

PUBLIC COMMENT & RESPONSE

Public Comment

Summary of Public Comments on the Proposed 2013 CDBG Disaster Recovery Plan

The City received 35 official comments on the proposed 2013 Disaster Recovery Action Plan for the 2nd allocation during the public comment period. Comments were received by e-mail during the official comment period and through sign up cards placed at City Hall, the public library and the Disaster Recovery Office, during the official comment period August 12, 2013 to Monday, August 19, 2013. The Proposed 2013 CDBG Disaster Recovery Action Plan was posted on the City websites and also available at the same locations as the comment cards.

All comments were logged in as they were received. All comments of record are available to the public at the City Hall and attached to this Action Plan. A synopsis of comments and responses follows. Almost all comments centered on 6 basic concerns. The City's written responses are in italics and bold. This summary will be followed by all 35 comments.

Comments and Responses

1. People have waited long enough to be bought out. Those who are willing to be bought out for the approved flood protection plan should be bought out now. The state has given the City money for this. These funds need to get to the valley for recovery and clean-up. The city needs to get going as this is so unfair to those who have waived for two plus years.

City Response: *The City understands the frustration felt over the wait for additional dollars for buy-outs. The City was able to purchase 83 properties with the first round of funding. The City was recently awarded additional CDBG recovery funds for which this Action Plan is being prepared. The City has allotted \$12,891,650 to the activity, buy-outs. These funds will be used as a 25 percent match for the State Water Commission buy-out program.*

2. Our home was 16 years old when the flood hit. We lived in a FEMA trailer right next to our lot and we were lucky enough to have everything worked out so that we could be in our home by Thanksgiving 2011. The question I have is we don't qualify for any of the new monies that have been given out. My husband and I are both teachers and we have 2 young adults who are attending college. We supposedly make too much money to qualify for any of the CDBG funds. I really feel like there are many of us here in Minot that did what we had to do to be in our homes as quickly as possible. But yet because both of us work and make a somewhat comfortable living (except when you throw the flood in) – also do think that the city needs to take in account that we have to pay for the higher cost of living. Sorry for the rambling but am hoping that more families like us can qualify for the second round of CDBG funds. More than 49 percent should be set aside for other households.

City Response: *The City realizes that the flood impacted all citizens regardless of income. With the federal laws that Congress and HUD has laid out, the City is required to allocate at least 51% of the CDBG funds to low and moderate income (LMI) households/individuals. Assisting those who are not as readily available to help themselves when it comes to suitable housing is a key concern of the City and HUD. However, the City is proposing a reimbursement program which will assist 51% LMI persons and 49% non-LMI with their expenses incurred within one year of the flood. The maximum amount of assistance is proposed to be \$10,000 per household.*

3. I feel the monies should also go to repair sewer lines along 16th St NW just like in NE Minot because the sewer backed up 2 weeks before Christmas 2012 and some people had to rebuild their basements again (particularly on Wildwood Avenue) because no notification of the sewer break and came back to their homes too late to save their basements. In addition, the spring has had the same problem with basements backing up because of a poor sewer system.

The City's inspection determined that the sewer backed up during this time because rags were placed in the sewer main which caused a blockage. The sewer main needed no repairs—just removal of the rags.

4. Any help for mobile homeowners who had to replace their mobile home after the flood?

City Response: *After the flood, FEMA provided up to \$30,000 to assist with repairs. The State' Bank of North Dakota Rebuilder's Loan Program provides a 1 percent fixed disaster assistance loan for qualified homeowners. Between these two funding sources, it is felt that the needs for mobile home owners can be met. Households that completely lost their homes and the value exceeds \$100,000 are paying rent and a mortgage. The sources of funding mentioned above were not enough to assist these homeowners in returning to their homes. Therefore, the City will continue to assist these homeowners with the funds available in the 2nd round of funding.*

5. I seriously hope you take a look and consider all homeowners who were affected by the 2011 flood and not just the ones that restored their homes. I understand the ones that had/have a large expense, but what about the ones that decided to sell "as is" and decided to relocate so they didn't have to worry about this ever happening again. Also it shouldn't matter if you had flood insurance or not.

City Response: *Again the City, by regulations, must spend 51% of the CDBG funds on activities that benefit low and moderate income persons. Low and moderate income is defined as 80% of the area median income. A family of 1 can earn up to 36,300 a year, family of two, \$41,500, family of three \$46,700 and a family of four \$51,850.. The reimbursement program being proposed allows 49% of the funds allocated for this program to be spent on households that are not LMI.*

The City will be unable to help those households that chose to sell and relocate.

Having flood insurance or not having flood insurance does not affect a homeowner's eligibility for the reimbursement or HRR programs. It may, however impact the amount of assistance provided. For example, If a homeowner had \$100,000 in needed repairs and received \$100,000 from their insurance, then the City could not assist in that the need has been met. However, if the homeowner received \$50,000 from the insurance company, the City could assist the homeowner with expenses up to the \$50,000 gap. However, the reimbursement program in this action plan allots \$10,000 to eligible homeowners.

6. The plan specifically states: "only reimbursement of repair expenses incurred within one year of the date of the incident are eligible for reimbursement with CDBG-DR funds". I want to make sure I am reading this right. I didn't start to build until about a year and a half after the flood because I was so close to the footprint of the flood protection plan and waited to rebuild, so that if I was in

the footprint, I wouldn't have to tear down and rebuild a house. So because of that, am I not eligible for reimbursement.

City Response: *The City does not have a choice in the timing of expenses incurred for reimbursement. HUD CPD-13-038, Guidance for Charging Pre-Award Costs of Homeowners, Businesses and Other Qualifying Entities to CDBG Disaster Recovery Grants, limits expenses for reimbursement to one year after the flood event. The guidance states, "Grantees may charge to CDBG-DR grants the eligible pre-award and pre-application costs of individuals and private entities related to single- and multi-family residential structures and nonresidential structures, only if that person or private entity incurred the expenses within one year after the date of the disaster and before the date on which the person or entity applies for CDBG-DR assistance.*

7. I am disappointed that some funds were used for a parking ramp downtown—is that flood recovery? How about some dikes, some green spaces, more help for individuals that have spent their lives contributing to this town—raised their families here? Infrastructure for expansion areas in the city? If people can afford to buy a new home in this town they should be able to pay for their infrastructure too—is there infrastructure repairs for the flooded areas.

