Oxbow/Bakke/Hickson (OBH) Meetings – January 8-10, 2013

FMM Flood Risk Management Project

Summary of Survey Results as of 1/25/13

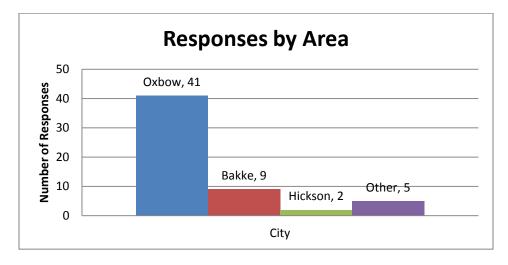
History: Individual meetings were held with OBH residents from January 8-10, 2013. Anonymous Surveys were handed out to residents attending these meetings, one per household, and were also distributed by resident(s) outside of the meetings. Residents were allowed to either hand the surveys in at the individual meetings or mail them in to the Corps of Engineers.

Number of Individual Meetings held: 76

Number of Surveys turned in at Individual Meetings: 33

Number of Surveys mailed in to date: 24

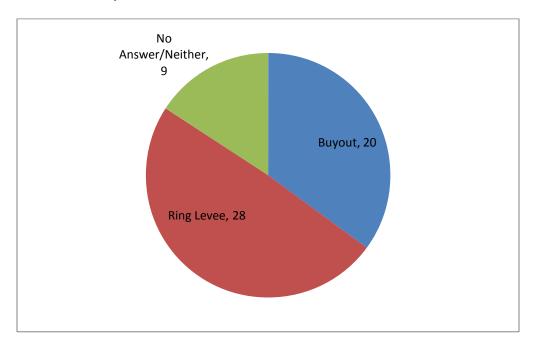
Oxbow/Bakke/Hickson/Other: 41/9/2/5



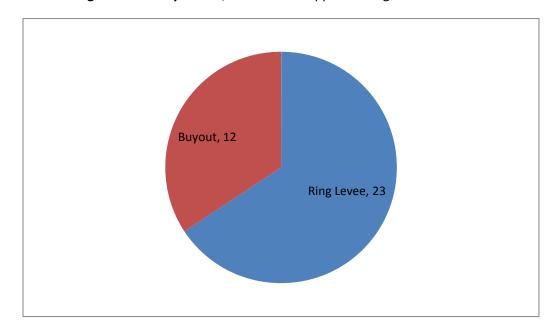
Total in support of ring levee: 28

Total in support of buyout: 20

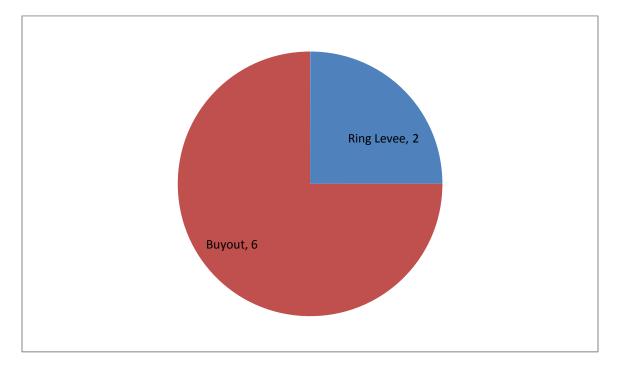
Total no-answer/neither: 9



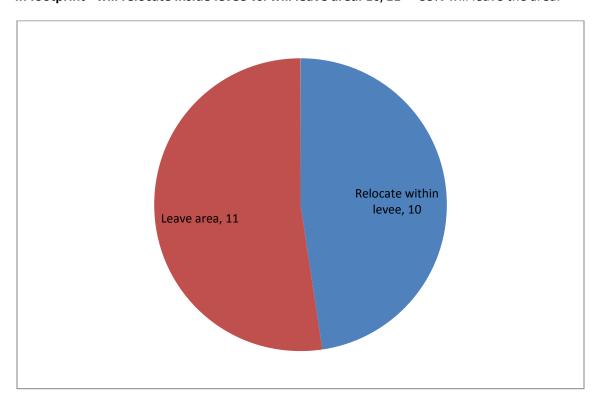
Oxbow Ring Levee vs. Buyout: 23/12 -~70% in support of ring levee.



