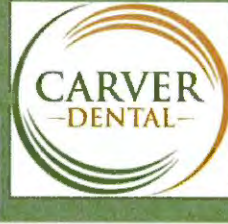


Carver Dental
4725 Dahlgren Road
Carver, MN 55315

P: 952-960-9060
F: 952-960-9066



www.carverdental.com
info@carverdental.com

5/10/21

Mayor Courtney Johnson
City of Carver
316 Broadway
Carver, MN 55315

Dear Mayor Johnson,

I am writing to voice my support for the Carver levee improvement project and share my story of starting a business in the city.

In February 2016 I was looking for a community to start a dental practice. My wife & I found Carver and were immediately drawn to the character and charm of the Downtown Historic District. We bought a home downtown shortly thereafter, in May of that same year.

I had also found a building in the Downtown Historic District that I thought would be a good fit for our business. Although it required some rehab and a substantial financial investment, I was enthused about the prospect of helping to improve the Downtown Historic District.

Unfortunately, after finding out that the building was located in a floodplain, and the enormous insurance costs associated with that location, it quickly became an undertaking that was financially impossible.

I am hopeful that after many years Carver's levee improvement project will become reality and the Downtown Historic District can capitalize on its enormous potential as a vibrant business district and community gathering space.

Sincerely,

Adam Holder

Adam Holder, DDS



Paul Newton - Insurance Agent
PO Box 290, 113 3rd St E
Carver, MN 55315
Phone: 952.448.4580 or 888.448.4580
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Website: www.carinsgroup.com

May 10, 2021

Courtney Johnson
Mayor
City of Carver
316 Broadway St
Carver, MN 55315

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There is a house behind our office building, which lost its grandfathered flood rates, was receiving new flood quotes at \$12,500 per year for \$150,000 in coverage. The property ended up selling to a cash buyer for \$50,000. He is taking the risk of not having flood insurance as it is not required without a mortgage. Another home next to our office ended up with the owner buying another home out of state and then letting it go in foreclosure as the flood insurance costs were going to be too much long term.

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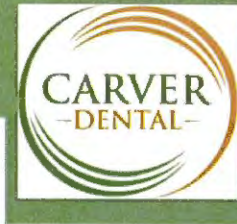
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We are residents of Carver, and the owners of a commercial building in the historic downtown flood plain. We love Carver - its history, its people, its community and its proximity to the beauty and nature of the Minnesota River. However, we'd like to share with you our experience with the challenges of that proximity to the unpredictable Minnesota River.

We moved to Carver in 1999 and built a new home in Carver Bluffs, well above the Carver water table. Our first experience with Minnesota River flooding came two years later, in the Spring of 2001, when the river crested at 33.11 feet (as measured in Jordan; 34 feet is Major Flood Stage). Our then normal route to work and beyond (through downtown Carver to 61) was cut off, as the river pushed back against Spring Creek and water flowed over County Road 40. Our detour was to take 40 West to East Union and County Road 43 to Victoria and then County Road 5 East, an additional 10 miles each way.

But that was the only time during the first 10 years that we lived in Carver, when Minnesota River flooding disrupted our lives in any measurable way. However, the following 10 years proved to be much more disruptive. While the Minnesota River approached major flood stage (over 31') only once from 1999-2009, it did so FOUR TIMES in the subsequent 10 years – meaning the river flooding problem is increasing, not decreasing or maintaining.

In 2008, we opened a business in downtown Carver, a flower shop in a wonderful historic building in the middle of the downtown flood plain. We didn't own the building; rather we rented space in it. Two and a half years later, the Minnesota decided to rise again in a big way. Heavy late summer rains caused the river to slowly swell. Talk around town was that we could be in for a flood. We began to formulate a plan for how we would raise our free standing floral coolers, fixtures and inventory at least a foot off the floor (we were told that's how high the water was in the building during the 1965 flood) or incur the cost of hiring someone to remove our coolers and fixtures to higher ground, and packing up all the inventory in order to move it to safety. The river crested in September at 33.07 feet without damaging the building or our contents. Six months later, March of 2011, after a snowy winter, higher than average Spring temperatures and heavy rains, the river once again crested at 31.81 feet.

