

Four Lakes Task Force Survey Results

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Executive Summary

The Four Lakes Task Force (FLTF) hired Public Sector Consultants (PSC) to conduct a survey of all property owners within the Four Lakes Special Assessment District (SAD). PSC used data provided by FLTF in determining the properties located within the assessment district. A total of 6,546 surveys were mailed to property owners using the address on file with the county assessors' office. The survey was available to property owners in paper and online forms and was in the field from January 17 to March 10, 2021. PSC received a total of 3,226 responses.

FLTF sought to understand property owners' willingness to pay an assessment to rebuild the dams to restore the lakes as well as owners' dam-related preferences and concerns. Key takeaways from this research are shown in the following list and discussed in greater detail in the report findings.

Key Takeaways

- The response rate to the survey was 49 percent of property owners.
- Survey respondents were overwhelmingly in favor of rebuilding and restoring the dams to restore their lake.
- Respondents who owned lake-front property were more in favor of rebuilding the dams.
- Property owners on Secord Lake were willing to pay at least \$500 annually to support the repair of the dam. This was the highest level of support for paying something to repair and rebuild the lakes and may indicate the property owners on Secord Lake are the most comfortable with current assessment estimates.
- It was more important to property owners that rebuilding the dams preserves or increases their property values compared to if they could afford the assessment.
- The lakes are incredibly important to property owners within the SAD.
- Most property owners have owned their property for ten years or more, indicating a strong connection to the property. However, 50 percent of respondents indicated they would consider selling their property if the lakes were not restored.
- Property owners across all four lakes agreed that people outside the SAD should be contributing to the cost of rebuilding and repairing the dams, in particular that the state and federal government should be contributing more.
- Reactions toward a special assessment were mixed—respondents were fairly split between agreeing, disagreeing, and not having an opinion. This may indicate that many are waiting for more concrete assessment costs before selecting their comfort level with an assessment.

Background

In May 2020, Midland and Gladwin Counties experienced an historic rain event that resulted in the failure of the Edenville Dam as well as overflow and considerable damage to the Sanford Dam. Subsequently, the Federal Energy Regulatory Commission (FERC) ordered the dams on Secord and Smallwood Lakes to be drawn down for inspection and necessary repairs. The flooding resulted in over \$200 million in damages to more than 2,500 buildings, the evacuation of more than 10,000 people from their homes, and millions of dollars of long-term restoration costs.

Residents and cottage owners that live and recreate on the chain of lakes (Secord, Smallwood, Wixom and Sanford Lakes, collectively referred to as Four Lakes) created from the dam impoundments are now experiencing barren lakes, soil erosion, and other natural and economic damages that have resulted from the loss of their lake. Additionally, property owners with the Four Lakes are faced with the unprecedented project of rebuilding the dams to restore their way of life.

The Four Lakes Task Force is the delegated authority of Gladwin and Midland Counties to take actions required to restore and recover the Four Lakes area. An initial report was issued in September that outlines the action plan to achieve restoration. According to the engineering firm hired by the FLTF (GEI Consulting), the current estimated construction costs to reconstruct and/or rehabilitate the Secord, Smallwood, Edenville, and Sanford Dams will be over \$215,000,000.

Given the significant financial impact to property owners, the FLTF hired Public Sector Consultants to conduct a survey of all property owners within the Four Lakes SAD. This research would help the FLTF better understand owners' ability and willingness to pay an assessment to rebuild the dams based on a range of different scenarios outlined in the FLTF Recovery and Restoration Plan.

Survey Design and Data Analytics

PSC designed the survey in collaboration with the FLTF using PSC's design expertise with input from the task force regarding the purpose of the survey and the type of information needed. The survey consisted of two sections. The first section asked a series of questions to better understand resident concerns and preferences and gauge resident ability to pay for repair and replacement of the dams. The second section asked residents a series of demographic questions in order to compare the survey to census data to gauge if the survey respondents are representative of the region as a whole. The survey process was completely confidential, and the identities of all respondents were kept anonymous to ensure property owners could provide candid feedback. All results were reported to the FLTF in aggregate, and the raw data were not shared with any organizations outside of PSC.