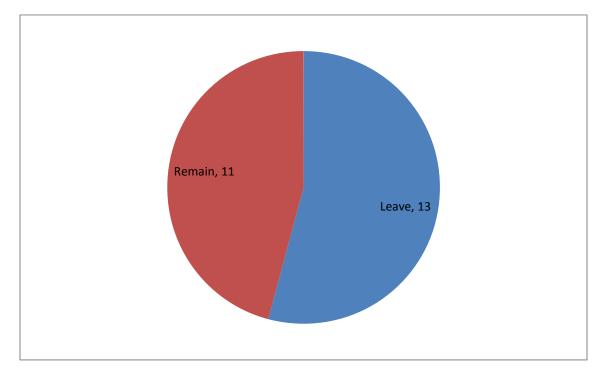
Bakke Ring Levee vs. Buyout: 2/6 – ~75% would prefer a buyout.



In footprint - will relocate inside levee vs. will leave area: 10/11 - ~55% will leave the area.







Comments/concerns with a ring levee option (mailed in comments are in italics):

Common comments/concerns:

- Safety not comfortable with only having one exit route, and being surrounded by a wall of water.
- Gives a definitive timeline for home values to return (many wish to leave)
- Unfair their home was built on high ground.

List:

- Home Value, Time Frame and playable golf course.
- Property values, safety
- Connected to sewer system, but outside Oxbow
- It's what OXBOW wanted!
- Transparency and clarity are important.
- Need to move as fast as possible.
- Gives a definitive timeline
- We were told no emergency services would be offered, and we are concerned about the road elevation with flood waters on both sides. It appears from the maps we would only have one outlet if needed in an emergency. Why do we need this when you are proposing to put a levee on top of properties that have never needed to sandbag? How can you guarantee limbo is gone when we don't know if anyone would buy a new house within this levee? We could be back at square one.

- Best option yet provided.
- No ring levee buyout only!
- In favor people would be able to get on with their lives
- We are concerned that the levee option will not be chosen because Bakke doesn't want it.
- Great solution to many complex issues
- That the new development area with the new lots would take too long to develop. We watched Oxbows lots develop & it took 20-25 years w/ some lots still available and we have no reason to believe that the new development would develop any faster. It's not morally right to make people put their equity at risk for an indefinite period of time. It's Fargo's responsibility to assume this risk for Fargo's flood protection. Everyone should have the option for a buyout.
- In support of ring levee.
- Fair compensation with buyout and keep within proposed timeline.
- In favor
- No.
- This is the best opportunity for all residents to acquire higher values and protect their homes. It's a HOME RUN for sure. Don't let it get away from us, please!!
- Best option.
- Bad idea! This is in the middle of a man made "ocean" remember...
- Better to save Oxbow (as much as possible) than to destroy!
- Since it costs approximately the same amount for a ring levee or the buyout option of these communities please make the proper decision. Choose buyouts and remove all risk.
- Best option available will bring property values back sooner and gives solid flood protection.
- 1) Not convinced that fair market value will come back to what it was prior to the announcement of the diversion.
 - 2) With this levee option we lose the option for a buyout at fair market value.
 - 3) When our home was built we were not in a floodplain. Now due to a man-made dam we will be forced to live inside a levee.
 - 4) Not happy with the new height of our only evacuation road. If the water is as high as the road and it's icy (from water on the road in the spring) we no longer have a good route to work or emergency services or for evacuation. (This example is if water is 4' below the levee. If the water gets higher, to 3' below the levee, then our only evacuation road is totally gone.
- My property is in the way of a levee. My concern is having to give up this spectacular lot on the Red River which has taken 15 years to establish: river view, canoeing, fishing, hunting and complete privacy to the east and south.
- There were a lot of really upset people at the meeting and it kept "reasonable" people who are for the ring levee from pointing out its main advantage: It puts a timeline on regaining the value of our homes. If we wait for buyouts from the other option (namely, waiting for the diversion to be authorized and funded) we could be waiting for decades given the state of the Federal deficit. By virtue of the diversion proposal's existence, we have lost marketability for our homes. If we are forced to wait for buyouts until the diversion is funded, we have no idea when that will be. With the ring levee option we know when we can sell our homes again.

