

Minot Resilience Neighborhoods Site Eligibility Determination Process

Effective September 3, 2020

After the award of the National Disaster Resilience grant, the City of Minot chose to develop a process to identify the most resilient areas of the city where they would facilitate the purchase of existing affordable homes and development of affordable housing. This action was necessitated by the reality that existing market conditions in Minot following the award of the CDBG-NDR grant had significantly softened to the point that the proposed focus in the HUD approved Action Plan to create three new resilient neighborhoods would adversely affect the city's real estate market and was no longer justified based on availability of existing affordable housing. Therefore, it became necessary to include existing affordable single family homes within existing mature residential neighborhoods as a key part of effort to provide LMI homeownership outside the 2011 flood inundation area.

The total area of neighborhoods so identified was designated as the "Resilient Area" to help facilitate a more seamless process for residents who want to "buy-out and buy-in" to Minot when their home is purchased for the City's flood control project. This area will also be used for the City's NDR homebuyer programs and other related designated NDR affordable housing programs.

To identify Resilient Neighborhoods in Minot, a Neighborhood Resilience Assessment analysis was conducted based on input from a number of community and stakeholder meetings which we held during the preparation of the National Disaster Resilience application process reflected in both Phase 1 and Phase 2 applications and the HUD approved Action Plan. Based on this public input, a review of HUD resources, and vetted resilient community and affordable housing research, a series of resilience factors and community features were identified.

An ArcGIS database was developed for the City of Minot to identify these resilient features and factors within the city limits. This database serves as a starting point to analyze and refine the resilient areas of the City where affordable housing could be located within the most resilient and sustainable areas of the City. Any parcels inside the flood inundation area were removed, as well as individual parcels which cannot reasonably be combined with other parcels to form a developable site for affordable housing or to be considered a mature neighborhood which means resilience standards.

A three-tiered matrix using ArcGIS layers and analysis was developed based on the resilience factors and filters that were identified. Proximities were developed and a methodology for evaluating and scoring the filters was designed and was reviewed by the City's Senior Staff to finalize a scoring and weighting process. All of the filters which were factors are :

- Tier 1 Filters:
 - A Level:

- Proximity to existing utility infrastructure – water, sewer, electric (to avoid areas where infrastructure is not already available and ensure utility costs have already been factored into neighborhoods)
 - Proximity to transit services
 - B Level:
 - Proximity to schools
 - Proximity to existing grocery stores
 - Proximity to existing medical facilities
 - Proximity to City walking trails
 - C Level:
 - Proximity to existing commercial areas
 - Proximity to existing city services and fire stations
 - Proximity to existing employment areas
 - Proximity to City parks
 - Proximity to recreation areas
- Tier 2 Filters:
 - Compatible adjoining land uses
 - Proper zoning and land use of surrounding neighborhoods
 - Availability of shared open space
 - Availability of shared walking trail
 - Identification of Infill lots (separate process)
 - Existing stormwater management system
- Tier 3 Filters:
 - Proximity to Class I railroads
 - Proximity to high pressure natural gas lines
 - Proximity to wetlands
 - Proximity to brownfields
 - Outside of the defined airport noise zone and JLUS

Informing the framework of the Resilient Homebuyer Gap Financing program for LMI homeowners and the eligible areas within city limits which meet resilient neighborhood standards are key provisions of the HUD approved CDBG-NDR Action Plan and specifically the Non-Substantial Amendment which adjusted the focus of LMI single family home ownership to include acquiring and living in existing single family homes. The key sections of the Action Plan are:

“We will use detailed housing market studies for Minot and Ward County to regularly assess housing and market conditions and make adjustments as necessary to reflect customer needs and preferences.” Page 53

“These characteristics include mixed housing densities, quality and affordable designs, walkability, access to transit, jobs and services, and green open space.” Page 50

“...resilient neighborhood is woven throughout chapters 4,5, and 8 of the Minot Comprehensive Plan, which cover neighborhood resilience, parks and trails, housing and community character, aesthetics, and facilities. Page 68

In the two years since the original resilient neighborhood assessment was undertaken identifying mature neighborhoods outside the FEMA flood inundation area which meet resilient standards, there have been notable changes both in conditions and experience which warrant a revisiting of the question of resilient neighborhoods in Minot. These changes and conditions include:

- Areas in Minot in early development at the time of the assessment two years ago have become more significantly built out creating more clarity as to their actual or potential for meeting resilient standards
- The soft real estate market has become much stronger driving up demand and prices for single family homes in mature neighborhoods which has caused increased challenges for eligible LMI homeowners to participate in the Gap Financing Resilient Homebuyer program
- Anticipated expansion of mass transit has not occurred both because of financial restrictions as well as lack of demand justifying expansion
- Souris Basin Transportation, created through a USDA start-up grant, has continue to strengthen its transportation services which included scheduled and on demand pick up within Minot as well as between Minot and surrounding areas which addresses questions regarding LMI homeowner access to key services including food markets, medical services, pharmacies, etc.
- Higher percentage of LMI homeowners own and operate vehicles and/or have demonstrated family support networks reducing the critical nature of key amenities and services being necessary to meet resilient standards.

As a result of these factors and to provide eligible LMI households to benefit from such programs as the Gap Financing Resilient Homebuyer program, the qualifying standard for a house to be purchased through such programs as the Gap Financing Resilient Homebuyer program is amended as follows:

- If a house is identified by an eligible LMI Household for purchase but is not in of the neighborhoods identified in the initial assessment as meeting resilient neighborhood standards, providing that the house is located in an area which is at least 50% built out per plans on record with the City of Minot, has all basic utilities and sidewalks, contains provisions for green space/parks, is not located in the FEMA flood inundation area, and

LMI household purchasing the house acknowledges in writing that it has capacity and capability to have access to transportation options on a regular basis to reach key services including food market, pharmacy, and medical services, exception will be approved for purchase of the house.