

April 10th 2018

TO: members - Minot City Council
TO: Chris Owens
FROM: Linda M. Boyd
RE: Flood Insurance waiver

In February 2014 I signed a contract with Minot CDBG for remodel of my home at 509 First Street, Minot, ND.

One of the conditions was to have flood insurance during the period of three years. I thought O.K. ~~then~~ I thought I could increase my escrow payment (reg. house ins.) with flood insurance. When I called my insurance agent Mark at All State, he told me it didn't work that way with flood ins., I had to pay the whole amount up front.

I couldn't do that, as I am on Social Security (only income) and no way to earn extra money.

I called the CDBG office and told them my situation. They said they would see what they could do. A few days later I got a call from CDBG telling me I had a benefactor who would pay for a years worth of flood ins.

I heard nothing more till now.

I am asking the City Council for a waiver for the remainder of time.

my commitment was up May 13, 2017.

I am 71 years old and in poor health and have no way to pay hundreds of dollars up front for flood insurance or even ~~\$100.00~~ for car battery, I have been without a car all winter because of a dead battery. I have had to drop some medications because I can't afford the \$8.30. ect ect.

I Sincerely^{ask} with humility, to grant me a waiver in this situation.

I want to mention (\$44,264.15) that the city wants me to pay back — can't be done as I still owe \$43,000.00 on my mortgage.

I have been stressed out, and the fear of losing my home after 21 years is overwhelming.

Sincerely,
Linda Marie Boyd

ADDRESS
(REDACTED)