martin was Skagit County's public works director for 9 years. Last month he changed jobs.

Skagit County — and the other local jurisdictions — are standing by flow data produced by their consultant which shows a much smaller change in base flood elevation.

### **Fighting over data**

U.S. Rep. Rick Larsen is not interested in fighting over numbers.

“Data is always questioned when the data does not meet someone's expectations about what the data ought to say,” said Larsen.

He's also not getting into the middle of an intergovernmental battle.

“I'm just a member of Congress, I can't control anything,” he said.

Larsen has introduced federal legislation, however, for an interim solution to address his squabbling constituents' very real concerns about Skagit River flooding.

Specifically, Larsen wants to authorize the Corps to draw down the Lower Baker Dam before a flood to make room for flood storage.

For the rest, the communities in Skagit County will have to wait for the normal government processes to unwind.

They've already filed a protest to FERC's relicensing of the Baker Dam. In about a year, they will have an opportunity to appeal FEMA's flood plain maps.

Meanwhile, Skagit County is trying to strengthen its case against the USGS data.

And local builder Jeff Hansell is trying not to think too much about how he's going to comply with the Growth Management Act and FEMA's new flood plain map at the same time.

“When you're dealing with river base communities like ours, the growth that has happened has been around the river,” said Hansell. “Growth must happen around the cities.”

“Darned if you do, darned if you don't.”