

Flood Insurance: Coverage and Compliance

By Jill Hult

As we settle into the fall season, it is a perfect time to make obtaining Flood Insurance part of your winter weather preparations. Especially for Vernonians, affected by two floods, there are not only benefits to insure but compliance issues as well. Here is a quick look at The National Flood Insurance Program.

It is important to know that the National Flood Insurance Program (NFIP) is federally regulated through FEMA. Coverage and rates are determined using Federal Insurance Rate Maps (FIRMs) that show the level of flood risk an area is in. These Rates are set and do not differ from insurance company to insurance company. Typically there is a thirty day waiting period for your flood insurance policy to take effect.

Renters and homeowners alike can purchase flood insurance from most local insurance agents. While rates are set depending on your flood zone, costs vary depending on what you are covering and the level of coverage you want to purchase. Building Coverage Rates include your Federal Policy Fee and Increased Cost of Compliance

(ICC) premium. Renter's coverage would most likely be for contents only which does not include an ICC premium. An ICC premium is additional funds available should you be required to mitigate your building.

Compliance is also a consideration for flood insurance that should not be ignored. Regardless if your home is required to carry flood insurance through your mortgage company or not there may be other reasons that could require you to maintain flood insurance.

If you received any financial assistance from FEMA after a Presidential disaster declaration and live in a SFHA (also known as the 100 year floodplain or Zone A) you must obtain or maintain a flood insurance policy for the life of the dwelling. If you do not maintain flood insurance, you may not be eligible for Federal Disaster Assistance in the event of another disaster. If you are a renter in a SFHA and received financial assistance from FEMA you are also required to obtain and maintain flood insurance for your contents for as long as you live in the flood damaged home or you may not be eligible for Federal Disaster Assistance in the fu-

ture.

If your home was *substantially damaged* and you do not mitigate your home to comply with your city or county flood plain management ordinance(s) you may not be eligible for flood insurance as well as not receive Federal Disaster Assistance in the future.

The State Flood Plain Coordinator, Christine Shirley, reminds residents to keep all flood vents open and that any elevated space should be kept free of toxins and materials that can be permanently damaged by flood waters. These areas are not meant to be livable space. Items that could be kept in these elevated areas are vehicles, tires, and gardening tools.

There are many levels of coverage you can choose from. It is important to discuss in detail the requirements of your home's flood zone as well as your needs with your insurance agent. You can also visit www.floodsmart.gov for more information. Remember, it is a far easier and more timely process to receive a payout from your Insurance company than it is to wait on the FEMA process.

Wu Obtains \$300,000 for Vernonia Wastewater System

US Congressman David Wu has secured \$300,000 for wastewater system improvements in the city of Vernonia. The funds will help update the current wastewater treatment facility.

"When Vernonia experienced severe flooding nearly two years ago, it became clear that numerous pieces of the city's infrastructure need to be relocated or renovated in order to withstand future storms," said Wu. "The funds I secured today will help the city take another step toward that goal. Current and future generations of Vernonia residents will all benefit from having an improved wastewater system."

According to Vernonia City Administrator, Bob Young, the City is getting ready to move forward with plans to reconfigure the current sewer lagoon system and raise the height of the enclosure. Young said final details were currently being worked out and that he expected the Vernonia City Council to review a final proposal in November.

The Vernonia wastewater improvement project is included in the Interior and Environment appropriations bill. The House of Representatives passed a final version of the legislation that represents House-Senate agreement on the projects to be funded.

Geography Matters: Some Facts About Vernonia

By Ben Fousek

First off, I would like to apologize to my loyal readers for missing the deadline for submission last month. September passed by me like a Nehalem River salmon hell bent on spawning. In the last column, I promised some interesting information about Vernonia, so let's get to it.

How big is Vernonia in terms of area? It's an interesting question, which may or may not have ever crossed your mind. As someone involved in surveying, mapping and the like, this question has crossed my mind more than once. Before I took the technical approach to answering this question, I made a guess. Now before you read any further, I want you to take your best guess using whatever unit of area you feel most comfortable with, e.g., ft², m², acres, etc.

Got your number? Well, incorporated Vernonia has an area of 46,832,408 ft², which is to say 4,350,873 m² or 1075.12 acres or 1.68 miles². Any other conversions you'll have to accomplish yourself. So how close was your estimate? I guessed around 2 miles².