City Response: *Yes, there have been and will be infrastructure repairs for the flooded areas. The proposed infrastructure repairs described in this Action Plan are located in the flooded areas. The infrastructure projects funded in the first Action Plan contained infrastructure that was damaged by the flood as well as infrastructure to support housing development. Affordable housing is a critical need for residents which choose to own a home and renters in the City of Minot. In order to build new housing, the infrastructure must be in place to provide critical services such as water and sewer.*

The properties being bought out in the flood inundation area will be used as green space and flood control structures.

8. The City shouldn't pick and choose who is entitled to reimbursements. I know people who were in the flood plan footprint and the city demolished their houses because their basement collapsed.... Why should they not be eligible for compensation. There are many houses within the flood plan footprint that rebuilt, why should they not be eligible for compensation from the grants? Many of them are rental properties that are providing valuable housing to the community.

City Response: *The households, including rental properties located within the flood footprint, will be offered a buy-out. For those households that have not repaired their homes, pre-flood value will be offered. For those that have been repaired, an appraisal will be done and a review appraisal will be performed to determine the present market value. These homes will be bought out at the fair market value.*

9. Four commenters stated they appreciated the reimbursement program because it will help them finish rebuilding their homes.

City Response: *Response not needed*

10. I think more money needs to be appropriated to the residents of Minot for reimbursement of costs associated with rebuilding their homes. Have you ever taken a survey of residents' rebuilding costs? I think you would be surprised at the cost of rebuilding a home. Instead of \$10,000, why not make it \$20,000?

City Response: *The City understands that the cost of rebuilding far exceeds \$10,000 or even \$20,000. Given the number that the City anticipates to be eligible for the program, the maximum amount that could be funded with the \$5,000,000 allocated would be \$10,000.*

11. I feel that the unclaimed money from the first distribution needs to still go to individuals by changing the requirements for claiming funds rather than the money going to Minot's infrastructure.

City Response: *Unspent monies from the first allocation are not being moved to infrastructure. Those monies may be used for affordable housing projects.*

12. The people who can meet the guidelines and have larger amounts of qualifying damages should receive those amounts and should not be subjected to this limit imposed by the City of Minot.

City Response: *The City looked at many options relative to sizing the amount of assistance to homeowners which have repaired their flooded homes. It was felt that homeowners have spent much more than \$10,000, repairing their homes and that all residents which took the initiative to repair their homes should receive up to \$10,000, with proper receipts for those repairs.*

13. First, I am very thankful for all the resources the city has provided. Any free money is great :) I understand the duplication of benefits but would like to see expansion on expenses of rebuilding to include more landscape/yard expenses. SBA will only allow a small portion for reimbursement for landscaping and this barely touches what some have occurred. For example, in our situation, my wife provides daycare in our house and is licensed. Ward County Social Services and First District Health stated that any homeowner returning back to their flooded home to provide daycare services again had to remove and replace one to two inches of soil prior to planting any grass. Plus any landscaping materials (blocks, rocks, chip bark, fence) had to be replaced or professionally cleaned and inspected. We replaced everything and paid to have our patio area professionally cleaned. Plus we decided to put sod down for instant use so that we can provide daycare services to the families that was in desperate need in the city.

City Response: *The City believes that with the needs so great in other recovery areas that while landscaping is important; it is more beneficial to assist people with living space repairs.*

14. Why there are over a hundred ADDITIONAL lots (including mine in Green Valley neighborhood and the entire south side of Souris Drive) shaded "parcels identified for buyout" on the city's latest CDBG action plan map (see page 11/12)?

City Response: *The Green Valley neighborhood is not a part of the buy-out area. See the revised map posted on the City's website.*

PUBLIC COMMENTS

Public Comments

Complete List of All Comments Received

From: Scott & Judy Newcomb [mailto:snewcomb@min.midco.net]
Sent: Monday, August 12, 2013 7:22 PM
To: Robert Lindee
Subject: CDGB money

Give it to who deserves it – the people who were flooded and quit spending it on parking lots.

From: Nancy Langseth [mailto:nancy.langseth@gmail.com]
Sent: Monday, August 12, 2013 8:50 PM
To: Robert Lindee
Subject: CDBG funds

People have waited long enough to be bought out. Those who are willing to be bought out for the approved diversion/dike flood protection plan should be bought out now. The state has given the city money for this. These funds need to get the valley recovered and cleaned up. We believed the council when they approved the flood protection plan and we believed them when they said we would receive 100% of the home value that existed prior to the flood. We know that is what has been done with the homes that have been bought out already and assume this same policy will continue. The city needs to get going as this is so unfair to those who have waited for TWO plus years.

From: Lori Willert [mailto:lwillert1310@gmail.com]
Sent: Tuesday, August 13, 2013 7:45 AM
To: Robert Lindee
Subject: CDBG-DR Funds

I have read the new action plan.

We are a family of 4 and live right by Perkett school. Our home was 16 years old when the flood hit. We lived in a FEMA trailer right next to our lot and we were lucky enough to have everything work out so that we could be in our home by Thanksgiving of 2011. And we were so thankful for that.

The question I have is we don't qualify for any of the new monies that have been given out. My husband and I are both teachers and we have 2 young adults who are attending college at MSU. We supposedly make too much money to qualify for any of the CDBG funds. I really feel like there are many of us here in Minot that did what we had to do to be in our homes as quickly as possible. But yet because both of us work and make a somewhat comfortable living-(except when you throw the flood in)- also I do think that the city needs to take in account that we have to pay for the higher cost of living -(groceries, gas, utilities).

Our neighborhood was one of the first to come back and we all have worked hard to make it look great.