In 2012, we had the opportunity to purchase the building we were in, from the bank which had foreclosed on the previous owner. We felt honored to own a piece of Carver history, and take control of our facility costs. Of course, flood insurance was mandatory by our mortgage holder. At that time \$1149 annually seemed a reasonable cost, knowing as we did what the river could potentially do. And she did – two years later, cresting at 33.25 feet in 2014.

2014 was also the year that our FEMA-subsidized flood insurance began to rise, jumping from \$1149 to \$1388 – a 20% increase. And it continued to rise 20% every year. By 2020 (the current year's coverage, through next month), the premium had risen to \$3984, taking a large chunk out of business profits.

Now that we own the building, we are also concerned about property values and salability. Who would want to purchase a property that has an additional built-in cost starting at \$4000/yr and continuing to escalate at 20% annually?

We are senior citizens, so in 2019 we retired from the florist industry. We now rent the building to another business. This rental income, along with Social Security, supports our retirement. We once floated the idea of selling our home in the Bluffs, demolishing the deteriorating shed attached to the historic structure, and building a historically-styled two-story building in its place, that would have a downsized apartment above (that we could live in) and another commercial space below, that could be leased for another Carver retail business. But there are so many challenges with this plan – building limitations on a property in the flood plain, adding the risk of our primary residence being flooded, and increased flood insurance premiums yet again on the new addition.

If Carver were to be able to improve the levee so that it could be certified,

- our flood insurance costs could be eliminated,
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Thank you, in advance, for your consideration of supporting the levee project in Carver. While very personal to us, it is even more vital to Carver ... and also to the State of Minnesota - to protect the first city in the state to receive National Historic Register status due to its importance to the history of our state.

Respectfully,

Annette and Al Hentz

Cindy Monroe

404 East 7th Street, Carver, MN 55315 | 952-448-4760 | cwmonroe@hotmail.com

May 6, 2021

Mayor Courtney Johnson

City of Carver

Carver, MN 55315

Subject: Downtown Levee Project, City of Carver, MN, County of Carver, MN

Dear Mayor Courtney Johnson:

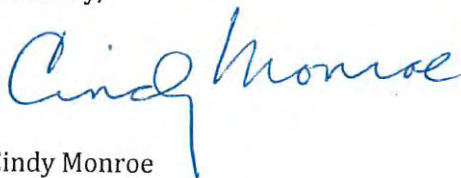
Please share this letter with the decision makers responsible for determining Carver's worthiness to receive funding to improve our levee system in an effort to increase its ability to protect our historic downtown.

Downtown Carver is a quintessential 19th century river town, basically intact and preserved. This is no mean feat when the river it resides along is the Minnesota River. There are not many river towns left with as many original structures as we have in Carver. This needs to be protected. History is important.

I have lived in Carver for over 30 years, I served on the City Council for 24 years, I am well acquainted with the Minnesota River and its annual ability to frighten us with potential *and* realized flooding, sometimes in the spring, and sometimes in the fall – and occasionally in both seasons. I do not know the amount of money we as a community have spent dealing with flooding, or how much we have been awarded by FEMA and the State of MN – but it is a lot. Think if these funds would have been used to permanently resolve the flooding issues. Unfortunately, because we don't have a permanent solution a portion of our historic downtown remains in a flood plain with increased insurance premium costs and restrictions on building improvements. It is amazing to me that our lovely downtown has survived these restrictive conditions. It has survived 163 years as the City of Carver, with almost 100 structures on the National Register of Historic Places. There is so much history to preserve here. Think what the downtown could be if we had a permanent, certified levee! And think how much money FEMA and the State of MN could save if Carver no longer had to prepare for, and repair after, flood events.

The Minnesota River is a beautiful natural resource when it isn't raging into our town, wreaking havoc on the heart and soul of our community. Please help us protect our downtown and preserve our history by funding our Levee Project.

Sincerely,



Cindy Monroe

Hi Courtney,

As you mentioned I own property in the flood plain of downtown Carver that also happens to be in the Historic District.

Having a certified levee would take away that fear that is always in the back of my mind regarding 'what if' the current levee failed.

As you know, the current levee was built by a crew of local volunteers back in the mid 60's following years of devastating floods. While it has served it's purpose well, those volunteers were not engineers and we don't really know the science behind their well intentioned work.