Now that we know the size of Vernonia, let's have some fun with it. An 8.5"x11" piece of paper is 0.6493 ft². It would take 72,127,534 sheets of paper to completely cover Vernonia in a single layer. Supposing we used 20 lb. paper to cover Vernonia, then neatly stacked that paper, our stack of paper would be 24,042.5 feet high or 4.55 miles. Wow! Doing the same with Portland would give us a stack of paper 1,922,105 feet high or 364.04 miles. How about another one? Vernonia is 4.35 km² and the surface of the Earth is 510,072,000 km². With some very long division and the help of a decimal to fraction converter on the web, it turns out that Vernonia covers approximately 1/117,257,931 of the Earth's surface. Although the practicality of these examples is all but null, I hope you've gotten more out of it than factoids. The reason being is I'm now going to examine information more practical to our lives in Vernonia, but in doing so we need to continue in the same mindset that allows us to visualize the size of Vernonia as a stack of paper. Why? It's not going to be as fun; it's just a lot more important, and we need to be able to look beyond just what the numbers represent. We need to understand the factors that made the numbers what they are, which aspects are good and bad, and action we can take to change the numbers over time to benefit Vernonia.

Let's start by coming up with some numbers by doing some geospatial and statistical analysis on parcels and the 1% inundation (100yr) flood zone. The

area of the 1% inundation flood zone within city limits is 20,024,998 ft². That means 43% of Vernonia has a 1% chance of being flooded every year. There are 1439 parcels of land in city limits, excluding a few parcels which are partially in city limits, but are mostly outside city limits. Of those 1439 parcels, 562 (39%) of them are affected by the 1% inundation flood zone. The 1439 parcels have a total of 2403 buildings (structures assessed by the County Assessor); 933 of those buildings are homes. The 562 flood-affected parcels have 384 homes, an average of 1.76 buildings per parcel, and an average parcel size of 39,615 ft². The 877 parcels not affected by the flood zone have 549 homes, an average of 1.61 buildings per parcel, and an average parcel size of 20,227 ft². As a side note, 6,829,616 ft² (14.6%) of Vernonia is public right-of-way (streets and alleys). While I'm at it, I'm also going to summarize residential and commercial zoning for the flood and non-flood affected areas. There are 54 commercial-zoned properties and 480 residential properties affected by the 1% inundation flood zone, while 75 commercial properties and 788 residential properties are not. That leaves 42 parcels in Vernonia zoned for parks or light industrial.

Now that we have some information, what do we see? The first thing that I noticed was the average parcel area and developed density. The average parcel size in the flood affected area of Vernonia is almost double the area not affected by flooding. The obvious reason for this difference is the large parcels that make up the lake, mill site, lagoon, and school areas. A less obvious reason is that the areas at higher elevations like OA Hill and Corey Hill are mostly smaller residential parcels. The average parcel size for all 1439 parcels is 27,799 ft². The developed density of the flood-affected area is higher with 1.76 buildings per parcel as opposed to 1.61 buildings per parcel. Although these two numbers are roughly the same, they suggest as a community we have subjected ourselves to higher losses due to flood by building more buildings per parcel in areas that flood. So how do we reduce the buildings per parcel value in flood affected areas? Well, that's

what the proposed buyouts are intended to do.

Remember that 43% of Vernonia has the potential to be affected by a 100-year flood event. Well, as it turns out, 41% of homes are in that area. I suppose the good news is that we have more potential homes outside flood-affected areas. There are 788 residential properties not flood-affected, with 549 existing homes. That's 239 potential homes that could be built outside of major flood hazard areas right now without further land development. There are only 96 potential homes available in the flood-affected areas, some of those are buyouts from the 1996 flood and have no development potential and some are parcels along the river and Rock Creek which cannot be built on, and should really be rezoned as conservation or parks or something other than residential.

I see many more possibilities for drawing conclusions from the information above, however my space here is limited. I'm sure you can come up with some on your own, should you see fit. A quick note on the data: The flood data is from the U.S. Corps of Army Engineers' Draft Flood Hazard Study. The parcel and building data is from the Vernonia GIS and Columbia County Assessors Office. The area values are accurate within a few ft² + or -. The number of parcels, buildings and homes may change slightly as the Vernonia GIS continues to collect and refine its datasets, which in turn would change the calculated values, but not enough to change the overall meaning. Next month, I'm hoping to have a map accompany my column. I sure hope you'll check it out.



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