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are many of us here in Minot that did what we had to do to be in our homes as quickly as possible. But yet because both of us work and make a somewhat comfortable living-(except when you throw the flood in)- also I do think that the city needs to take in account that we have to pay for the higher cost of living -(groceries, gas, utilities).

Our neighborhood was one of the first to come back and we all have worked hard to make it look great.

Don't get me wrong I am thankful for the money that we did receive, and it helped us out.

Sorry for the rambling but am hoping that more families like us can qualify for the 2nd round of CDBG funds.

Thanks for listening-

From: wadeandcarly@srt.com [mailto:wadeandcarly@srt.com]
Sent: Tuesday, August 13, 2013 7:50 AM
To: Robert Lindee
Subject: Input for CDBG monies

To Whom It May Concern:

I feel that monies should first and foremost go to our senior citizens who didn't qualify for the last rounds of CDBG monies due to income levels being ridiculous and disqualifying people for these funds. These people include my mother-in-law who is 71 years old and had to take out another mortgage from her own bank because SBA loans interests were higher than her own bank. So, she will never be able retire due to having this new mortgage over her head. I feel that the city has failed looking at this in helping this group first and foremost.

Second, I feel the monies should also go to repair sewer line along 16th St NW just like in NE Minot because the sewer backed up 2 weeks before Christmas 2012 and some people had to rebuild their basements again (particularly on Wildwood Avenue) because no notification of the sewer break and came back to their homes too late to save their basements. Even though Police Dispatch was notified and nobody took any action. In addition, the spring has been the same problem with basements backing up because of a poor sewer system. In addition, who wants to come home everyday to a horrible smell because of this sewer when it does back up.

These are my feelings on this subject, and we should be taking care of our senior citizens who are on limited incomes and taking care of the sewer lines in NW Minot especially near Longfellow.

Thank you.

V/R
Carla Newgard

From: Dennis and Valmai Lundy [mailto:dennis_lundy2000@yahoo.com]
Sent: Tuesday, August 13, 2013 7:52 AM
To: Robert Lindee
Subject: Comment

Any help for mobile home owners who had to replace their mobile home after the flood? We seem to have been lost in the shuffle and are now in debt up to our eyeballs.

From: Brenda [mailto:signal@srt.com]
Sent: Tuesday, August 13, 2013 12:37 PM
To: Robert Lindee
Subject: SECOND ROUND OF COMMUNITY DEVELOPMENT BLOCK GRANT - DISASTER RECOVERY DOLLARS

To Whom It May Concern:

This is in regards to the \$5 million on home repair reimbursements to the homeowners who invested in restoring their homes immediately after the 2011 flood.

I seriously hope you take a look & consider **ALL HOMEOWNERS** who were affected by the 2011 flood & not just the ones that restored their homes. Remember the Homeowners that restored/restoring are also getting reimbursed from the large surplus the state has. I understand the ones that rebuilt had/have a large expense, but what about the ones that decided to sell "as is" & decided to relocate so they didn't have to worry about this ever happening again (all of it was because of poor management of the reservoirs).... they had a loss & additional expenses too.....

Also it shouldn't matter if you had flood insurance or not. Why should the homeowners that wanted the reassurance of having flood insurance not get anything because that didn't cover everything either.....**EVERYONE WAS AFFECTED.**

The ones that didn't have flood insurance are coming out better than the ones that had flood insurance. They got money up front from FEMA (most of them \$30,000) they are getting reimbursed from the state surplus & now this. I know of people that have been buying brand new vehicles, buying all new appliances etc & getting reimbursed from the state on that & they did take their original appliances etc out of the house before it flooded but because they are redoing their home, they want all new things....is that really fair???

Homeowner affected by the 2011 flood

From: Mosser, Amanda [mailto:A.Mosser@DakotaRanch.org]
Sent: Tuesday, August 13, 2013 3:16 PM
To: Robert Lindee
Subject: CDBG Grant Question

Hello,

After just reading the info from the your website about the second allocation of the CDBG grant funds, I have a question:

It specifically states: "Only reimbursement of repair expenses incurred **within one year of the date of the incident** are eligible for reimbursement with CDBG-DR funds". I want to make sure I'm reading this right. I didn't start to build until about a year and a half after the flood because I was so close to the footprint of the flood protection plan and waited to rebuild, so that if I was in

the footprint, I wouldn't have to tear down a rebuilt house. So because of that, am I not eligible for the reimbursement?

If so, that greatly saddens me. On top of FEMA funds, I had to take the Bank of ND loan and an additional bank loan of about \$12,000 to rebuild my house. So here I am, a single mother, below the income guidelines, but because I **HAD** to wait to see what the final footprint would be, I will not qualify? I really hope that's not the case. We shouldn't be penalized for something we had no control over.

Please tell me if this is accurate and if so, can we do anything about these "rules"??

Thank you,

Amanda Mosser

From: Donna Falcon [mailto:dfalcon@min.midco.net]
Sent: Tuesday, August 13, 2013 10:56 PM
To: Robert Lindee
Subject: CDBG-DR fund homeowner comment

We did not qualify for any of these funds in the 1st two distributions due to the fact that we are both still working and were above the income levels. We are both 63 years of age, our house was flooded to within 1 foot of the ceilings – flood water in our home over 3 weeks – therefore even the areas above the water line were solid with mold and had to be torn out & because the dike or new clay piled on top of the existing dike was pushed into our yard & house we had a basement, yard & main floor full of clay & etc.

Everyone who had a home that was flooded was severely affected by this flood – it doesn't matter their age, their income, their social status – shouldn't the individuals be treated equally? In the paper Tuesday it stated that the work had to be started within a year of the flood. Most of us were leery of the powers that control the dams & rivers that caused the 2011 flood and were not anxious to start our rebuilds – afraid we would take on more debt or use our life's savings to fix up our homes only to have them flooded again the next year. We were all nervous again this year the spring of 2013. Most of us will continue to be afraid until we actually see some major changes being made in the management of the dams in both the US and Canada – I don't think we are there yet. Does the year thing mean we had to start something – we gutted and cleaned our home, insulated it for the winter of 2011-2012 – were we really expected to completely redo our homes within the 1st year – this is North Dakota & winter came just 4 months after the flood – with no guarantees that it wasn't going to flood again in the spring of 2012.

