

From: [Peg Bodin](#)
To: [NWS-Skagit-River-GI](#)
Subject: [EXTERNAL] Draft Feasibility Study - Skagit River General Investigation Study
Date: Sunday, July 20, 2014 6:46:29 PM

Dear Hannah,

We have lived in Sedro-Woolley on Alexander Street for 24 1/2 years. Prior to that we lived in Mt Vernon in an area that required flood insurance for our home loan. When we moved to Sedro-Woolley, it was a relief that we were not required to have flood insurance any longer. During the time we've lived in Sedro-Woolley, there have been 2 significant floods. During a flood, the water moves into a deep, wide channel behind the house across the street. In one of those floods, the flood water came to 12-18 inches from the top of the channel. I am very concerned that an increase in the levy height down river will significantly increase the risk of flood damage to our home.

I have looked at the flood insurance cost for our home and found it very expensive. Much higher than insuring the house against all other risks in our homeowners insurance. I understand that flooding is expensive and that the premiums are needed to cover the resulting damage. However, I'm concerned that this project is transferring the risk and cost others knowingly took on to those of us living slightly upriver. I know that Sedro-Woolley has a free and reduced lunch rate over 50%. The rate in this neighborhood is higher than that. While I, personally, could find the funds to purchase flood insurance, I strongly believe many of my neighbors could not without a serious impact on their financial situation.

I am also concerned with the damage this project will have on our home value. Our modest home is very important to our eventual retirement. The loss of home value due to increased flood risk or worse, the loss of our home to flood damage, would be a terrible blow. I am very aware of the repeated floods in Hamilton and their impact and am concerned that we are being set up to be next in line.

Please consider this project very carefully and make sure that you appropriately protect us in Sedro-Woolley at the same time you work to protect Burlington and Mount Vernon.

Thank you. Sincerely,

Brad and Peg Bodin


Sedro-Woolley, WA 98284