

Learn more about flood insurance

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an example, if your home was built in the "A" zone in 1990, your premium will reflect the high flood risk.

There are ways to reduce high premium rates, but they come with their own price tags. Raising your home a required amount above the "base flood elevation" (BFE is determined by the federal government), or moving it to a location that is safe according to the map, will reduce your premium rate, but both of these options are expensive.

Another consideration, one that we all need to be aware of, is that your flood insurance will

not cover all of your losses. It is designed to cover about 80 percent of the recovery cost.

Beyond this, there is the question of "substantial damage," a designation that means your home was damaged to the extent that it is worth only 50 percent, or less, of its pre-flood value. This determination would trigger the ICC element of your flood insurance policy, providing funds to help with elevating or relocating your home. Most of us, however, don't want to wait for another flood, and there is no guarantee that your home would be designated as "substantially damaged."

Got a home to rent? Need to rent?

Columbia County Flood Relief Center (CCFR) is interested in finding homeowners willing to rent homes that are currently for sale, to accomodate residents displaced by the flood.

Rental applications are available at the CCFR Center at 939 Bridge Street, for any-

one who would like to rent a home in Vernonia while your damaged home is being repaired.

For more information, homeowners willing to rent and those needing a place to rent, should call Jill Hult at 503-369-5182.

CCFR seeks heaters, paint, etc.

Columbia County Flood Relief (CCFR) is asking those who are done with the free heaters to consider returning them to the donation center as there are still people in need of heaters to dry out homes.

CCFR says there is a continuing need for volunteers. Donated supplies, such as; paint, brushes, rollers, and other wall finishing items could be put to good use in many households working on flood recovery now.



The Planning Commission public hearing on Flood Plain Ordinance adoption, held on February 7 at the Vernonia Community Church, was held in front of a standing room only crowd. The ordinance, which outlines criteria for substantial damage determinations and what options are available for those identified as having substantial damage was approved by Vernonia City Council later the same evening.

Letters

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stay. I don't know what I would have done without them.

I write this not to complain about the City/County, but with concern that lack of communications in a life-threatening emergency is not serving public safety. Do you know how much has been spent on emergency services? I'm certain all of our officials, county and otherwise have spent boodles of tax dollars to attend these sessions with the slick brochures and expensive training. (I'm certain because I have talked to folks who attended them.) I remember an exercise Vernonia public safety people attended at the high school about 6 months ago. There were helicopters, police, etc. Quite an event. So did they learn anything? Where were they when we had a REAL emergency? Were they waiting for Al Qaeda to invade Vernonia?

Here are my questions:

1. Why didn't police notify residents in the flood area? They DID have time. With 5 policemen you would think a few of them could notify the affected residents. Isn't that what public safety is all about?

2. Since Fire knew we were to evacuate, why didn't they use sirens? Water was not yet over the bank where I live. (At least they knew we were sup-

posed to evacuate, thank you.)

3. I've been told that the County has a phone system that can automatically dial every resident in the County during an emergency. I'll bet this was paid for with tax dollars in the form of a grant. Why didn't they use it?

4. Why are the shelters located so if the streets/highway floods on either side - Nehalem or Rock Creek - people cannot get to shelters? I was never informed that there WAS a shelter at Lincoln School. The guys stopping traffic from going over the bridge at Rock Creek didn't know that either. Just said I couldn't get to the shelter up the hill. Again, a communication breakdown.

5. Are not river measuring devices in effect and if not, why not? If so, was ANYONE monitoring them?

6. Flood warnings were on the local news, on the National Weather Service. The flood wasn't a TOTAL surprise. City and County emergency services not having an action plan is. Where were they?

Thank you to *The Independent* for such good information on the flood/FEMA, etc. I couldn't attend any of the meetings because I didn't have a place to stay here, so your recent issues were particularly helpful.

There are a lot of you who

lost more than I did. Please talk or write to the City counselors, the County Commissioners, or to *The Independent*. I hope it won't flood again, but it could. Consider your comments on lack of communications as constructive criticism. If we don't speak up, we'll never change anything. If there is another fast flood, we could drown in the middle of the night.

To emergency personnel, both City and County, it is unlikely Al Qaeda will attack Vernonia. Our men and some women - loggers, hunters, women who know how to use firearms - would make short work of them. No, our threat is the Nehalem and Rock Creek. Our threat is City/County lack of coordination. So please, forget all the meetings and the slick printed material; improve communications and prepare an action plan to protect us at home, save us from drowning if it floods at night.

In closing, I want to tell you how I admire the volunteers in this town. I have never lived in a place with such spirit. You are amazing. You generous folks make this a wonderful place to live. God bless you.

Mary Margaret Sykes
Vernonia

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