A certified levee would go so much further than just protecting our Historic downtown. It would, in my opinion spur investment in our downtown which would be good for all the citizens of Carver.

I know of others that were not able to take on building restoration projects due to the added cost of flood insurance, which is mandated on any Federally backed loan!

One example that comes to mind was Carver Dental that tried to invest in 120 Broadway a few years back. Another one was Terra and Kyle (don't know their last name) that were ready to invest \$300K and ran in to the same roadblock.

I was a little more fortunate in my investments in that I was able to take loans against my home which is not in the flood plain in order to get around the flood insurance obstacle. I have the option of purchasing flood insurance prior to a flood event, but that is like rolling the dice. I believe I have to purchase 3 months in advance of any projected event.

Our Historic Downtown has been through several flood events over the years prior to having levee protection and I can see by my own experience the extremely harmful effects they have on the structures which are mostly hidden from view.

Most foundations of our Historic buildings are constructed of Merriam Red rock which is soft and porous. The old mortar used tends to crumble away after having been flooded so many times, weakening the structure. The wooden floor joists making contact with these foundations rot from the moisture that is held much longer than cement foundations. This makes it even worse and very expensive to repair!

Then there are the Historic homes in the flood plain. Having to come up with the extra cost of flood insurance takes away dollars that could be spent on much needed upgrades and maintenance. The longer it takes to certify the more serious the situation becomes.

I sincerely appreciate the effort you are putting in to getting this done. I know we have a long ways to go but with your lead we are heading in the right direction. It's something that we all know needs to be done and there finally seems to be a glimpse of light at the end of the proverbial tunnel.

Thank you,
Gregg Witt

To Whom it May Concern:

As a long-time chair of the City of Carver Heritage Preservation Commission and board member and past President of the nonprofit Carver-on-the-Minnesota, Inc. I feel it is important to comment in support for the need for funding Carver Levee improvements and FEMA certification.

The Carver Historic District was created and placed on the National Register of Historic Places in 1980, among the first so created in Minnesota. A number of its buildings are among Minnesota's earliest survivors, dating to the territorial and early statehood days of the 1850s and 1860s. It is very problematic that much of historic Carver lies in the Minnesota River flood plain, protected only by an unimproved levee uncertified by FEMA, so that every year there is the flooding potential to damage or destroy it. But an unimproved and uncertified levee and flooding are not the only potential risks. Other risks are more imminent and already upon us.

Homeowners behind the uncertified levee in the flood plain are required to have flood insurance when having a bank mortgage. Since Hurricane Katrina occurred in 2005, flood insurance costs have skyrocketed to the point they can often even exceed the house payment on the mortgage. This is exactly what happened to my next door neighbor, Steve Harris, who owned an 1890s Queen Anne Victorian at 209 Fourth Street East in Carver. Frustrated, he walked away from his mortgage and his equity in the house, knowing the expensive flood insurance would make the house difficult, if not impossible, to sell. The house went into bank foreclosure, was purchased cheaply for cash, then it went back into foreclosure again, before again being cheaply acquired by a buyer who extensively remodeled the interior. The buyer then tried to flip the house for a profit, but again found it to be unsellable several times over due to flood insurance costs. Finally, he rented it out to recoup some of his costs.

The same thing happened to another of my neighbors, Andrew Baetz, who owned a brick Greek Revival house at 117 Third Street East, built in 1867. After proudly making sensible historic restorations to the property, his flood insurance costs exceeded his mortgage, forcing him to walk away and let it go into foreclosure. Another sad example is that of the August Johnson House in the 100 Block of Main Street East in Carver, which, when built, was touted in the newspapers as rivaling the Summit Avenue homes of St. Paul. Forced to sell, the owner received several offers in the \$200,000 range, but all offers fell through due to required mortgage flood insurance costs. It finally went to a cash buyer for \$60,000 who rented it out as an investment. Several such Carver foreclosed properties have been acquired by wealthier cash buyers, at huge discounts, who don't need a bank mortgage, and thus no flood insurance.

