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New flood insurance maps under study

BY RONALD K. SANDERS

- On the north side of the courthouse square, a small concrete block protrudes from the ground, largely ignored, ever since it was placed there during the middle of the Great Depression.

It has the seal of the U.S. Geological Survey, dated 1935, and over the years has served as one of the key elevation markers for Wharton. That particular site is officially 104.5 feet above mean sea level.

Although it may seem insignificant in itself, this official "reference point" may have helped determine whether you had to buy flood insurance, or how much you had to build up the foundation of your home or business.

The markers are based on a detailed survey the federal government conducted in this area in 1929, says county surveyor Robert Kolacny. Work crews probably started at the coast, at "O" elevation, and worked their way inward to counties like Wharton. Wharton's elevations range from 98 to 107 feet above mean sea level, the study determined.

As local, state and federal officials begin a new study of flooding risks in the Wharton area, this reference point will play a prominent role. There are five others inside the city, although the seal on one of them has been lost.



The United States Geological Survey's flood-elevation "reference" marker protrudes from the ground near the county courthouse.





One of the studies will result in new flood insurance maps for the city. City officials heard more details about the new study at a meeting last Thursday at city hall. The Wharton City Council approved a “memorandum of understanding” this Monday with the Federal Emergency Management Agency, so the city and FEMA can work together to produce flood insurance maps.

They should be completed in 2004. The last update was 1982.

And they will most likely change. Right now, about 60 percent of the city is in the 100-year flood plain. Ronnie Bollom, the city’s code enforcement officer, says FEMA’s information thus far shows that portion will grow.

“We hope it doesn’t, but it is looking that way.”

City officials will try to ensure that the new study will provide the facts to “argue the case” against unwarranted expansion of the flood plain, says Domingo Montalvo, a Wharton city councilman and chairman of the Colorado Valley Floodplain Coalition.

“It is not our object to keep them (properties) out (of the floodplain). It is to get the best information we can get,” he said. But everyone understands that being in a floodplain diminishes a property’s value.

City manager Andres Garza Jr. predicts FEMA will listen to Wharton’s viewpoint, too, because of the city’s relationship with the Colorado Valley Floodplain Coalition.

“We will have input,” Garza told the city council. “We will be there every step of the way.”

He said the coalition has been “very aggressive” in expressing the city’s needs.

It is more costly to build in the flood plain. Owners are required to buy flood insurance, and they must build up their foundations for new construction in those areas.

And this could stymie economic development efforts. As more land is identified as being in the floodplain, developers could shy away from the higher costs and risks of building in it.

“We have to face the political ramifications, but we have to have the facts of what is in and what is not in the floodplain,” Montalvo said.

This way, developers can be given accurate information, and development can be guided to geographical areas that do not increase the risks.

As land is developed, it can displace or even impede the flow of stormwater,





causing other areas to flood worse.

Montalvo agrees the flood insurance study is a “two-edged sword,” as it could hurt economic development plans and at the same time could help improve flood risk information to would-be builders.

“We have to have the right information to tell them (developers) why, when things change,” Montalvo said.

The floodplain coalition has obtained a \$447,000 grant to make accurate flood insurance maps for Wharton and Bastrop counties, the two towns deemed to have the highest need along the lower basin of the Colorado River. The coalition includes 17 counties and 35 cities in the Lower Colorado River basin.

Another study, costing more than \$7 million, is to determine the hydrology of the entire lower Colorado River basin. It is through the U.S. Army Corps of Engineers, in conjunction with the Lower Colorado River Authority.

The Corps also has agreed to perform \$1.1 million flood control feasibility study for the Wharton area. The state government is contributing \$257,500 toward the cost, with the city responsible to raise its share of \$257,500. The rest is federally funded.

The Lower Colorado River Authority already has created digital contour maps of the entire basin, important for all flood-control research.

The city of Wharton contributed more than \$30,000 to expand the digital survey inside the city for the use of city planning.

“We have all the cylinders in government — the federal, state and local governments — working together as they should be, for the people,” Montalvo said.

A number of factors are used in determining the size of the floodplain, including historical flooding data and annual rainfall levels, as well as topography and flood control measures like a dike or dam. Future development plans also can be considered.

And the USGA “reference points” will be essential, too.

Bollom’s job will be to review each existing point and see if more are needed.

And they probably will be. There are none on the southeast and southwest quarters of the town.

“They more you have, the better you are.”

He’ll be reviewing the marker points over the next few weeks and will confer with Kolacny and others.

While the new markers points could influence the drawing of a new flood insurance map, surveyors use the markers to certify the base flood elevation for any new structure. That's the elevation that is at least is as high as the 100-year flood plain.

If a new house, for example, was built next to Dawson Elementary School, Kolacny said, the foundation would have to rise about eight feet above the ground to meet the base flood elevation.

Kolacny agreed more markers could be useful.

"It would be more convenient. The further you go, the more chance you have of error," he said.

But the would not be all that essential. He and other surveyors have their own "unofficial" markers, established by continuous work over the years. They are "trade secrets," Kolacny said.

His original 1982 flood insurance map is dotted with pencil notations of his own markers in every neighborhood of the city. And he said they really have not changed, as subsidence in Wharton has been minimal.

In the end, there would just be more "official" markers to go along with the "unofficial" ones of surveyors.

"The government would just dish out more numbers to trust."

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P.O. Box 111

Wharton, Tx 77488-0111

979-532-8840

979-532-8845(fax)

For comments or questions, email

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