The initial survey was sent via the postal service and allowed respondents to fill out a paper copy or respond using a link or QR code. Each survey was numbered using a unique ID to reduce the number of duplicate surveys received. PSC mailed 6,546 surveys and received 3,226 unique responses for a 49 percent response rate from residents who own property in the Four Lakes region. There were a number of instances where a survey respondent (based on their unique ID) submitted more than one survey. There were 58 duplicate responses—less than 2 percent of the total response. If the duplicate responses were identical in every way, one response was kept and added to the response data. If the duplicate responses differed in any way, both responses were removed from the survey data.

PSC also analyzed the data through a number of different cross tabulations.

- Total survey respondents. This is the percentage of total respondents that answered each question.
- By lake. The survey results were analyzed for each of the different lakes.
- By lake, filtered for homestead or nonhomestead. The survey results were further broken down to understand if the responses differed by homestead (full-time resident) or nonhomestead (second home or rental property).
- By lake, by lake frontage, or by backlot ownership. For Wixom and Sanford Lakes, the responses were analyzed by property type. Due to the very small number of respondents on Secord and Smallwood Lakes that selected backlot, those results were not presented as part of this report.

Key Takeaways

- Survey respondents were overwhelmingly in favor of rebuilding and restoring the dams to restore their lake.
- Respondents who owned lake-front property were more in favor of rebuilding the dams.
- Property owners on Secord Lake were willing to pay at least \$500 annually to support the repair of the dam. This was the highest level of support for paying something to repair and rebuild the lakes and may indicate the property owners on Secord Lake are the most comfortable with current assessment estimates.
- It was more important to property owners that rebuilding the dams preserves or increases their property values compared to if they could afford the assessment.
- The lakes are incredibly important to property owners within the SAD.
- Most property owners have owned their property for ten years or more, indicating a strong connection to the property. However, 50 percent of respondents indicated they would consider selling their property if the lakes were not restored.
- Property owners across all four lakes agreed that people outside the SAD should be contributing to the cost of rebuilding and repairing the dams, in particular that the state and federal government should be contributing more.
- Reactions toward a special assessment were mixed—respondents were fairly split between agreeing, disagreeing, and not having an opinion. This may indicate that many are waiting for more concrete assessment costs before selecting their comfort level with an assessment.

Survey Responses

Demographics

A total of 3,226 property owners responded to the survey. For respondents that selected a lake, responses came from:

- Sanford: 745 responses
- Secord: 742 responses
- Smallwood: 278 responses
- Wixom: 1,335 responses

126 respondents did not select a lake.

Of the total 3,226 responses 8 percent were backlot parcels, with the remaining having lake frontage. A majority of those with lake frontage owned between 51-100 feet of frontage.

By county, 71 percent of respondents owned property in Gladwin County, and 27 percent owned property in Midland. The remaining 2 percent did not select a county.

50 percent of the respondents indicated their property was primarily used as their primary residence. 44 percent utilized the property as a vacation home, and 1 percent utilized it as a rental property.

Respondents to the survey overwhelming indicated they had owned their property more than ten years. Table 1 shows the breakdown in years of property ownership.

EXHIBIT 1. Years of Ownership

Years	Frequency	Percent
Less than 1 year	88	2.7
1–2 years	251	7.8
3–5 years	402	12.5
6–8 years	317	9.8
9–10 years	122	3.8
More than 10 years	1,993	61.8
Multiple responses	7	0.2
Blank	46	1.4
Total	3,226	100.0