But it isn't only residential homeowners who are suffering. The long-vacant for sale 1870s brick commercial building at 120 Broadway finally had a potential buyer in Dentist Adam Holder. But the sale fell through when it was determined how expensive the flood insurance would be if fitted out with dental equipment. Dr. Holder instead built a new dental office, Carver Dental, well above the flood plain. The 1870s building remains empty, thus due to an uncertified levee, and the entire historic commercial district suffers.

Another unfortunate situation affecting both residential and commercial buildings in the flood plain is that FEMA regulations do not allow any property to be improved or altered by 50% more than their value, thus further handcuffing owners, particularly at a time when costs are skyrocketing for building materials and labor. It is difficult to calculate the past and future losses for in Carver: the restaurant that never opened, the coffee shop not created, the branch bank that goes elsewhere.

In a National Register Historic District anything that affects one property affects all properties. And an uncertified, unimproved flood levee has so many downsides in addition to potential loss by flooding: Flood insurance costs that exhaust funds otherwise available for maintenance and restoration of properties for future generations, walkaways and foreclosures, a 50% cap on improvements, decreased property values, investors capitalizing on the situation of the unfortunate. It is a sad and ongoing loss for everyone at the local, state, and national levels.

If you are interested in learning about the history of the properties in the Carver Historic District go to https://carvercurrent.com/pub/history/Carver_Historic_District_2016.

John von Walter



Paul Newton - Insurance Agent
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May 10, 2021

Courtney Johnson
Mayor
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316 Broadway St
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Thank you for your continued efforts on improving the City of Carver while working to strengthen its infrastructure for centuries to come.

Sincerely,

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Paul Newton
Owner
Carver Insurance Group

May 3, 2012

Re: New Carver Levee

To whom it may concern,

I am writing this letter to hopefully convey what a new levee would mean for me, my home and the community I love.

I moved to Carver almost 13 years ago now and currently live right downtown on the river near Riverside Park. When I purchased my home I was looking forward to spending the rest of my years living in my little bitty house on the river.

Well flash forward several years I find out that due to changes, my flood insurance is going to skyrocket to a level that quite frankly can and may still result in me either losing my home or having to sell it and leave the community I love because I can no longer afford the exorbitant flood insurance costs. If I were to keep full replacement flood coverage on my home I am looking at over \$600/month added on top of my mortgage. This is for a small 800 square foot house, I am not talking about anything fancy. That money has been a huge hit on the monthly budget and the worst part is there will probably never be a time when that insurance will help me cover any type of water problem/damage.

A new levee in Carver could be a game changer for me. With a levee that is certified the burden of FEMA Flood Insurance would be lifted. I would finally be able to invest in my property. I have hesitated with adding anything substantial to my home for fear of what flood insurance would not cost me not to mention that a lot of my "disposable" income has now had to be diverted to pay my increased flood insurance costs each year.

The previous statements come from my own personal perspective regarding my own little piece of Carver. But what I would also like to include is what this new levee could mean to my community.

Part of what drew me to Carver was the small town feel. Granted that has changed considerably on top of the hill but downtown Carver has managed to maintain its charm and small town feel. The levee is what keeps that area vital to our town. Historic downtown Carver is our identity, it is our commerce hub and it is our social gathering place. I wonder how many more businesses might come or stay in downtown and I wonder how many people have gone somewhere else because they learn of the flood plain and the prohibitive insurance costs. Beyond the business aspects, downtown Carver and the river bike path are places where community comes together. People wave as they walk, skate, bike ride by on the bike path (which is on top of the current levee). Imagine how many more visitors we could potentially see if there is a new levee that helps the whole area enjoy the beauty of the Minnesota River while also keeping us SAFE.

I understand that living on a river comes with its ups and downs, I get it. However if we want to keep our beautiful little town vibrant and safe it is time that the levee gets improved. Not only for those of us who already live in Carver but also to keep it vital for generations to come. Carver's downtown is so rich in history and it would be terrible to lose any part of that. Sometimes in our current times, progress becomes the focus at the expense of our important history. Please help us preserve a major historical part of Minnesota history because that is what Carver is and it needs to live on. A new improved levee, in my opinion, would mean a new Carver. It would be hope for the future of Historic Carver and everyone who lives here.

Thank you for allowing me to share my feelings with you regarding this project.

