

March 10, 2008

Hamilton Town Council volunteers, Dale Bonner and Joan Cromley distributed 72 surveys to the Hamilton households located within the floodway. They received 47 completed surveys, a 65% return rate. The intent of this survey is to provide political decision makers with a snapshot of Hamilton floodway resident's flood experience, socio-economic situation, and impression regarding town relocation. This survey is not intended to provide statistically significant results. Below is a summary of responses only, with no conclusions drawn by staff. The raw survey data is also attached.

Housing Information

- 68% own and 32% rent
- 47% of respondent homes are elevated, 53% are not elevated
- 30% of responding owners estimate property sale value \$100,000 or less
- 37% of responding owners estimate property sale value between \$100,001 - \$150,000
- 36% report \$0 mortgage debt, 82% report mortgage debt \$100,000 or less

Income Information

- 100% of respondents report annual household income \$75,000 or less
- 25% of respondents report annual household income \$25,000 or less (very low income)

Flood Experience

- 11% moved to Hamilton less than 1 year ago, and so have not been through a flood
- 52% of respondents have been through 1-2 floods (November 2006, October 2003)
- 37% of respondents have been through 3 or more floods (Nov.2006, Oct. 2003, Nov.1995, Nov. 1990, Dec.1989, Jan.1983, Dec.1980, Feb.1980, Dec.1979, before 1979)
- 68% report water 3' or less in their home, 32% report water 4' or higher in their home

Flood Insurance

- 59% had flood insurance when flooded, 37% had no flood insurance when flooded
- 63% received flood insurance money for repairs
- 67% have flood insurance now, 33% have no flood insurance now
- 41% of uninsured respondents report cost as a barrier

Relocation from the floodway

- 49% of respondents have considered moving
- 31% would consider moving if flooded again, 25% if their mortgage debt were cleared, 13% if the government did not allow rebuilding, 38% if new affordable housing were available elsewhere, 81% reported other reasons they would encourage moving, and 38% would not consider moving (respondents could select multiple options)
- 28% report lack of affordable housing elsewhere as a barrier to moving
- 15% report an inability to sell their house as a barrier to moving
- 81% report liking the area and/or having family and long-term roots as a reason to stay locally
- 49% of respondents support town relocation from the floodway
- 53% do not think Hamilton should be disincorporated (become unincorporated Skagit County)
- 9% believe Hamilton should be disincorporated (become unincorporated Skagit County)

Hamilton Statistical Summary as of 9 March 2008
 Prepared by Skagit Information Management Systems, www.skagitims.biz

There were 47 survey respondents in Hamilton

Home Elevated?	YES	22
	NO	25

1). How long have you lived in this house?

less than 1 year	5	After November 2006 flood
1-4 years (Jan. 2004)	15	After October 2003 flood
up to 8 years (Jan. 1999)	7	Before October 2003 flood
up to 12 years (Jan. 1992)	7	Before November 1995 floods
up to 17 years (Jan. 1990)	4	Before November 1990 floods
longer than 18 years	9	Through all floods of recent history

2). Do you rent or own?

Own	32
Rent	15

3). How many floods have you been through in this home? (No Response/NR: 1)

None	5
1 flood	13
2 floods	11
3 floods	1
4 floods	6
More than 4 floods	10

4). What year(s) were you flooded?

November 2006	40
October 2003	31
November 1995 (2 floods)	18
November 1990 (2 floods)	12
December 1989	8
January 1983	6
December 1980	6
February 1980	6
December 1979	5
Before 1979	6

5). How deep has water gotten in your house? (No Response/NR: 9)

Under 1 foot	14
1-3 feet	12
4-6 feet	10
More than 6 feet	2

6). Did you have Flood Insurance when you were flooded? (No Response/NR: 6)

Don't Know	2
No	15
Yes	24

7). Did you receive FEMA or Flood Insurance money? (No Response/NR: 7)

Don't Know	2
No	13
Yes	25

8). Do you have Flood Insurance now? (No Response/NR: 4)

No	14
Yes	29

9). If uninsured for flood, why?

Don't Know	2	
Cost of Flood Insurance premium	7	[50% of Hamilton uninsured, same % as Cockreham]
Distrust of government or insurers	2	
Don't need it	5	
Other reason(s)	1	"no time"

10). If you own, estimate your home and property sale value. (No Response/NR: 20)

No Building Value	1
under \$25,000	4
\$25,001 - \$50,000	0
\$50,001 - \$100,000	3
\$100,001 - \$150,000	10
\$150,001 - \$200,000	7
\$200,001 - \$250,000	0
\$250,000 - \$300,000	1
Over \$300,000	1

11). If you own, estimate your mortgage debt. (No Response/NR: 19)

No mortgage debt	10
under \$25,000	4
\$25,001 - \$50,000	1
\$50,001 - \$75,000	2
\$75,001 - \$100,000	6
\$100,001 - \$150,000	3
\$150,001 - \$200,000	1
Over \$200,000	1

12. How much have you spent, out-of-pocket, for flood repairs? (No Response/NR: 9)
 (not including Flood Insurance or other money)

under \$1,000	10
\$1,001 - \$5,000	13
\$5,001 - \$10,000	5
\$10,001 - \$25,000	6
\$25,001 - \$50,000	3
\$50,001 - \$75,000	1
more than the building is worth	10

13. About how much is your annual household income? (No Response/NR: 10)
 (for all income earners, social security, disability, pension, etc.)

under \$15,000	4
\$15,001 - \$25,000	8
\$25,001 - \$50,000	14
\$50,001 - \$75,000	11
\$75,001 - \$100,000	0
\$100,001 - \$150,000	0
Over \$150,000	0

14. Have you considered moving from the floodway? (No Response/NR: 2)

Don't Know	6
No	17
Yes	22

15. Why do you stay living in the floodway?

Can't find other affordable housing	13
Can't sell my house	7
Like the area/river access	26
Family/long-time roots locally	12
Other reason(s)	9

16. Do you support Hamilton's relocation out of the floodway?
 (with affordable housing options and a commercial center)

Don't Know	11	[23%]
No	13	[28%]
Yes	23	[49%]

17a). Do you think Hamilton should instead be disincorporated and the town area become unincorporated Skagit County? (No Response/NR: 2, 4%)

Don't Know	16	(34%)
No	25	(53%)
Yes	4	(9%)

17b). If flooded, would you consider moving? (No Response/NR: 2)

Don't Know	12
Yes	14
No	19

18). If your mortgage debt were cleared in a buyout, would you:

a). Consider moving to a new Hamilton town site? (No Response/NR: 15)

Don't Know	9
Yes	8
No	15

b). Move elsewhere in Skagit County? (No Response/NR: 12)

Don't Know	11
Yes	7
No	17

c). Move out of area or out of state? (No Response/NR: 13)

Don't Know	8
Yes	2
No	24

19). What would encourage you to move?

(check all that apply)

Another flood	9	
A buyout that cleared my mortgage	9	
Govt. not allowing me to rebuild	6	
Health worry from mold, mildew, etc.	8	
A new, affordable house elsewhere	18	
No more flood insurance payments	5	
Nothing, I want to stay here	18	(38 and change percent)
Other reason(s) I would move	38	