Survey Responses by Question

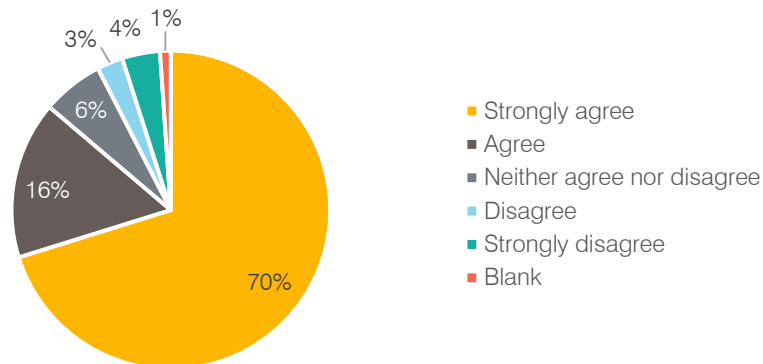
Survey respondents were asked to indicate their level of agreement with a series of questions related to the lake, their willingness to pay an assessment, and what factored into their decision. The percentage of total respondents agreeing or disagreeing with the statements is provided below, with the graphs illustrating the cumulative respondents' answers. For responses by lake, see Appendix A. For responses by lakefront or backlot ownership, see Appendix B. For responses by property use type (homestead or second home/rental) see Appendix C.

Question one: The lake my property provides access to is important to me.

Respondents overwhelmingly answered that their lake was important to them, with 86 percent agreeing or strongly agreeing with the statement. While property owners across all four lakes strongly agreed with the statement, property owners on Secord Lake had the highest level of agreement at 95 percent.

EXHIBIT 2. Importance of Lakes

The lake my property provides access to is important to me.



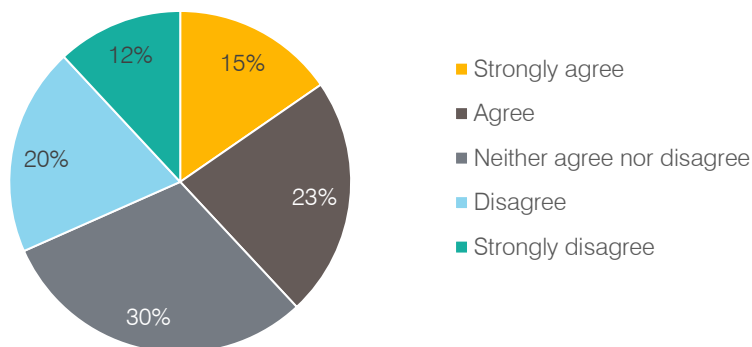
Note: Not all tables add up 100 percent due to nonresponses, duplicate responses, and rounding.

Question two: In five years, I am confident the community will have recovered from the dam failure.

Respondents were more evenly split on the response to this question, with the largest number of respondents selecting “neither agree nor disagree” to the statement. Respondents on Secord Lake were more confident than property owners on other lakes. Wixom in particular, while nearly evenly split across agree, neither agree nor disagree, and disagree, slightly leaned toward disagreeing that the community will have recovered from the dam failures in five years.

EXHIBIT 3. Confidence in Recovery

In five years, I am confident the community will have recovered from the dam failures.



Note: Not all tables add up 100 percent due to nonresponses, duplicate responses, and rounding.

Rebuilding the Dams

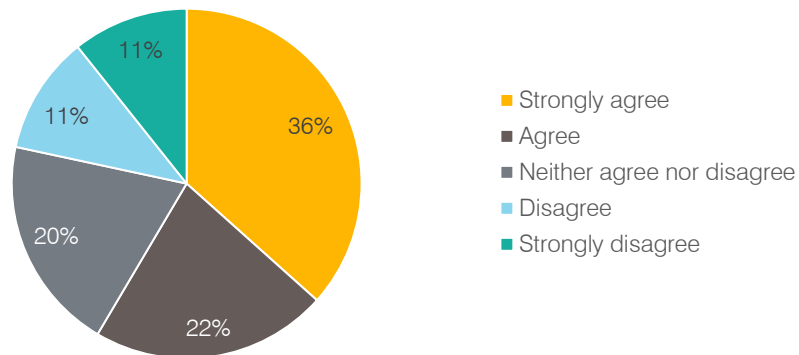
Questions three, four, and five were all related to property owners’ thoughts on rebuilding and restoring the dams.

Question three: I would consider selling my property if my lake is not restored.

