Feds spell out flood restrictions

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MOUNT VERNON — Once again Federal Emergency Management Agency (FEMA) officials will be spelling out the details of their floodplain construction regulations for Mount Vernon. But this time, everybody will be able to hear them.

FEMA officials will make a formal presentation concerning the regulations Thursday during a public meeting at 7 p.m. in the Mount Vernon Council Chambers.

The meeting follows several months of negotiations between city officials and FEMA representatives.

Federal floodplain construction regulations must be followed in order to be eligible for federal flood insurance. Mount Vernon's city ordinance governing floodplain construction was written and adopted in 1974, before FEMA revised its regulations in 1976 to prohibit construction below the 100-year flood level.

If the city doesn't convert to the new program, it will lose its federal flood insurance or be required to place a moratorium on all new construction. FEMA has given Mount Vernon to July 1 to comply.

Converting to the new program will cost home owners more money in flood insurance, according to Mount Vernon Building Official Ron Maynock. An existing home built one foot under the 100-year flood level presently costs the owner $160 in insurance, but under the new regulations, insurance for the same home would cost $284, he said.

On the other hand, a new home built one foot above the flood level under the new program will cost only $50 for $55,000 of flood insurance, said FEMA representative Chuck Steele. Flood insurance rates for existing homes were recently increased to 40 cents per $100 of insurance, compared to 25 cents per $100 before. But for new homes, the cost could be considerably less, he said.

"It is costing three or four times as much (in insurance) as if it were done right," Steele said. "It (converting to the new program) will certainly reduce the insurance fees."

Tomorrow's meeting is not a public hearing although it is open to the public.