Effects could be felt if MV complies with FEMA plans, joins flood insurance plan

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By KRISTIN HENSLEY
Staff Writer

MOUNT VERNON — If the City of Mount Vernon decides to comply with FEMA regulations and join the regular flood insurance program, there will be some definite effects on local growth and development.

There will also be lower insurance premiums for property which meets the regulations, and a decreased risk for flood damage in the area.

The problem facing Mount Vernon now is to decide whether the benefits outweigh the disadvantages.

Apart from increased insurance costs for existing structures built below the 100-year flood plain, new construction costs will increase simply because all buildings will be required to be elevated above the 100-year flood level. In larger projects that will require adding several feet of fill, and for residential construction pilings might be required. Fill dirt can cost as much as $7 a yard.

The cost of using pilings could stall many projects because of the engineering analysis that would be required, said Ron Maynock, Mount Vernon Building official. The study itself could cost as much as $1,000, he said. Maynock added that approval for elevating with piers is doubtful because the soil conditions in this area are too unstable, and even if approval was given, engineering analysis would still be required.

The great majority of Mount Vernon's commercial district is located in the flood plain, in varying stages to 11- or 12-feet below the 100-year flood level.

Substantial improvements to existing structures which cost as much as or more than 50 percent of the value of the building will also be required to be elevated. For a development like the proposed expansion at Skagit Valley Mall, the cost of adding about four feet of fill in an area as large as 3.2 acres (including a parking lot) could be prohibitive, said Vernon Arendse, mall manager. The project is expected to cost several million dollars (without elevation) and will cover 140,000 square feet.

And if fire damage to a building amounts to 50 percent of its value, it can't be rebuilt, according to Maynock. It must be knocked down and then rebuilt at the new elevation. In downtown Mount Vernon, where individual stores and offices are situated close together, bringing in fill could create some problems, if it is even possible, Maynock said.

Members of the commercial community have some questions about how the 100-year flood level was established, according to Jack Macauley, committee chairperson for flood control studies with the Skagit County Board of Realtors. He said local business people have expressed an interest in the data used to establish the level. The increased costs caused by building to elevation regulations will adversely affect the tax base of the city because businesses are the major supporters of city services, he said.

Questions about the city's ability to maintain the dikes under the new program have also been raised. FEMA views dikes as encroachments because they are situated in the floodway and will divert flood waters. Increasing their size would be prohibited under FEMA regulations.

"I think these flood regulations have been enacted without having the Skagit Valley in mind. I would ask FEMA to amend them to apply to Skagit Valley. It will be interesting to see how flexible they may or may not be in this case," Macauley said.

Under the new program, insurance rates for existing homes which do not meet the requirements would cost 40 cents per $100 for the first $35,000 of coverage.

However, for those homes that do meet the FEMA regulations on elevations, the insurance rates would go down and the amount of coverage available would go up. New homes built above the 100-year flood level would cost about 25 cents per $100 of coverage, although rates will vary according to how flood-proofed the home is. Rates for existing homes will also vary. Commercial buildings vary from 40 to 75 cents per $100 of coverage up to a maximum of $200,000 insurance.