Fifty-eight percent of respondents agreed with the statement they would consider selling their property if the lakes were not restored. This is compared to only 22 percent of respondents disagreeing or strongly disagreeing with the statements. Across all four lakes, more than 50 percent of property owners agreed they would consider selling their property if the lake was not restored. Lakefront and backlot property owners on Sanford Lake disagreed 29 percent of the time with the statement, the highest level amongst the four lakes.

EXHIBIT 4. Selling Property

I would consider selling my property if my lake is not restored.



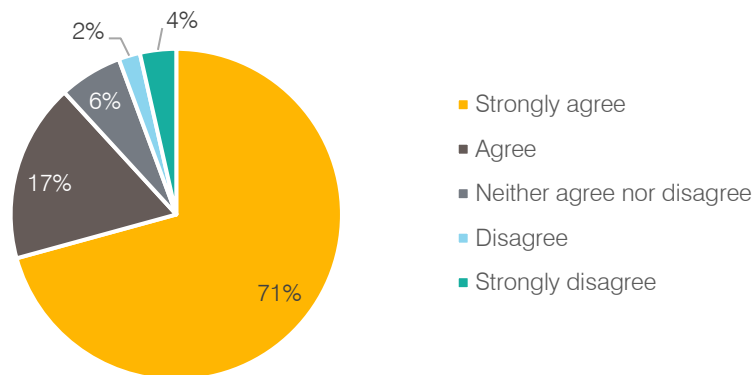
Note: Not all tables add up 100 percent due to nonresponses, duplicate responses, and rounding.

Question four: I believe the dams should be rebuilt or restored.

Property owners who completed the survey responded 88 percent of the time that they believed the dams should be rebuilt or restored. Only 6 percent selected they disagree or strongly disagree with the statement. While not a complete outlier, 9 percent of Sanford Lake property owners did not believe the dams should be rebuilt, which was over four times higher than Secord and almost double Wixom.

EXHIBIT 5. Rebuilding the Dams

I believe the dams should be rebuilt or restored.



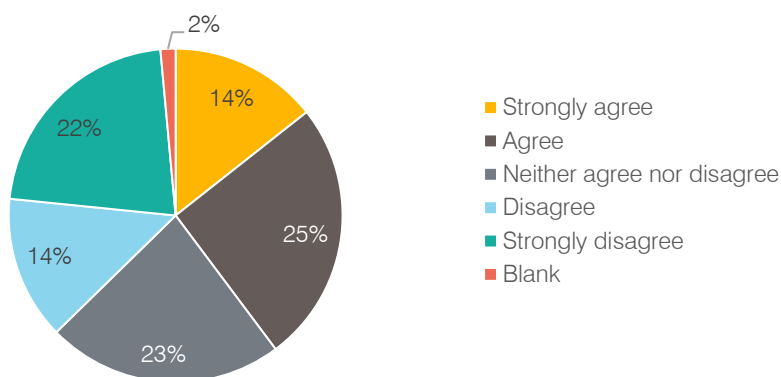
Note: Not all tables add up 100 percent due to nonresponses, duplicate responses, and rounding.

Question five: A special assessment is needed to rebuild or restore the dams.

Respondents were more evenly split on the question of whether a special assessment was needed to rebuild and restore the dams. Thirty-nine percent of the respondents agreed to the statement, while 36 percent of the respondents disagreed. Twenty-three percent selected neither agree or disagree, indicating a high level uncertainty about the assessment. Respondents on Secord and Smallwood were more likely to support the need for a special assessment, while 40 percent of property owners on Sanford Lake disagreed with the statement (the highest amongst the four lakes).

EXHIBIT 6. Need for Special Assessment

A special assessment is needed to rebuild or restore the dams.



Note: Not all tables add up 100 percent due to nonresponses, duplicate responses, and rounding.

Assessment Questions

Questions six, seven, eight, and nine asked respondents to indicate their level of agreement on if the dams are going to be rebuilt, who should pay for the repair and rebuilding of the dams and how it should be completed.