Therefore, I would like the income levels to be higher – how are we supposed to stay in Minot after retirement – or do we just keep working until we are 70 or 80? We don't work for the oil companies & our incomes are flat lined – no raises to meet the higher prices in this area & added to those increases we now have used up our savings & had to take out home loans to pay 4 times what we paid for our original home which was paid for so that we could retire with no house payment to worry about. That is no longer an option for us.

I am disappointed that some funds were used for a parking ramp downtown – is that really flood recovery? How about some dikes, some green spaces, more help for individuals that have spent their lives contributing to this town – raised their families here? Infrastructure for expansion

areas in the city?? If people can afford to buy a new home in this town they should be able to pay for their infrastructure too – is there infrastructure repairs for the flooded areas?

From: Chris Momerak [mailto:cmomerak@yahoo.com]
Sent: Wednesday, August 14, 2013 1:21 AM
To: Robert Lindee
Subject: CDBG allocation

In my opinion more of the CDBG funds should be allocated to property acquisition. The properties being acquired should be properties where homes once stood. There are properties that are in the green zone with no structures. These structures were torn down because they were condemned. The first district health unit said that some of these structures were in such bad shape they should not be rebuilt. Most of these properties had collapsed foundations or had moved off their foundations. Some of these properties are in a green zone waiting to be acquired by the City of Minot. Most of the property owners have quit paying on the properties. Some banks have put a hold on foreclosures knowing that the City will eventually buy these properties. I believe these properties should be bought immediately. The property owners have been patient. The banks will not wait forever.

From: Robert Warath [mailto:utahsnake@yahoo.com]
Sent: Wednesday, August 14, 2013 8:44 AM
To: Robert Lindee
Subject: Help every household no matter what the income is this is help from the government not the city (help the people)!!!!!!!!!!!!

Sent from my iPhone

From: Pamela A. [mailto:pixienoire@gmail.com]
Sent: Wednesday, August 14, 2013 12:45 PM
To: Robert Lindee
Subject: Comments Regarding The CDBG-DR Funds

I think that it's pretty stupid that you have guidelines as to which flood victims you will help. Any flood victim should be able to get help. The city shouldn't get to just pick and choose who is entitled to reimbursements.. I know people who were in the flood plan footprint and the city demo'd their houses because their basement collapsed, without their permission, and then the city sent them the bill. Why should they not be eligible for compensation? There are many houses within the flood plan footprint that rebuilt, why should they not be eligible for compensation from the grants? Many of them are rental properties that are providing valuable housing to the community. There were a lot of people who rebuilt within the flood plan footprint because they had no where else to go, and couldn't even pay off their mortgages or afford to buy another house with the money that was offered to them for their houses. There were many people who rebuilt within the flood plan footprint before they were even aware that they were in the floodplan. They should be just as much entitled to the reimbursement grants as anyone else. So because these people decided not to willingly let the city screw them with their low ball offer on their house, they aren't entitled to any reimbursements for rebuilding? That's a load of crap. We were offered peanuts for our house. We couldn't have even paid off our current

mortgage with the offer. But yet the city raised our house value this year to over twice as much as we were offered. No one should have to suffer or be made homeless, or punished because you want to build a massive flood protection system that is much larger than what the city actually needs. All this city does is waste money on unneeded projects, and ignore the actual needs of the city or its people.

Pamela Adkins

From: Schmidt, Sandy [mailto:S.Schmidt@DakotaRanch.org]
Sent: Thursday, August 15, 2013 8:03 AM
To: Robert Lindee
Subject:

I would like to comment on the action plan for the second round of the Community Development Block Grant.

I think more money needs to be appropriated to the residents of Minot for reimbursement of costs associated with rebuilding their homes. Have you ever took a survey of residents rebuilding costs? I think you would be surprised at the cost of rebuilding a home. Instead of \$10,000, why not make it \$20,000?

It seems that the bulk of the money always goes to the city of Minot.
Sandy Schmidt

From: Carlson, Matthew L. [mailto:mcarlson@hess.com]
Sent: Thursday, August 15, 2013 3:32 PM
To: Robert Lindee
Subject: Suggestion

I think that the CDBG money for individuals should be evenly disbursed to all the homeowners who lost their homes in the flood regardless of income. Everyone was affected equally by the flood water but so many are excluded from government help because they have jobs and worked hard to do the right thing and actually fix up their houses.

Thanks,

Matt

From: Leanne Grondahl [mailto:leanne.grondahl@gmail.com]
Sent: Monday, August 19, 2013 8:18 AM
To: sknudsvig@srt.com; Tom Seymour
Subject: CDBG Money

Can you clarify this for me - our income is above the low to moderate income level so we did not receive any help whatsoever from the first round of CDBG money - are we qualified for the \$10,000 now? The article in the Minot Daily says that 49% will go to households that aren't low

or moderate income but later it says that the eligibility requirements are the same as the first round, for which we did not qualify???????

Please respond to me ASAP as I believe today is the deadline to send comments to the city regarding this. I was at the Mayo Clinic with my husband last week so I am just now getting caught up on this news today.

Leanne Grondahl
517 12th St SW
Minot, ND 58701
leanne.grondahl@gmail.com

From: Cindy Hemphill
Sent: Monday, August 19, 2013 9:57 AM
To: leanne.grondahl@gmail.com
Cc: 'tom.seymour@minotstateu.edu'; Robert Lindee
Subject: CDBG-DR

Mrs. Grondahl,

You may potentially be eligible for the CDBG-DR \$10,000 reimbursement. However, when they state the eligibility requirements that will include duplication of benefits and those types of things. Each case will be looked at individually. And yes, 49 percent will be for non LMI.

