

How High Is Too High?

By Jill Hult, Columbia County Flood Relief

Elevation is one way to protect a home from future flooding but two common questions, "How high?" and "How much?" can vary greatly between homes and must be answered on a case by case basis.

Under FEMA's Hazard Mitigation Grant Program, elevation is one of the three choices available to homeowners whose homes have been "substantially damaged." The city or county are required to send letters declaring homes substantially damaged when they have determined that the flood damaged more than half the home's value. Although elevating the homes is expensive, it will help the owner obtain cheaper flood insurance if the home is located in a Special Flood Hazard Area (SFHA) or Zone A on FEMA's Flood Insurance Rate Map (FIRM).

"How high?" is answered by FEMA, National Flood Insurance Program (NFIP) regulations and by the City of Vernonia or Columbia County's ordinances. To be in compliance with NFIP regulations, a house in Zone A that was substantially damaged must be elevated so that the lowest floor is at or above the Base Flood Elevation (BFE). The FEMA recommendation is to have at least one (1) foot of freeboard above the BFE. Local governments can require more but not less than FEMA's requirements.

Columbia County's ordinance includes one (1) foot minimum above the Flood of Record (FOR) and the City of Vernonia has adopted a three (3) feet minimum above BFE or one (1) foot minimum above the FOR.

A surveyor must determine the home's current elevation and the highest water mark. Using these data, the city or county can determine how high a home must be elevated. Typically, an engineer assists to make sure that the new foundation is adequate. For most folks, price is the deciding factor. Homeowners must bring the survey and engineering data to a contractor to get a bid for the work. Once that is in hand, each homeowner must determine if it is even reasonable to rebuild.

"How much will it cost?" depends on a number of variables such as size of house, contractor selected, if you have flood insurance, etc. and there are a number of possible resources to fund an elevation project such as insurance, Increased Cost of Compliance (ICC), Hazard Mitigation Funds, and personal resources. The Columbia County Flood Relief Center will assist a homeowner in this evaluation and through the steps below.

1. Once a home has been determined substantially damaged, the homeowner can ask their flood insurance company to begin the ICC process. ICC can give a homeowner up to \$30,000 to elevate, move or demolish their home.
2. Information on the home must be submitted to the State Historic Preservation Office (SHPO) for review. The review will determine if the home has historic value. Assuming the home is not historic, the owner should obtain an elevation certificate to document the home's current elevation.
3. The next step is to obtain a Floodplain Development Permit. This permit will establish the minimum finished floor height and the lowest mechanical height. Consult with the Building Department at the City or County for requirements such as number and size of vents, crawl space fill, engineering requirements, and construction plan documents so your contractor knows what to bid. The Flood Relief Center staff help prepare bid requests to contractors.
4. Owners should then obtain written construction bids. It is recommended that owners obtain three bids.
5. Next an owner must arrange financing. Working with owners to complete the funding for this work is a core mission of the Flood Relief Staff. Funding can come from many different sources and can often be used in combination with each other. For an elevation, FEMA requires that a project meet a Benefit Cost Analysis (BCA). This is a complex calculation, done by FEMA, that takes into account many factors such as cost of clean-up/repair and even disruption time and added expenses. The project's BCA must show FEMA that they are likely to avoid one dollar in future spending for every dollar spent to elevate the home. The Flood Relief and FEMA are working to combine several projects together to establish an

aggregate BCA for up to thirty projects. This will allow FEMA to elevate nearly twice as many homes.

6. Next, FEMA must approve the individual project.

7. Finally, all the funding documents must be executed. At this point the work can commence.

Columbia County Flood Relief stresses the importance of meeting with a case-worker to review your individual situation. Everyone is encouraged to attend a series of town hall meetings that will be held once a month. The next meeting is scheduled for September 22, 2008.

Joel Haugen's Running for US Congress!

By Scott Laird

Joel Haugen is not your usual politician. In fact, he's not really a politician at all. And that's really the point- even though he's running for US Congress in Oregon's 1st Congressional District against long time incumbent David Wu.

A self-described "troublemaker," Haugen is running because he is a concerned citizen and because he doesn't believe that today's "career politicians" are serving their constituents. He says he wants to do something positive and hopefully stir the pot.

Haugen was running as a Republican, but he's wasn't your usual Republican. Haugen withdrew his acceptance of the GOP nomination on Friday August 29th, and asked the secretary of state to list him on the November ballot as the Independent Party's nominee. Haugen had gone to court to win the right to be listed on the ballot as both a Republican and Independent party candidate. But a Marion County judge ruled against that plan.

Haugen claims to be a "Traditional Republican." "Balancing business and labor, conservation of the environment for the future, tax equity, and balancing the budget. These are the common threads that have been the platforms of the Republican Party since it was started in 1854," said Haugen during a recent interview with Vernonia's Voice. "The Republican party at its roots has a progressive history. Today it's a socially conservative party, and I don't agree with that."

Oh, and by the way, he says he will vote for Barack Obama.

Haugen believes all of our elected officials should be working in the best interests of our nation and should be serving the citizens - not special interests, self-interests or party interests. "And I don't see that happening," he says.

Haugen grew up as a Republican, registered as an Independent as a young man and just recently re-registered as a Republican. He has had a varied and interesting career path. He spent four years in the Army, has worked for the Port of Portland, been a geographer, worked for Bonneville Power and a defense contractor, and taught high school science for ten years.

So what would Haugen hope to accomplish if elected? His list of five prime issues: 1) A sane energy policy - created by converting to clean energy over the next ten years which he believes is absolutely possible; 2) Tax reform - the current system is hopelessly complicated and needs to be simplified and made functional; 3) Education reform - we are not investing in the next generation and are absolutely failing our kids, and he would like to encourage a national service program; 4) National Health Care - we need a responsible government that provides quality and affordable health care; and 5) Foreign Policy - we have a disastrous track record of foolish foreign policy since WWII; we need to converse with our adversaries, not throw rocks at them.

"I don't believe the framers of the constitution envisioned a career set of politicians running the government," said Haugen. "And I don't think the career politicians are serving our country."

He knows it is unlikely he will succeed in his bid to win a Congressional seat, but he hopes to be an agent for change, a catalyst. "If we get enough people involved and engaged, we can make change. But change takes a lot of people, and it can be a daunting challenge."

You can learn more about Joel Haugen's run for Congress and his progressive, non-partisan plan by going to www.joelhaugenforcongress.com



Joel Haugen is running for US Congress in Oregon's 1st Congressional District

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