Question six: Property owners within the special assessment district should be responsible for paying the full cost of repairing and/or replacing the dams.

Respondents to the survey overwhelmingly disagreed with this statement, with 87 percent of property owners selecting strongly disagree or disagree. Similar to responses to other questions, property owners on Secord were more supportive of the need for the assessment, with 7 percent agreeing to the statement compared with 4 percent on the other lakes.

Question seven: The cost should be shared with people outside the special assessment district.

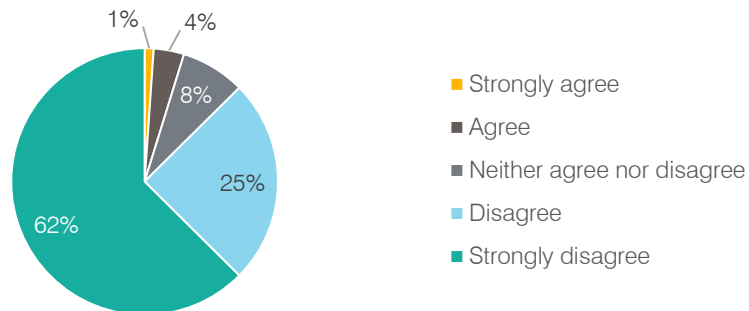
Seventy-four percent of survey respondents agreed with the statement that people outside the SAD should share in the cost of restoring the dams. The responses across the four lakes were very similar, with no notable outliers.

Question eight: The state and/or federal government should provide more funding for replacing and restoring the dams.

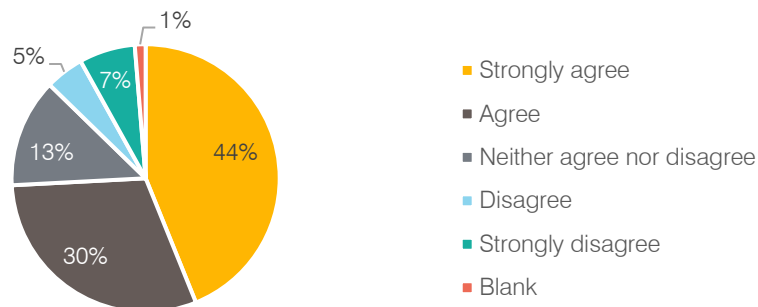
An overwhelming 97 percent of respondents agreed that the state or federal government should provide more funding for replacing and restoring the dams. Many respondents provided comments that they felt the dam failure was a result of lack of proper regulatory oversight from state and federal officials, and therefore they should be responsible for paying for the repairs.

EXHIBIT 7. Paying for the Dams

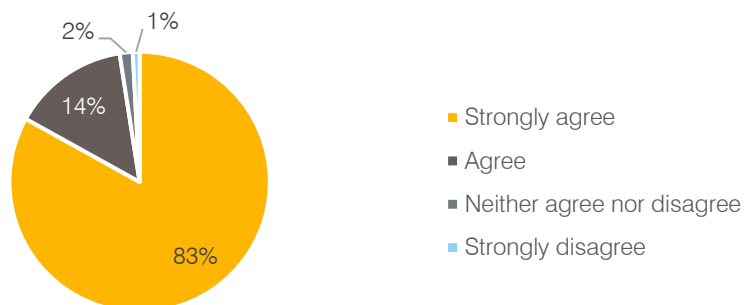
Property owners within the special assessment district should be responsible for paying the full cost of repairing and/or replacing the dams.



The costs should be shared with people outside of the special assessment district.



The state and/or federal government should provide more funding for replacing and restoring the dams.



