

Frequently Asked Questions

This document is a compilation of questions. The first ones are questions we know you will have. As we receive more questions and comments, we will post them here with the answers or responses. We intend to update this as often as needed.

Q: What is the Levee Plan?

A: The Levee Plan (posted on this website) is the Corps' response to issues identified following the 2019 flooding event. This is an ALL or NONE plan. We cannot pick and choose to do parts of this plan or only a percentage of any part. The Corps has informed us that this plan meets their minimum standards. This plan creates seepage berms where our vulnerable areas are.

Q: Why should we do this?

A: During the 2019 Flood event, areas in and around the lake exhibited signs of boil activity. This proposed plan addresses those issues by installing a series of seepage berms along the levee. These are very similar to the ones installed following the 2011 flood event. Seepage berms help to mitigate future similar issues.

Q: What is a seepage berm?

A: Basically this is mound of dirt and sand that is raised up and extends the levee toe further away from the river to accomplish the mitigation of boils.

Q: What exactly is a boil and why are we concerned with them?

A: A boil looks like a large ant hill. It is essentially a flow of water between the river and the lake (in either direction) where the movement of water is great enough to move material (dirt and sand) appearing as a mound. Water movement is expected during flood events, however, the movement of material suggests a deterioration of the levee. The goal is to slow down the movement of the water so no material is displaced. This is typically accomplished with seepage berms.

Q: How do we know this plan will work?

A: True answer is we don't. The Corps has given us a 50/50 probability of future flood events causing issues if we do this plan. We know that if we do NOTHING we WILL have issues. We also know that the work done following the 2011 flooding performed very well throughout the 2019 flood event. We have every expectation that seepage berms will work.

Q: How much will this Levee Plan cost?

A: This is a very complex and complicated answer. The Corps has proposed a plan which the District would be responsible for its 20% cost share. There are many other ancillary costs that are associated with this plan that are the District's sole responsibility to pay at 100%. The total of all of these costs is expected to be approximately \$4,000,000

Q: What are some of the ancillary costs?

A: The district is responsible for the 100% cost of things such as: supplying the material (dirt, sand, rock) for the Levee Plan, to relocate all utilities including power and water main, to remove everything from the construction zone such as trees, septic systems, utilities, posts, concrete roads and drives, to pay for the homes that need to go, to pay to remove the homes that need to go, to pay moving expenses to the displaced homeowners...and more.

Q: How much will this cost ME, the individual homeowner?

A: Our finance counsel, D.A. Davidson has looked at this. The cost was explained in the Letter to the Homeowners that went out and is posted on this website. The cost to the District will be financed with bonds and those will be paid back with interest by an increase in property taxes. Not knowing the final cost of whichever project we decide upon we can explain it this way: for every \$1M of project expense you should anticipate an increase of approximately \$100 per \$100,000 of your home valuation set by the Cass County Assessor.

Q: What if we just said no?

A: This is another very complex answer. To answer is correctly requires breaking the idea down into multiple questions that each have multiple answers. The next set of questions and answers will help. Much of it has to do with our Levee and the Corps' PL84-99 program.

Q: What is the PL84-99 program?

A: The PL84-99 can be reviewed here: https://www.spa.usace.army.mil/Portals/16/docs/emergencymgmt/PL84-99-Rehab_Assist_NFFC_Projects.pdf We have a Non-Federal levee where the District is the Levee Sponsor. By participating in this program we get ongoing support from the Corps related to design, engineering, flood fight assistance, and an 80/20 cost share for improvements and repairs where the government pays for 80% of the costs for projects agreed to with us the Levee Sponsor.

Q: So what happens to the PL84-99 if we don't agree to this plan?

A: If we delay a decision too long or decide not to do this our Levee status will change from ACTIVE to INACTIVE. Once we are inactive, we cannot go back to an active status without bringing the levee up to the minimum standards being proposed by the Levee Plan. To do that would be our 100% responsibility for the cost. We can also request to be removed from the PL84-99 program. The different statuses provide for different levels of Corps involvement and cost sharing. If we go inactive or drop out of the program, the Corps will inform FEMA of this and FEMA will take that into consideration when reviewing the flood maps that are the basis for flood insurance rates.

Q: How will flood insurance rates be affected?

A: There is no way to know when FEMA will review our area or issue flood map revisions. They could do it in response to a change in status or simply do it in the course of their normal review process. We have attempted and have been unable to get an answer to the question of how high could insurance rates go because of this.

Q: What is the current risk assessment?

A: We held a discussion with the Corps about how they evaluate risk. It is essentially a scatter graph that has 2 axis. They evaluate variables such as: condition of levee, total value of property, total number of people at lake at any time, ability to evacuate, level of community awareness of threat, flood fighting and self-help capability, etc. The Corps last did a formal Risk assessment in 2014 in response to the 2011 flooding and mitigation work. They believe that risk remains unchanged even following 2019 flooding but contend that the risk will be reduced if we agree to the Levee Plan.

Q: *Speaking of the 2019 Flooding, why have we not repaired the road yet?*

A: Part of this plan is a change to the road, especially from Lot 204 to the levee. We have been working with FEMA on this and want to make sure that, should we do any project, the new road contours are taken into consideration. Also, we believe any project will create more road damage. Prior to the 2019 flooding, the road was scheduled for a layer of rock for this summer of 2020. Now it is scheduled for summer of 2021.

Q: *When would any of this work be done and how long will it take?*

A: If we decide to move forward with the Levee Plan, a lot of things need to happen. First we would need to acquire the homes and property then do all of the related work to clear them and ready the ground. This would take place over the next couple of months so that the Corps' work could ***potentially*** start late this fall. They have indicated that it could take them as much as 6 months for all of it. We will work with them to do much of the work in the lake itself during non-summer months.