- County needs to work more with Bakke to get our demands as they are our representation.
- Without a diversion this levee is not needed. With the diversion you put Oxbow/Bakke/Hickson at a very high risk of flooding. I do not want to live inside a trap. I do not believe property values with a ring levee around them will recover back to what they were prior to any discussion of the diversion. I want the buyout!
- Ring dike Fargo instead.
- I do not want a ring levee.
- I feel our property would be less marketable or valued lower than if the diversion and ring dike were not being proposed. To support a ring dike I would need mitigation that would allow my property to be higher valued or more marketable. I'm also concerned about potential hydraulic pressure on basements and an 8ft wall of water out my back door.
- This option does not address the negative impact of the proposal on the balance of the upstream communities, farmers, landowners and school districts. There continue to be too many unanswered questions that do not enable us to make a fully informed decision. If the ring levee becomes a reality, none of the costs of construction or maintenance should be assessed to the residents.
- Preference is no Fargo Dam and no ring levee.
- Main points from letter: unequal treatment, no guarantees on marketability, thinks everything will become a rental.
- Afraid of how long it will take to regain house value. Don't want to live in a fishbowl. Son
 graduates soon and buyout would allow us to move without having to wait for our home to
 regain value.
- I think it is a good option to protect the residents of Oxbow, Hickson and Bakke addition as these communities would be protected to a 500 year level.
- We believe that the ring dike will be disruptive to the fabric of the community with the removal of 41% of the homes, that it will not restore a market for homes and not be a desirable place to reside. Dikes fail and I would not feel safe at all behind a wall of 35F water in a flood situation. I would not stay here during a flood. I think other prospective residents would feel the same way. The USACE has a 3' dike standard for a reason and we believe the DA is undermining that standard with this ring dike proposal.
- Since it costs approximately the same amount for a ring levee or the buyout option of these communities please make the proper decision. Choose buyouts and remove all risk.
- Without a diversion this levee is not needed. With the diversion you put Oxbow/Bakke/Hickson at a very high risk of flooding. I do not want to live inside a trap. I do not believe property values with a ring levee around them will recover back to what they were prior to any discussion of the diversion. I want the buyout!
- The definition of "ring levee footprint" is unclear. Our home would not be under the dike, but inside the proposed ring dike.
- Not enough info provided. Mayor Nyhof is a liar.

Comments/concerns with a buyout option (mailed in comments in italics):

Most commonly noted concerns:

- The time frame is too long and/or uncertain. They may wait in limbo for 10-15 years for a project that never gets authorized. The sooner, the better.
- Fair appraisals not taking a big loss on their homes.

List:

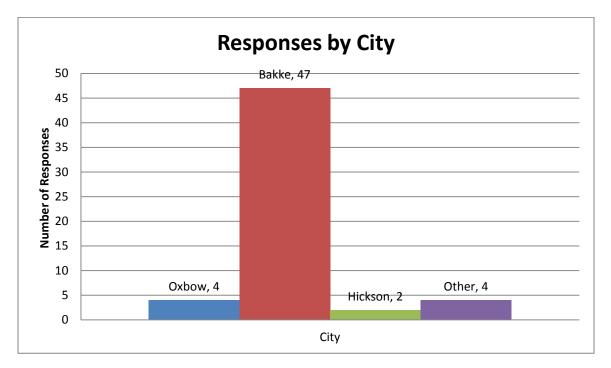
- Won't come in our lifetime.
- Time Frame
- Time Frame
- Fair assessments & Offers will expedite the process.
- How are specials affected?
- Still has them in limbo.
- 1. Memorial Park relocation
 - 2. Items on property if on water side can they be negotiated to take?
 - 3. Fair market value plus moving costs will be evaluated fairly. We are concerned that banks won't loan money people to buy which is driving our market down.
 - 4. Not everyone inside and outside are being offered a buyout it seems an "All for myself" attitude.
 - 5. If you choose to move to a new lot how are they divvying them out fairly?
- Available lots in Oxbow price?
- The length of time we have to wait for finalization of a buyout. We are ready to retire and move on and are unable to do so until decisions are made - in a reasonable amount of time, not 6 years.
- The buyout is the best way to go for me.
- A waste
- Taking a big loss on my home!
- Timing between moving out and having a new home available, and waiting years for a buyout (looking to retire.)
- Not feasible no timeline
- If the ring levee option is not pursued and instead the buyout option is pursued we are concerned the Oxbow/Hickson/Bakke would be so late in the project that we can't make future plans.
- Too long in limbo.
- Fair appraisal, would like to reside in existing loan throughout construction of home located within levee.
- Will be fine also if a levee doesn't go through.
- The sooner, the better.
- Fair price for my home.