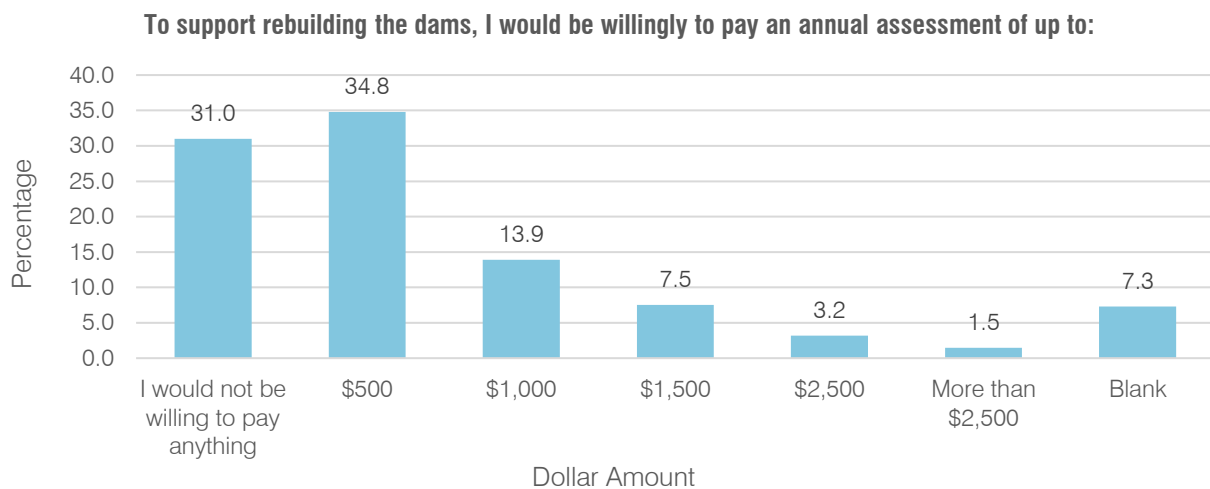
Note: Not all tables add up 100 percent due to nonresponses, duplicate responses, and rounding.

Question nine: To support rebuilding the dams, I would be willing to pay an annual assessment of up to:

- Nothing
- \$500
- \$1,000
- \$1,500
- \$2,500
- More than \$2,500

Respondents were able to select from choices ranging from “I would not be willing to pay anything” to “more than \$2,500” annually in an assessment to repair and rebuild the dams. Thirty-one percent were not willing to pay anything, while 26percent were willing to pay \$1,000 or more annually. A larger percentage (7 percent) than other questions had respondents not respond to the question. Interestingly, 64 percent of property owners on Secord Lake were willing to pay at least \$500 annually, indicating a strong level of support for the currently proposed assessment.

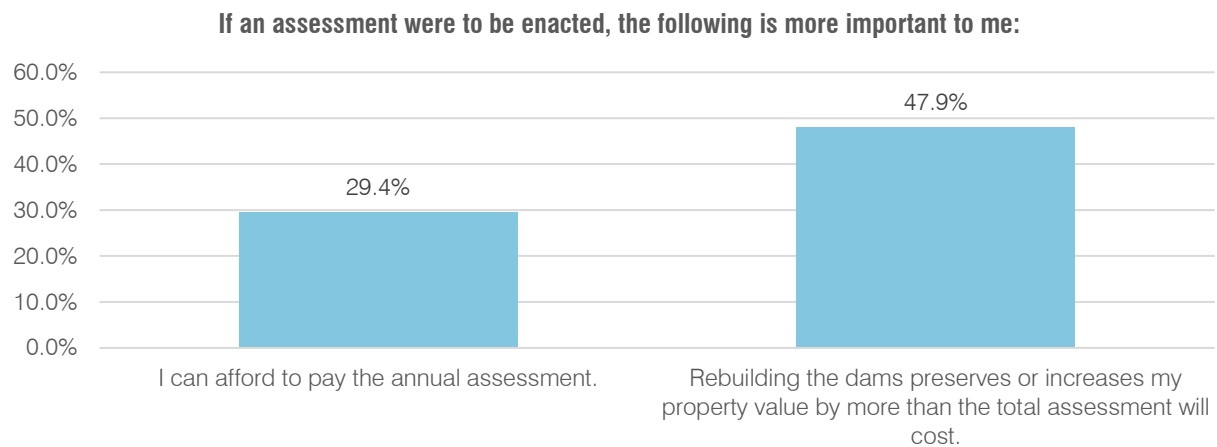
EXHIBIT 8. Willingness to Pay



Question 10: If an assessment were to be enacted, the following is more important to me; 1) I can afford the annual assessment or 2) Rebuilding the dams preserves or increases my property value by more than the total assessment will cost.

