



Skagit County Planning & Development Services

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Jack Moore, Director Randy Johnson, Building Official

2/27/2026

Substantial Improvement & Substantial Damage Cost Determination

Skagit County Code Chapter 14.34, State Statutes, and Federal requirements, require that commercial structure or residential homes located in the floodplain that are improved or damaged in value, which **equals or exceeds 50% of the assessed or appraised value of such structure, before construction starts or damage occurred**, must meet current code requirements. Including, the requirement to be elevated one foot above the 100-year frequency flood. Heating and electrical systems are also required to be elevated. The tracking of such cost is cumulative over a 10-year period. Residential structures located within the designated floodway are not allowed and as such are not repairable. Only the Department of Ecology is authorized to assess the risk of harm to life and property per WAC 173-158-076 and provide Skagit County Building Official a waiver recommendation based on their best professional judgment using scientific analysis of depth, velocity and flood-related erosions to allow repair or replacement within a designated floodway other than farmhouses.

All permit applications for improvements or damage repair for structures within the floodplain and floodway will be required to provide information relating to **assessed or appraised value** and cost estimates for repair or improvements required. Pre-flood value can be determined by several methods. The easiest method is to utilize the Assessor's valuation of the structure. Private appraisers can also be utilized. Improvement or damage estimates can be submitted in the form of a contractor's itemized cost estimate or insurance adjuster's damage estimate. It should be noted that donated materials, free labor, etc., all must be considered at fair market value in determining costs of improvements and repair.

A site damage assessment from Skagit County is a visual assessment based on water depth inside the structure. The percentage of remediation height performed to walls, along with using the current IBC valuation table of cost per foot.

Location: 41649 North Shore Lane

Owner Name: John (Eric) Battles

ASSOCIATED PERMIT(S):	FLOOD-2026-0028
PRE-FLOOD ASSESSED/APPRaisal OF THE STRUCTURE: 2021	\$ 71,400.00 50% = \$35,700.00 Used \$1,485.12 Remainder \$34,214.88
INSURANCE ESTIMATE OF REPAIRS:	\$ 107,301.79 Crawford & Company
CONTRACTORS ESTIMATE OF REPAIRS/IMPROVMENTS:	\$
SKAGIT COUNTY DAMAGE ASSESSMENT:	\$ 104,145.30 Exceeded \$34,214.88
DEPARTMENT OF ECOLOGY FLOODWAY RECOMMENDATION:	Not Recommended
PROJECT DETERMINATION TO BE 75.00%	Substantial Damage / No Repairs allow

See attached project valuation calculation and pre-flood market value of the structure documents