



## City of Fargo Yard Damage Restoration Claim

The City of Fargo has established the following procedures for filing a claim of property damage caused in the construction of primary/contingency protection levees to protect the city during the 2009 flood. Eligible claim items are listed on back.

Claim forms must be submitted to the City of Fargo Planning Department. Your claim will then be reviewed for approval or denial. Failure to submit your claim form in a timely fashion may prohibit and/or delay any reimbursement, even if your claim is otherwise valid. **The submittal deadline is August 31, 2009.**

To qualify for OPTION 1A and OPTION 2 of this program, the property owner must first have had a claim denied from their own insurance company **AND** a claim denied from FEMA. The claim must be reviewed by an adjuster and followed by a denial letter received from that company. A letter from the insurance agent stating that the damages are not covered is not acceptable.

The yard damage restoration program process is as follows:

**STEP 1.** Property owner itemizes damage to property caused by flood fighting efforts – particularly damage caused by vehicles other than those owned by the property owner.

**STEP 2.** Property owner submits claim to the property owner's own insurance company and submits claim to FEMA .

**STEP 3.** Fill out the attached claim form choosing Option 1 OR Option 2, below:

**OPTION 1:** Property owner hires contractor to restore (or does work himself/herself and keeps receipts) to pre-flood condition, or approximate equivalent condition:

- A.** CITY REIMBURSES AT 80% - to the extent FEMA and property owner's insurance does not pay the claim, the City will pay 80% of **eligible** expenses. [With respect to any claims or lawsuits made by property owners, or their insurers, the City reserves any and all defenses, including asserting statutory limitations of liability.]\* Certain items may be reimbursed on a depreciated value.
- B.** CITY WILL PAY INSURANCE DEDUCTIBLE. If the insurance company pays a portion of the claim and no other reimbursement is obtained, the CITY will pay 100% of the deductible (to a maximum deductible of \$2,000).

**OPTION 2:** City hires a contractor to restore

- City will have a landscape architect itemize the damage and identify the work order for restoration.
- Restoration work on the property will be performed by a landscaping contractor hired by the City.
- Property owner will co-pay 20%, which may be financed by the City through the special assessment process [property owner to sign petition for special assessment for co-pay amount.]\*
- Property owner to authorize the City and contractor to enter property for work to be done.

\*Clay levee installations directed by the city will be handled on a case by case basis.

**Step 4.** Submit to the City of Fargo Planning Department using one of the following options on or before August 31, 2009

- Mail Application and Attachments To:
  - Planning and Development  
Attn: Damage Restoration Claim  
200 3<sup>rd</sup> Street North  
Fargo, ND 58102
- Fax Application and Attachment To:
  - 701-241-1526  
Attn: Planning and Development
- E-mail Application and Attachments To:
  - floodrepair@cityoffargo.com

**ELIGIBLE DAMAGE/REPAIR COSTS:**

- Vegetation/Trees
- Restoration of lawn damage with Seed or Hydro-Seed
- Irrigation system repairs
- Patio blocks/paver repairs
- Driveways – from sidewalk to house
- Incidentals related to placement of the primary protection line
- Other (as applicable and verifiable)

**INELIGIBLE DAMAGE/REPAIR COSTS:**

- Garage damage
- Restoration of lawn damage with sod
- Damages caused by seepage
- Damages caused by sump pump failure or sewer backup
- Damages caused by loss of power
- Cracked foundations
- Sprinkler system expansions or relocations
- Equipment purchased privately to restore property
- Costs reimbursed by FEMA or other private insurance

**REPAIRS TO BE UNDERTAKEN BY CITY UNDER FEMA PUBLIC ASSISTANCE PROGRAM:**

- City Sidewalks
- Street Repair
- Miscellaneous Boulevard Repair



City Of Fargo

Yard Damage Restoration Claim

Date of Application: \_\_\_\_\_

Step One: General Information

Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

Evening Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Step Two: Reimbursement Options

Option One: Property owner hires contractor to restore (or does work himself/herself and keeps receipts).

1A. City reimburses at 80% to the extent FEMA and property owner's insurance does not pay the claim, the city will pay 80% of eligible expenses.

1B. If insurance company pays a portion of the claim, the City will pay 100% of the insurance deductible (to a maximum deductible of \$2,000).

Option Two: City hires a contractor to restore.

City will have a landscape architect itemize damages, and restoration work will be performed by a landscaping contractor hired by the City. Property owner will co-pay 20% which may be financed by the City through special assessment process, and the property owner must authorize city and contractor to enter property for work to be done.

Please indicate which Option you are applying for: (check only one)

Option One (Choose one or both of the following)

Option Two

Up to 80% reimbursement of eligible expenses

Reimbursement of Insurance Deductible (Skip to STEP FOUR if applying ONLY for this option)

Step Three: Damage Description

Eligible Damages and Ineligible Damages can be found on page 2 of the application. Please check the types of eligible damages on your property, explain the specific damage to the best of your ability, and provide a cost estimate to fix the items. If photos are included, please refer to them in your explanation.

Table with 3 columns: Type of Damage, Explain, Cost (estimate). Rows include Vegetation/Trees, Irrigation System Repairs, Patio Blocks/Paver Repairs, Driveways - Sidewalk to House, and Other (related to sandbag placement).

### Step Four: Required Documents

This program requires you to submit documentation in order to process the claim. Please go through the following checklist to make sure you send everything that is required.

Enclosed

Not Applicable

\_\_\_\_\_

\_\_\_\_\_

**1. Insurance Claim**

\_\_\_\_\_

\_\_\_\_\_

**2. Receipt of Paid Deductible**

\_\_\_\_\_

\_\_\_\_\_

**3. Insurance Denial**

\_\_\_\_\_

\_\_\_\_\_

**4. Estimates**

\_\_\_\_\_

\_\_\_\_\_

**5. Receipts**

\_\_\_\_\_

\_\_\_\_\_

**6. FEMA Denial**

\_\_\_\_\_

\_\_\_\_\_

**7. Photos of Damage** (not required, but will be helpful)

### Step Five: Authorization

I certify that to the best of my knowledge all the information submitted with this application is correct. I understand that if I have knowingly given false information, I will not be eligible to receive any assistance and may be subject to other penalties. I understand and agree that upon acceptance of this claim by the City and upon my receipt of payment from the City (or services under Option 2) I will release the City from any further claim related to the spring 2009 flood.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**If you have any questions** when filling out this application, please call the Planning Office at 241-1474.

**Mail Application and Attachments To:**

Planning and Development

Attn: Damage Restoration Claim

200 3<sup>rd</sup> St North

Fargo, ND 58102

**-Or-**

**Fax Application and Attachments To:**

701-241-1526

Attn: Planning and Development

**-Or-**

**E-mail Application and Attachments To:**

floodrepair@cityoffargo.com