Cindy

Cindy K. Hemphill, CPA, MSM
Finance Director, City of Minot
701-857-4784

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offer on their house, they aren't entitled to any reimbursements for rebuilding? That's a load of crap. We were offered peanuts for our house. We couldn't have even paid off our current mortgage with the offer. But yet the city raised our house value this year to over twice as much as we were offered. No one should have to suffer or be made homeless, or punished because you want to build a massive flood protection system that is much larger than what the city actually needs. All this city does is waste money on unneeded projects, and ignore the actual needs of the city or its people.

Pamela Adkins

Aug. 15, 2013

Kim & Toni Cady
1101 15th Ave. S.E.
Minot, N.D. 58701

Dear Mayor Zimbelman:

I would like to thank you, and especially Senator Hoeven and the rest of the congressional delegation in securing the additional \$35,000,000.00 of Federal CDBG dollars for Minot to help with the Flood damage of 2011.

There is no public information meeting scheduled for this allotment of CDBG funds, we have obtained info from the Public Information Officer (PIO). The 7-day timeframe for public response appears low given the plan was just released on Monday Aug. 12, 2013 and the comment period ends Aug. 19, 2013.

While we have not had any property directly affected by the flood, we have several Friends and Family that were. Both my wife and I lived thru the 1969 Flood, have been residents of Minot for over 56 years, and were confident that Minot had taken the steps needed to avert another flood of that kind here in Minot. We were wrong.

In the first Action Plan for the \$67.6 Million approx. \$7.6 Million was set-aside for individuals affected by the flood in order to rebuild their homes. As I understand it at this point there is approx. \$3.5 to \$4 Million which has not been used due to the program guide lines, and in all likely hood may not be used for the original intended purpose. These funds as stated by the PIO Mr. Bob Lindee can be redirected to other City of Minot infrastructure projects by amendment if they are not able to be used under the guide lines of the original action plan for rebuilding homes.

As I understand it, for the \$35,000,000.00 of new CDBG money which was represented that it would be used to reimburse individuals who went ahead and rebuilt their homes and incurred and paid for those costs not funded by other programs. Only \$5,000,000.00 or about 14.3% of those funds are proposed to be set aside for individual reimbursement, with a limit of \$10,000.00 per household. In addition there are 10 requirements that each applicant must meet prior to being considered, all of which appear very reasonable. If all of the approved applicants receive the Max \$10,000.00 this money will help 500 households. (See pasted portion of the proposed new action plan below)

We believe the **bulk** of the \$35,000,000.00 money needs to go to the individuals in the valley that were flooded. That the 14.3 % of the money set aside for individuals **is to low** and that the

\$10,000.00 limit should be removed. The flood damage should be on a case-by-case basis, as that is what I believe the City of Minot is paying CDW Smith Company over \$3.6 Million to do, namely administer the funds to individuals. The people who can meet the guidelines and have larger amounts of qualifying damages should receive those amounts and should not be subjected to this limit imposed by the City of Minot. If the money set aside for reimbursements is not used in the timeframe needed, then those monies can, and should be redirected by amendment to other areas under the plan. Infrastructure expansion and repairs need to be funded by other methods spread across the entire city tax payers, not use these grant monies directed toward disaster recovery for the people affected during this horrible flood.

These are our feelings on the dispersal of the \$35,000,000.00 of or Federal Tax monies returned by the Federal Government under the CDBG funding. Thank you for your consideration in this matter.

Sincerely Yours
Kim & Toni Cady

From: Stacy Frank [mailto:stacy-frank@hotmail.com]
Sent: Friday, August 16, 2013 10:52 AM
To: Robert Lindee
Subject: CDBG Grant

I have a suggestion regarding the possible reimbursement up to \$10k for expenses for a flooded homeowner. First, I am very thankful for all the resources the city has provided. Any free money is great:) I understand the duplication of benefits but would like to see expansion on expenses of rebuilding to include more landscape/yard expenses. SBA will only allow a small portion for reimbursement for landscaping and this barely touches what some have occurred. For example, in our situation, my wife provides daycare in our house and is licensed. Ward County Social Services and First District Health stated that any homeowner returning back to their flooded home to provide daycare services again had to remove and replace one to two inches of soil prior to planting any grass. Plus any landscaping materials (blocks, rocks, chip bark, fence) had to be replaced or professionally cleaned and inspected. We replaced everything and paid to have our patio area professionally cleaned. Plus we decided to put sod down for instant use so that we can provide daycare services to the families that was in desperate need in the city. Any expense above what they allow which was very minimal is out of our pockets. The Bank of ND program wouldn't count the expenses either as it was not part of expense for SBA in total. The State Sales Tax refund program won't include expenses for landscaping either. This is an area where benefit will help the homeowners. The last thing you see anyone do is their landscaping and since most have to pay out of pocket, it get very minimal attention. In our block, 75% of homeowners occupied have their landscaping done, others are waiting as money comes out of pocket. Just a thought.

From: carlyn dakutak [mailto:carlyndak@yahoo.com]
Sent: Friday, August 16, 2013 12:45 PM
To: Robert Lindee
Subject: buy out offers

A house as a primary resident or house for rent in Minot, pay the same taxes and when the water came, it did not discriminate on which house to "pass-over"! If the non discriminating

government wants to see Minot come back to pre-flood condition then the "conditions" to help restore/reimburse should be fair to all.