Sincerely,
Shannon O'Bryan
205 Main Street East

Shelley Rudolf
121 4th Street East
Carver, MN 55315

May 5, 2021

Re: Support for Carver's Levee Improvement Project

To whom it may concern,

My name is Shelley Rudolf and I reside at 121 4th Street East in Carver, MN. There are four properties between our home and the Minnesota River. I am writing to you to request your help with Carver's Levee Improvement Project.

My husband Eric and I moved our family into our 1860 ca. home in Historic Carver in 2004— one week before our twin daughters were born. Our son had just turned three and would run from one window to the next watching the world pass; motorcycles, vintage cars and the train that, at that time, would skim the outskirts of our neighborhood to cross the Minnesota River. We have now loved this home for 17 years and cherish the memories made while raising our three children here. Treasured memories such as first steps, baptisms, first days of school, graduations, community events and every moment in between.

The rich history of our country lives in the foundations and walls of these Carver homes. We often imagine what our predecessors experienced in this home prior to our 2004 arrival. Their loved ones served in the Civil War, World Wars, the Korean War. They witnessed the abolishment of slavery and endured the assassinations of Presidents Lincoln and Kennedy, floods and economic depressions. Like us, they witnessed births, first steps, first days of schools and graduations.

Our hope is that these long-standing historic properties survive another 160+ years to provide shelter and to house countless memories for future families. For this, we need your help! The levee protecting our city is in desperate need of improvements. It is a near annual source of stress and concern to the people of Carver as we watch the level of the Minnesota River and wonder if we will be moving furniture and sentimental items from lower levels to upper floors. Will we be confirming our commitment to community by sandbagging neighbors' homes and businesses? Will we need to make evacuation plans? Have we made the flood insurance payment?

The financial impact for those living within this flood plain is crippling. Many cannot afford to invest in their properties due to mandatory flood insurance requirements. One homeowner hangs blankets on the walls to provide insulation during winter months because they cannot afford to insulate INSIDE the walls and attic. Selling property is a challenge if, for whatever reason, homeowners need to relocate. Prospective buyers are forced to pay cash for homes and commercial properties because they cannot afford the added cost of flood insurance which results in homes and commercial properties sitting empty for decades.

An improved and certified levee shielding the historic City of Carver from the Minnesota River would provide great financial relief and security for our community while protecting the rich history of these homes and businesses. We, along with our community, would greatly appreciate your help with this process.

Sincerely,

Shelley Rudolf



Serving the communities of Carver, Chaska, Chanhassen, and Victoria
A nonprofit organization, 501(c)(6)

March 17, 2022

RE: Support for the City of Carver's Levee Improvement Project

To Whom It May Concern:

The SouthWest Metro Chamber of Commerce (a community partner, business resource, and business advocate) has a well-established history of supporting development and infrastructure in this region. I am writing in support of the City of Carver's Levee Improvement Project. Carver's levee system was constructed nearly 55 years ago following the 1965 flood, which devastated historic downtown Carver and its local business community.

Carver's levee has deficiencies, which make it a prime example of aging infrastructure in need of modernization. As recently as 2019 the Minnesota River in Carver was at or above flood stage for more weeks than it was below. Each flood brings with it the threat of a levee breach which would devastate the City of Carver's downtown business district.

The area within Carver's 100-year floodplain is home to a number of small businesses in the city's unique historic downtown—one of the largest contiguous districts on the National Register of Historic Places. These businesses offer shopping and services which make downtown Carver the heart of this growing community.

The City of Carver is asking for \$12 million from the State of Minnesota to make the necessary improvements to its levee. These improvements will not only prevent future flooding in Carver's historic downtown, but they will also set Carver on the path toward getting the levee certified by FEMA. Once this process is complete, home and building owners in the 100-year floodplain will no longer need to purchase exorbitant flood insurance on their structures and—maybe more importantly—they'll be able to confidently invest in their building and business without the threat of their hard work being literally washed away.

Carver's historic downtown is an important part of its community's heritage, and I'd like to see the State of Minnesota commit to invest in it for future generations. With this letter, I am writing to share the SouthWest Metro Chamber of Commerce's support for the State of Minnesota to designate bonding funds for the City of Carver's Levee Improvement Project.

Thank you very much for your consideration, your service, and your partnership on this extremely important issue.

