

FYI on NDR

National Disaster Resilience



Increased Homebuyer Program Availability

Do you know anyone impacted by the 2011 flood who is interested in moving out of the valley, was renting during the flood and interested in home ownership, or was a minor at the time of the flood and looking for their own home? If so, the city has a program that could help them own a resilient Minot home.

The Resilient Homebuyer Program's goal is to assist Minot's low- and moderate-income residents whose homes or apartments were substantially damaged during the 2011 flood by providing gap financing for buying a home. Eligible applicants include homeowners, tenants, and minors at the time of the flood. A qualified buyer may be eligible for up to \$60,000 in a zero-interest loan that is fully forgiven after 15 years (partially forgiven every month).

The primary qualifications to participate in the program are as follows:

- Live in residence that is being purchased for the city's flood protection project – or – lived in a home/apartment that was substantially damaged by the 2011 Souris River Flood.
- Purchase a home within the city limits, in a defined resilient neighborhood (list is available on city website) outside the proposed 100-year FEMA flood plain.

- Household income at or below 120% of the Ward County area median income.
- Secure a 30-year fixed mortgage through a North Dakota Housing Finance Agency (NDHFA) participating lender.

The City of Minot and NDHFA have collaborated with Minot's lenders and realtors since the inception of the program. Communication is continuing with these professionals through small-group meetings to inform them of program requirements and obtaining feedback on ways to market and improve the program to better attract qualified residents.

In the last year, more than 35 people have applied for the program, with multiple recipients earning the maximum available benefit of \$60,000. One recent applicant was a minor at the time of the flood, living with his parents. Without this program, he likely would not have had the resources to purchase a home.

The program continues to take new applicants, so if you know of anyone who may be eligible please encourage them to call Minot's Disaster Recovery Office at 837-5813, drop in to the office at Arrowhead Mall, or email Tammy at smallt@cdmsmith.com.

Interested homebuyers, like Brian Juenger seen here shaking Mayor Sipma's hand, should inquire about the Resilient Homebuyer Program. One of the first steps is to contact the City's Disaster Recovery Office at 837-5813.



PROJECT HIGHLIGHTS

Acquisition Program

- 137 properties in the first three buyout areas have been acquired to date. These properties are needed to make way for flood mitigation projects.
- The city has demolished 86 properties in these first three buyout areas. Three of the four commercial demolition sites have begun, with one complete and the rest projected for completion in July. The 2019 Round I Structure Demolition and Site Restoration Project was approved by city council on April 15th and a notice to proceed has been issued.
- The city's structure and salvage auctions continue, and all sales generate program income which will be fed directly back into acquisition program future purchases.

Affordable Housing

- The environmental review for Park South Phase 2 has been completed. Essential Living will release a Request for Qualifications (RFQ) for architectural and engineering services.
- The Milton Young Towers' Findings of no Significant Impact received no comments and the Request for Release of Funds has been sent to HUD. The next step will be for the Minot Housing Authority to release an RFQ for architectural services.
- One proposal was received in response to the mixed-use affordable housing Request for Proposal and it is currently under review.
- The City of Minot has received a proposal from Lutheran Social Services Housing, Inc., a non-profit corporation, to build 17 units of multi-family affordable rental housing which is being presented to the City Council for approval through a sub-recipient agreement.
- 40 people have applied to the Resilient Homebuyer Program: 19 remain in the process of review and eligibility verification through a lender of their choice, 19 applied for the program but were not eligible or withdrew, and 2 have closed to date. The program continues to take applications.

Downtown Gathering Place

- The City has extended voluntary acquisition offers to the property owners in the City Council selected highest rated site (there are two other site options). Responses from all property owners have been received and negotiations are underway.

Family Shelter

- The City of Minot has received a proposal now in the form of a draft sub-recipient agreement with Lutheran Social Services Housing, Inc. to create a 6-unit family shelter. The project will involve site acquisition and a combination of demolition, renovation, and new construction. The agreement will now be presented to the City Council for approval.

City Hall

- A draft broad spatial analysis has been completed and is currently being reviewed.

CTE

- Meetings with stakeholders are occurring to determine next steps.

PROJECT OVERVIEW

Reduce Flood Risk/ Improve Water Management

A. Buyouts / Acquisitions /

Demolitions / Relocations

- a. Total Budget - \$20,031,020
- b. Spent to Date - \$12,220,238

Build Affordable Resilient Neighborhoods

A. Multi-Family Affordable Housing

- a. Total Budget - \$20,897,000
- b. Spent to Date - \$2,734,558

B. Single-Family Affordable Housing

- a. Total Budget - \$12,807,750
- b. Spent to Date - \$908,700

C. Gathering Place

- a. Total Budget - \$6,000,000
- b. Spent to Date - \$180,205

D. Family Shelter

- a. Total Budget - \$3,041,500
- b. Spent to Date - \$97,589

Foster Economic Resilience and Diversification

A. Center for Technical Education

- a. Total Budget - \$1,540,000

B. Relocate City Hall

- a. Total Budget - \$3,750,000

Completed Projects

- Affordable Housing Supply & Demand Study
- Souris River Decision Support Tool
- Park South Renovations