I have a house that I grew up in and because I was out of town, rented it out, and because I own that property I pay both property and income tax from that property. Since this was not my primary resident, I was denied a FEMA trailer after the flood. [Discriminate number (1)]. I had flood insurance so was denied many other forms of help. I had to pay between \$130 to \$180 a night for a motel rooms to come back to Minot and clean my flooded house and had to provide a list of destroyed items with receipts and pictures to FEMA for "proof of loss". All these motel bills helped the city of Minot with more taxes for motel stays and revenue for Minot businesses. I paid the premium on "my flood insurance"! I do not know if this is true or not, but am hearing that if you were paid flood insurance, the City of Minot, will deduct that from a buy out offer. [Discrimination number (2)] "Really" The City of Minot did not pay the premium on "my flood insurance" and the check was not issued to the City of Minot, but "just" me. If the City of Minot is intending to use the FEMA insurance compensation check as there own, a litigation suit would need to go all the way to the Supreme Court of our Great Country USA to determine a dispute such as this and fight against many discriminating practices that some elected officials and government agencies are using as a norm. "A Class Action Suit, nationwide", let the US Supreme Court decide, and knowing the legal system somewhat, would need to go its full course. I took an oath when I served with the 82nd Airborne to do what is right, and I also served two hitches with the North Dakota National Guard as the "Bicentennial Solder of the Year". Picked from the best of the best candidates as, well informed, attention to detail and most of all to have a brain that was true and hooked up right! I am not a quitter and fight for what is true and just in our Great Country. Let us be a great nation that is fair and just to all.

Please know that I love all Minot and US Citizens and respect that your work and service to Minot and Country is not an easy task and I appreciate everyone's help to bring Minot through and out of this misfortune. This is not pointed at any individual just at a wrong that should be changed,..if true.

From: Lynn Kvigne [mailto:fritzsdaughter@yahoo.com]
Sent: Friday, August 16, 2013 12:58 PM
To: Robert Lindee
Subject: Suggestions for funds

I've thought several thing would go good for those random abandoned lots.
 Clear them off and level them would be a good start.

1. Pave lot completely for easy upkeep and use. Possible property line privacy fences.
- a. Neighborhood Recycle center Residence can pull-in and leave recyclables paper/plastic. Get agreement with recycle center to pick up/possibly maintain? Keeping clean and odor free would be the biggest maintenance issue along with snow removal.
- b. Neighborhood Mail/Newspaper pickup center. Home delivery is becoming more difficult; lack of employees, safety, theft, etc. Mail box centers that appeared after the flood seem really smart. The bad thing was they were located on the street which at times caused traffic and user safety issues. I realize that home delivery is handy but seeming more unlikely for the future. This could accommodate newspaper delivery, mail, UPS type deliveries, phone book, etc. Could have a drive thru system using your car which could handle quite a few different size boxes. Or could just have a pull up and park system. Snow removal would be the major maintenance obstacle.

- c. City neighborhood parking lot operated like street parking. Parallel-park on the sides with drive thru to the alley in the middle. With the increase in people, the city streets seem to be busier and fuller. This option has several obstacles including misuse.
- d. Mini Parks are wonderful for larger areas but not really practical for individual lots between houses.
- e. City buy/obtain title to land. Offer a property tax cut for adjoining neighbors to add the abandoned lot to their current lot. Sell the lots by bid, pre-cleared and leveled. No neighbors take, open to public. Might even let lots be divided between neighbors on both sides; each take half to add to their lot. City might lose a little money but in the long run everyone wins with this option.

There, I have contributed with a couple of suggestions. I think they bear merit to be considered or maybe they will spark another, more perfect idea.

Lynn Jehlicka

Minot Resident who was flooded

From: Kathy Thiel [<mailto:kjthiel3@gmail.com>]

Sent: Friday, August 16, 2013 3:41 PM

To: City of Minot - Mayor; City of Minot - Manager; Cindy Hemphill; dlehner@srt.com; bobmiller2411@gmail.com; george.withus@minotstateu.edu; dean.frantsvog@minotstateu.edu; jhatlelid@gmail.com; amymoen@midco.net; milton_miller@hotmail.com; sknudsvig@srt.com; tom.seymour@minotstateu.edu; jantzerward6@srt.com; magicblake@srt.com; kgconnole@yahoo.com; jlolson@srt.com

Subject: Re: CDBG Funds

I would like to express two concerns about the distribution of the old and new CDBG funds.

I feel that the unclaimed money from the first distribution needs to still go to individuals by changing the requirements for claiming funds rather than the money going to Minot's infrastructure. Regardless of people's incomes, all who were flooded had huge expenses in flood recovery. The money meant for individuals should go to individuals.

The new monies should also be distributed to all flood victims regardless of income and regardless of whether the repairs were made within a year. The rebuilding process was a huge decision for many of us and some could not make the decision to rebuild until they heard from the city what the flood control plan would be.

Please make the original and new monies available to the flood victims where the money belongs. If you were not flooded you really don't realize the impact that the flood made and the expenses to recover.

Sincerely,
Kathy Thiel

From: Ken & Sandy Starr [<mailto:starr@srt.com>]

Sent: Friday, August 16, 2013 8:32 PM

To: Robert Lindee

Subject: Distribution of CDBG Funds

(NOTE – DEMKE'S LETTER WAS SUBMITTED BY THE STARR FAMILY)

Dear Public Information Officer and Committee Members,

We strongly support the Demke's letter below. We used to live right behind them and would have been devastated as well had we still lived there. Please consider carefully how the funds are distributed.

Sincerely,
Sandy and Ken Starr
1118 Valley View Drive
838-6357

August 16, 2013

To Whom It May Concern:

As 2011 flood survivors who have rebuilt our flooded home and have been living in it since July, 2012, we believe the distribution of Federal CDBG funds should not be limited to \$10,000 and should be given to reimburse those of us who have rebuilt our flooded homes. We have suffered severe financial loss and burden in the rebuilding process due to the fact that we were told several years ago flood insurance was no longer necessary due to Minot's flood protection in place.

We have been fortunate to make use of funding through FEMA . SBA, and the Bank of ND, however, the repayment of these loans will continue to be a hardship as we are near retirement age. We strongly believe that the City of Minot should increase the individual reimbursement to those home owners who have invested in rebuilding our city by rebuilding their flooded homes regardless of Low, Moderate or Non-LMI households.

Do the right thing by ensuring these federal flood grants are directed to those who suffered the most, that being the individual households who suffered flood damage in the valley.