Darren Noble, Executive Director
SouthWest Metro Chamber of Commerce
darren@swmetrochamber.com
952-715-6305 (direct line); 952-715-2160 (cell)

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We are residents of Carver, and the owners of a commercial building in the historic downtown flood plain. We love Carver - its history, its people, its community and its proximity to the beauty and nature of the Minnesota River. However, we'd like to share with you our experience with the challenges of that proximity to the unpredictable Minnesota River.

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Respectfully,

Annette and Al Hentz

Cindy Monroe

404 East 7th Street, Carver, MN 55315 | 952-448-4760 | cwmonroe@hotmail.com

May 6, 2021

Mayor Courtney Johnson

City of Carver

Carver, MN 55315

Subject: Downtown Levee Project, City of Carver, MN, County of Carver, MN

Dear Mayor Courtney Johnson:

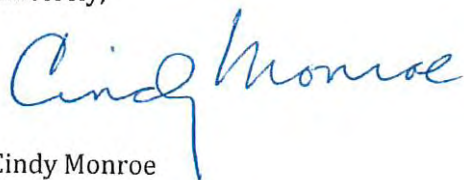
Please share this letter with the decision makers responsible for determining Carver's worthiness to receive funding to improve our levee system in an effort to increase its ability to protect our historic downtown.

Downtown Carver is a quintessential 19th century river town, basically intact and preserved. This is no mean feat when the river it resides along is the Minnesota River. There are not many river towns left with as many original structures as we have in Carver. This needs to be protected. History is important.

I have lived in Carver for over 30 years, I served on the City Council for 24 years, I am well acquainted with the Minnesota River and its annual ability to frighten us with potential *and* realized flooding, sometimes in the spring, and sometimes in the fall – and occasionally in both seasons. I do not know the amount of money we as a community have spent dealing with flooding, or how much we have been awarded by FEMA and the State of MN – but it is a lot. Think if these funds would have been used to permanently resolve the flooding issues. Unfortunately, because we don't have a permanent solution a portion of our historic downtown remains in a flood plain with increased insurance premium costs and restrictions on building improvements. It is amazing to me that our lovely downtown has survived these restrictive conditions. It has survived 163 years as the City of Carver, with almost 100 structures on the National Register of Historic Places. There is so much history to preserve here. Think what the downtown could be if we had a permanent, certified levee! And think how much money FEMA and the State of MN could save if Carver no longer had to prepare for, and repair after, flood events.

The Minnesota River is a beautiful natural resource when it isn't raging into our town, wreaking havoc on the heart and soul of our community. Please help us protect our downtown and preserve our history by funding our Levee Project.

Sincerely,



Cindy Monroe

Hi Courtney,

As you mentioned I own property in the flood plain of downtown Carver that also happens to be in the Historic District.

Having a certified levee would take away that fear that is always in the back of my mind regarding 'what if' the current levee failed.

As you know, the current levee was built by a crew of local volunteers back in the mid 60's following years of devastating floods. While it has served it's purpose well, those volunteers were not engineers and we don't really know the science behind their well intentioned work.

A certified levee would go so much further than just protecting our Historic downtown. It would, in my opinion spur investment in our downtown which would be good for all the citizens of Carver.

I know of others that were not able to take on building restoration projects due to the added cost of flood insurance, which is mandated on any Federally backed loan!

One example that comes to mind was Carver Dental that tried to invest in 120 Broadway a few years back. Another one was Terra and Kyle (don't know their last name) that were ready to invest \$300K and ran in to the same roadblock.

I was a little more fortunate in my investments in that I was able to take loans against my home which is not in the flood plain in order to get around the flood insurance obstacle. I have the option of purchasing flood insurance prior to a flood event, but that is like rolling the dice. I believe I have to purchase 3 months in advance of any projected event.

Our Historic Downtown has been through several flood events over the years prior to having levee protection and I can see by my own experience the extremely harmful effects they have on the structures which are mostly hidden from view.

Most foundations of our Historic buildings are constructed of Merriam Red rock which is soft and porous. The old mortar used tends to crumble away after having been flooded so many times, weakening the structure. The wooden floor joists making contact with these foundations rot from the moisture that is held much longer than cement foundations. This makes it even worse and very expensive to repair!