- The sooner the better if you plan to continue this project with a dam on the main stem.
- The uncertainty associated with the Diversion and timeline are totally unacceptable. Homeowners would be in limbo for more than 10-15 years.
- Fair negotiations and to be made whole.
- That a possible buyout is 10 years down the road.
- My concern is recouping my costs and values and finding a comparable lot (home) somewhere
 else that would have all the benefits of where we now live. Who on your end would care if we
 were able to relocate with comparable benefits?
- That we receive a fair price for our home.
- If buyout is determined to be the way to go they should put us first so people can move on with their lives.
- Getting a fair market value in my appraisal. I much prefer this option even if it is 4-6 years down the road. I also believe these appraisals rightfully should be above fair market value since it is Fargo and the Corps that are flooding us. We have not flooded in the past, but will if a diversion is built. This is no fault of ours, and that should be kept in mind.
- I want a buyout and to be done being held hostage!
- From what I understand of the buyout option I expect to be treated fairly and receive just compensation for my property, moving expenses, etc.
- Timeline.
- Want a Buyout.
- Price and timeline.
- We believe that the diversion will not be constructed in our lifetime due to funding problems, opposition and environmental concerns. If it should somehow come about then a buyout or ring dike should be pursued and allow those who want to leave to take a buyout option. We want to live here in peace without massive change and do not want a buyout or ring dike - but if come it must - buy us out!
- Getting a fair market value in my appraisal. I much prefer this option even if it is 4-6 years down the road. I also believe these appraisals rightfully should be above fair market value since it is Fargo and the Corps that are flooding us. We have not flooded in the past, but will if a diversion is built. This is no fault of ours, and that should be kept in mind.
- Buyouts should be offered before commencement of any project at values that existed prior to the announcement of the project. Buyout with lease-back "may" be an acceptable option.
- We need to know what our homes are worth before we vote for anything.

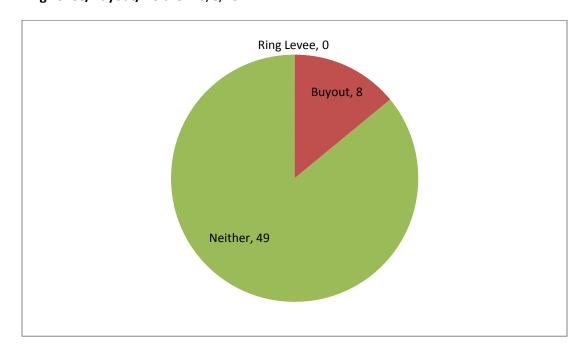
<u>Summary of Results from Surveys Received from Dennis Biewer, Bakke Resident and Pleasant</u> <u>Township Supervisor, on 17 January 2013</u>

Number of Surveys Returned: 57

Oxbow/Bakke/Hickson/Other: 4/47/2/4



Ring Levee/Buyout/Neither: 0/8/49



Number that will leave area: 6

Comments/concerns:

Common comments/concerns:

- Not interested in a ring levee
- Not interested in a diversion

List:

- We are not interested in living within a ring levee.
- Not interested in any ring dike, no buyout
- Not interested
- Not interested in Ring Dike
- Not interested in a ring dike
- Until the diversion project is fully funded the ring levee should not be discussed
- Not in favor of it
- Not in favor of Ring Dike or Dam
- Not interested in any type of levee or ring dike
- Not infavor of a levee, leave us alone, Fargo doesn't need a diversion
- Not interested in a ring dike
- No buyout needed, no ring dike needed is there is no dam
- No ring dike, no dam
- Not interested in Ring Dike
- No diversion
- I oppose both diversion and ring dike
- Not interested at all in ring dike
- Not interested in ring dike
- No
- No Fargo dam no ring dike
- Not interested in ring levee
- Not interested in ring dike
- No interest in ring dike
- Not interested
- Not interested in ring dike
- I'm not interested in a ring dike
- Not interested in a ring levee
- We do not want a ring dike
- Not interested in ring levee
- No ring dike
- No ring levee, let's get bought out

- Do not want a ring levee
- Not interested in a ring levee or buyout
- Not interested in a ring dike
- Not interested and appose ring levee
- Don't want ring levee or Fargo dam
- Not interested in ring dike
- Not interested in dike
- Not interested in a ring dike
- Do not endorse ring levee or buyout
- Not interested in ring levee
- Not interested in the ring dike
- No flood issues currently, don't like any of the options
- Not in favor of ring dike
- Not in favor of any ring dike or buyout or Fargo dam
- No dam or ring dike, protect you city without harming others
- No interest in ring dike
- Opposed to the ring dike and diversion
- If a ring levee will work to protect against flooding put it around fargo, no flooding problem here
- Against ring dike, it should not happen
- Not interested
- Not interested in ring dike
- No ring dike
- property value, appraisals
- timeline
- doesn't address negative impacts to upstream areas (farmers, landowners, schools)
- safety concerns
- negative impacts to townships and school district, paying for Fargo's decision to develop in the floodplain
- fair price, timeframe, locked