Sincerely,
Bob and Brenda Demke
2132-1st Ave SW
Minot, ND 58701
701.721.5897

From: The Friddle's [mailto:sfriddle@min.midco.net]
Sent: Sunday, August 18, 2013 9:10 AM
To: Robert Lindee
Subject: CDBG For the Home Owner

Hello,

I am a home owner that restored my home after sustaining 3 feet of water on the main level.

Please consider granting some of these funds to home owners regardless of income levels. Even if the grant is lower for higher income levels.

Any amount helps offset the high cost I sustained to restore my home.

Steve Friddle
605 25th St SW
Minot ND

From: Charles & Carolyn Moore [mailto:charlesmoore@midco.net]
Sent: Sunday, August 18, 2013 10:16 AM
To: Robert Lindee
Subject: Action plan #2 comments

Why there are over a hundred ADDITIONAL lots (including mine in Green Valley neighborhood and the entire south side of Souris Drive) shaded "parcels identified for buyout" on the city's latest CDBG action plan map (see page 11/12)? We have been living in our home for over a year and a half, and have no intentions of leaving. We have invested time and considerable money in rebuilding our lives here, and have been lead to believe we were most definitely not in any buyout zones. At this point, if the city is going to attempt to force a buyout on us and two dozen of our neighbors, I can assure you there will be great and very passionate push back.

I can only hope that these are properties the city is willing to buyout (as opposed to properties the city forced buyouts upon) since there is "extra" CDBG money to either spend or lose. Can you shed some light on this for me?

Thank you,
Carolyn & Charles Moore

From: Michelle Bock [mailto:michelle25@min.midco.net]
Sent: Sunday, August 18, 2013 3:33 PM
To: Robert Lindee
Subject: CDBG-DR money back

I completely support a reimbursement grant in the rebuilding of flooded homes. I believe there are many people in the city and just outside the city who are struggling to make ends meet since having to rebuild after the flood. I hope that the requirements of this grant are not based on income or living inside city limits. We live in Tierrecita Vallejo and pay city taxes and I feel like making that a requirement is just another way to alienate us and it makes me feel like my money is good enough for you to take and help educate the kids and take care of infrastructure but at no time am I good enough to benefit from the help from the Federal government when this disaster affected all of us. I do not like how everything has been based on income levels. I feel that it is punishing people who have a double income household. My husband & I were flooded and we have rebuilt and are now living in our house. We had to take out loans to get the job done, we will be repaying those loans for the next 30 years along with about 22 years left on our mortgage, which means we will be in our late 70's before everything is paid off. Thank you for listening and I pray that this part of the grant is approved and that I can actually benefit from it.

Michelle Bock
511 37th St SW

Minot, ND 58701
838-5937

From: Chad Tuttle [mailto:chad@mtsusa.us]
Sent: Monday, August 19, 2013 10:36 PM
To: Robert Lindee
Subject: Comment

I firmly believe buyouts are unnecessary and a waste of funds especially when you consider how many homes have rebuilt. Manage the dams properly and this will be a non issue. As far as the money, help some of the people who fixed their homes up and especially the ones who are in the buyout. Also use it to fix roads and clean up some of Minot. FYI I am a Minot native and live in the buyout area and extremely disappointed this is being considered

Chad Tuttle
MTS USA

From: Leanne Grondahl [mailto:leanne.grondahl@gmail.com]
Sent: Monday, August 19, 2013 11:54 PM
To: Robert Lindee
Subject: CDBG Money

We sure hope we are interpreting this correctly and that those of us over the low income level will finally get some help with our rebuilding costs. We are part of a large group of middle income, hard working, tax paying, flooded homeowners who have fallen between the cracks and have not received anything but loans and more loans to rebuild our homes and our lives. We have been watching 51% the CDBG money going to other groups of homeowners to completely cover the cost of rebuilding their homes, while the city used the other 49% of the money that could have helped the middle income victims instead go to Artists on Main Street and infrastructure for new residents to Minot! So much for the "city pulling together", right after that quote by Zimbleman the property tax relief for flood victims was voted down and before the "paint was even dry" on our home rebuild we received a tax assessment increase in the mail. Some of the 49% from the first round of CDBG money should have went to middle income homeowners to help in the cost of rebuilding their homes.

The \$10,000 does not even begin to cover our costs which were well over \$100,000. But we are not even sure we will be eligible for the \$10,000 because the information available has been vague. The article in the paper says 49% to other households but then says that the eligibility requirements will be same as the first round and that it is first come, first served! I contacted both of my aldermen to confirm if this means we would finally be eligible and they were both clueless on the eligibility requirements.

This was a man made disaster and it seems that the only ones paying the price are those of us middle income taxpayers who don't have the resources to get all the funding and grants that cities, counties and low income residents qualify for. Why? Was this flood more our fault? Should we alone have known that our government and the Canadian government were lying to us and that we really were in a flood zone because our tax dollars for the flood control dams were really being used for recreation?

Bottom line, this reimbursement grant should be raised to \$20,000 for residents who have not

qualified for any CDBG money yet. This is our last chance at getting any of the help that was promised to us.

Shane and Leanne Grondahl
517 12th St SW
Minot, ND 58701
leanne.grondahl@gmail.com

From: Nathan Mugaas [<mailto:nathanmugaas@gmail.com>]
Sent: Monday, August 19, 2013 12:04 PM
To: City of Minot - Mayor; City of Minot - Manager; Cindy Hemphill; dlehner@srt.com; bobmiller2411@gmail.com; george.withus@minotstateu.edu; Dean Frantsvog; jhatlelid@gmail.com; amymoen@midco.net; milton_miller@hotmail.com; sknudsvig@srt.com; tom.seymour@minotstateu.edu; jantzerward6@srt.com; magicblake@srt.com; Kevin Cannole; jlolson@srt.com
Subject: City of Minot's Action Plan 2 for CDGB-DR Disaster Recovery Funds

Dear Mr. Mayor, City Officials, and Minot City Council,

I am writing to formally comment on the City of Minot's Action Plan 2 for CDGB-DR Disaster Recovery Funds. First I want to commend all who have worked at securing these funds. Thank you for this important behind-the-scenes work.