Then there are the Historic homes in the flood plain. Having to come up with the extra cost of flood insurance takes away dollars that could be spent on much needed upgrades and maintenance. The longer it takes to certify the more serious the situation becomes.

I sincerely appreciate the effort you are putting in to getting this done. I know we have a long ways to go but with your lead we are heading in the right direction. It's something that we all know needs to be done and there finally seems to be a glimpse of light at the end of the proverbial tunnel.

Thank you,
Gregg Witt

To Whom it May Concern:

As a long-time chair of the City of Carver Heritage Preservation Commission and board member and past President of the nonprofit Carver-on-the-Minnesota, Inc. I feel it is important to comment in support for the need for funding Carver Levee improvements and FEMA certification.

The Carver Historic District was created and placed on the National Register of Historic Places in 1980, among the first so created in Minnesota. A number of its buildings are among Minnesota's earliest survivors, dating to the territorial and early statehood days of the 1850s and 1860s. It is very problematic that much of historic Carver lies in the Minnesota River flood plain, protected only by an unimproved levee uncertified by FEMA, so that every year there is the flooding potential to damage or destroy it. But an unimproved and uncertified levee and flooding are not the only potential risks. Other risks are more imminent and already upon us.

Homeowners behind the uncertified levee in the flood plain are required to have flood insurance when having a bank mortgage. Since Hurricane Katrina occurred in 2005, flood insurance costs have skyrocketed to the point they can often even exceed the house payment on the mortgage. This is exactly what happened to my next door neighbor, Steve Harris, who owned an 1890s Queen Anne Victorian at 209 Fourth Street East in Carver. Frustrated, he walked away from his mortgage and his equity in the house, knowing the expensive flood insurance would make the house difficult, if not impossible, to sell. The house went into bank foreclosure, was purchased cheaply for cash, then it went back into foreclosure again, before again being cheaply acquired by a buyer who extensively remodeled the interior. The buyer then tried to flip the house for a profit, but again found it to be unsellable several times over due to flood insurance costs. Finally, he rented it out to recoup some of his costs.

The same thing happened to another of my neighbors, Andrew Baetz, who owned a brick Greek Revival house at 117 Third Street East, built in 1867. After proudly making sensible historic restorations to the property, his flood insurance costs exceeded his mortgage, forcing him to walk away and let it go into foreclosure. Another sad example is that of the August Johnson House in the 100 Block of Main Street East in Carver, which, when built, was touted in the newspapers as rivaling the Summit Avenue homes of St. Paul. Forced to sell, the owner received several offers in the \$200,000 range, but all offers fell through due to required mortgage flood insurance costs. It finally went to a cash buyer for \$60,000 who rented it out as an investment. Several such Carver foreclosed properties have been acquired by wealthier cash buyers, at huge discounts, who don't need a bank mortgage, and thus no flood insurance.

But it isn't only residential homeowners who are suffering. The long-vacant for sale 1870s brick commercial building at 120 Broadway finally had a potential buyer in Dentist Adam Holder. But the sale fell through when it was determined how expensive the flood insurance would be if fitted out with dental equipment. Dr. Holder instead built a new dental office, Carver Dental, well above the flood plain. The 1870s building remains empty, thus due to an uncertified levee, and the entire historic commercial district suffers.

Another unfortunate situation affecting both residential and commercial buildings in the flood plain is that FEMA regulations do not allow any property to be improved or altered by 50% more than their value, thus further handcuffing owners, particularly at a time when costs are skyrocketing for building materials and labor. It is difficult to calculate the past and future losses for in Carver: the restaurant that never opened, the coffee shop not created, the branch bank that goes elsewhere.

In a National Register Historic District anything that affects one property affects all properties. And an uncertified, unimproved flood levee has so many downsides in addition to potential loss by flooding: Flood insurance costs that exhaust funds otherwise available for maintenance and restoration of properties for future generations, walkaways and foreclosures, a 50% cap on improvements, decreased property values, investors capitalizing on the situation of the unfortunate. It is a sad and ongoing loss for everyone at the local, state, and national levels.

If you are interested in learning about the history of the properties in the Carver Historic District go to https://carvercurrent.com/pub/history/Carver_Historic_District_2016.

John von Walter