I would like to share a couple concerns with regards to this second action plan, as well as one concern with the completion of the first action plan.

- The income guidelines for individual reimbursements outlined in the first action plan were too restrictive. I work as a Pastor and my wife was a full-time student at MSU and yet our income was way too high to qualify. Now I understand that because of these restrictive income guidelines, \$3.5-\$4 million of the \$7.6 million allotted for individual reimbursement remains unclaimed. Is it true that the city can now spend those moneys on infrastructure? Please do not do that. Those funds were meant for individuals; please distribute them to individuals.
- With both plans, I think the percentage for individual reimbursements was set too low. The first plan was 11.2% (\$7.6 million of \$67.6) and the second plan 14.3% (\$5 million of \$35 million). This is especially low if that total amount doesn't go to individuals because of overly restrictive guidelines.
- The \$10,000 per household cap for distribution, laid out in the second action plan, does not acknowledge how widely the amount of damage homes sustained varies. The second action plan sets a \$10,000 per household cap for distribution, rather than reviewing situations on a case-by-case basis. So two qualifying families could each receive \$10,000, even if one sustained only \$10,000 in damage and the other \$120,000 in damage. We are paying CDW Smith Company \$3.6 million to manage distribution of these funds, and so why would we choose to set a flat \$10,000 cap rather than a sliding scale related to the amount of damage sustained?
- Finally, while the second action plan does away with restrictive income guidelines (for 49% of the funds allocated for individual reimbursement), it only reimburses

homeowners for repair costs on repairs made within the first year. My wife and I were not able to start rebuilding until the summer after the flood (July 2012), and so even though we meet the "eligibility requirements," we don't qualify because we, like so many others, couldn't start rebuilding right away.

Thank you for your commitment to hearing comments from the public. I hope you will consider revising these parts of the action plan that I have commented on. We all have the same final goal of a recovered Magic City and together we'll get there.

Sincerely,
Nathan Mugaas
214 9th St NW; Minot, ND 58703

WRITTEN COMMENTS VIA US POSTAL SERVICE:

Aug 14th:

From:
Monty Reiner
1701 10th St. SW
Minot, ND 58701
701-500-9522

Cindy,

Although this is somewhat self-serving to my son whose house was flooded to the roofline, I sincerely believe what follows is a legitimate recommendation.

All current funding after FEMA has gone to benefit the very lowest income groups leaving those just slightly above that level or in the middle totally out of any assistance. These income levels also reflect standards that do not consider the cost of living in Minot and the inflated cost of repairs flood victims faced in this event.

I therefore recommend that whatever funding goes directly to flood victims is 100% allocated to that next tier of income earners. These folks have dug deep into their pockets, their backbones, and have taken out extra loans to make this work. Most still have unfinished basements and garages with only their main living area repaired to some extent.

This group of flood victims deserves a piece of the pie.

Sincerely, Monte Reiner

Aug 18th:

From:
Jerald Stafslie
141 25th St. SW
Minot, ND 58701
701-240-8874

I have three problems with the proposed method of distribution of the second allocation. First, expenses incurred only one year after the flood that qualify for this disbursement. I feel that this should be changed to include expenses incurred up to the current date. I had one half of my house torn down one year after the flood occurred. It took my wife and I a period of time to decide on what path we wanted to follow to get back into a house on our property. Secondly, distribution on a first come first serve basis makes no sense to me. Why not set a period of time for everyone to get a chance to apply for disbursement? What exactly is the hurry? Let's be fair to all involved. Thirdly, I think 100% of disbursement should be available to all, disregarding income. The flood was as devastating to all involved no matter the household income. I could have been retired by now, but I have \$90,000 in new home loans to be paid off first. Thank you.

Jerry Stafslie

WRITTEN COMMENTS VIA COMMENT CARD:

Aug 13th:

From:
Alan P. Armstrong
#13 Fairway
Minot, ND 58701
701-838-8300

This is a large home. The extra money will really help out a lot.

Thanks. Al

Lowell N. Thomas
900 1st. Ave. SW
Minot, ND 58701
701-721-3721

I still have to put siding on the house. If we get the money that is where it will be spent. It's been a long and painful process. Thank you.

Aug 14th:

From:
Phil Nelson
219 10th St. NW
Minot, ND 58702
701-720-0812

We are continuing to rebuild our home in the Oak Park area. We chose to stay here because we love this area. We are back in our home, but have many things left to do. We did not qualify for the HUD loans, so this would be a God-send to finish our home.

From:
George D Killmer
2015 5th Ave. SW
Minot, ND 58701
701-721-2917

Allot more should be paid out for "other households" (49%) "\$10,000 grant." Lower income has been given the benefit of the doubt & payments made to them frequently. The middle & upper class don't qualify because of higher incomes are the same people who pay the majority of taxes to subsidize all services for city & county services. It won't be too long with this attitude that the middle income class are going to become the lower income class and there won't be enough to go around. "Income" should not be a qualifier. "If you were flooded" & had a loss you qualify for equal payments for everyone. You go take out a loan for 30 years & see how it affects your quality of life & long term plans. "All" flooded homeowners need the "grant" money from CDBG (5 million not enough!)

*People are being bought out get approved value & walk away (no loans) (13 million)

*CDM Smith = 3.6 million – what's their percent of share??

*City Administration = 1.75 million – what share is that??

*11.6 Million on road and street repair

*35 million paid in May (2012)?

*67 million paid in 2012?

*etc, etc, etc

What percent di middle class get paid on these amounts??

*There should not have been a 2011 flood!!

* 1st Come – First served??

Aug 16th

From:
Ann Armstrong
21 1st Ave. SE Suite 28
Minot, ND 58701
701-838-0479

I am 93 years old. I spent my money on the house, but I have not touched the basement of my home at 708 2nd Ave. NE I would like to fix up my basement. If I get the money, that is what I'm going to do with it. Thank you.