This question raised incited the greatest number of comments and seemed to confuse many people who completed the survey via the paper option. It was designed so FLTF could better understand what was more important to property owners when determining an assessment. Did property owners care more about the affordability of the assessment or that the assessment would ensure property values increased more than the total cost of the assessment? A large percentage of property owners did not respond to the question, but those that did indicated it was more important to ensure property values were preserved or increased at least as much as the assessment.

Exhibit 9. Property Values Compared to the Assessment Amount



Note: A large percentage of respondents did not select a ranking for this question.

Open-ended Comments

Respondents were given the ability to provide written feedback to the survey and provide additional information as the final survey question. Most respondents provided some additional feedback, which can be summarized into the following general themes. A more thorough summary is provided in Appendix D.

- Many respondents commented on the large assessment and the number of years they would have to pay it off. There were concerns expressed about the affordability of the assessment and how it might impact their ability to pay their taxes, that households with limited or fixed incomes could not afford it, and how the assessment might impact their ability to sell their home with an assessment levied on it.
- In addition to the concerns about affordability and the amount and distribution of the special assessment, many respondents felt that costs should not be placed, or not be fully placed, on property owners. Many pointed out that the lakes are public and therefore the cost to restore the dams and the lakes should not fall solely to the property owners.
- While many survey respondents said that cost should be shared with anyone who derives benefit from the dams, many also said that those responsible for the dam failures should be held accountable and are responsible for some or all of the restoration costs. According to respondents, responsible parties include the State of Michigan and the federal government, specifically the Michigan Department of Environment, Great Lakes, and Energy (EGLE); the governor; the attorney general; the Federal Energy Regulatory Commission; and the previous dam owner, Boyce Hydro.
- Many survey respondents said they want the lake levels restored, and they want this done as quickly as possible. Some questioned the five-year timeline for restoring the dams and lake levels, especially for certain lakes.
- Most respondents' comments centered around affordability and accountability; however, some expressed concern about the current condition of the lakebeds and the importance of cleaning and maintaining them prior to restoring the lake levels.

- Some survey respondents questioned the authority of the FLTF and the use of the SAD for purposes of rebuilding the dams. Other survey respondents asked for better communication between FLTF and property owners.
- In addition to concerns about the FLTF's operating procedures, some respondents questioned why the cost of repairing the dams was so high and wondered if a bid process could be used to obtain lower cost estimates.
- Some survey respondents also expressed concerns that survey questions were biased and that they did not have enough information to respond to certain questions.
- While many respondents expressed concerns with the FLTF, many others expressed their appreciation for the work that is being done.

Appendix A: Survey Responses by Lake

These charts are comparing responses by lake. Survey responses that did not select a lake and responses to individual questions that were not answered (left blank) are not represented in these charts. Therefore, these numbers may not exactly add up to the numbers presented in the report (which include blank or multiple responses).

		Sanford	Secord	Smallwood	Wixom
What lake does your property allow access to?	Total number of respondents per lake	745	742	278	1335
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		Sanford	Secord	Smallwood	Wixom
Q1. Please indicate your level of agreement with the following statement: The lake my property provides access to is important to me.	Strongly agree	458	616	194	952
	Agree	140	85	55	227
	Neither agree nor disagree	66	22	19	83
	Disagree	25	5	5	41
	Strongly disagree	49	9	5	41
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		Sanford	Secord	Smallwood	Wixom
Q2. Please indicate your level of agreement with the following statement: In five years, I am confident the community will have recovered from the dam failures.	Strongly agree	120	140	38	177
	Agree	175	186	68	277
	Neither agree nor disagree	211	241	87	404
	Disagree	149	120	52	285
	Strongly disagree	87	43	31	200
<hr/>					
		Sanford	Secord	Smallwood	Wixom
Q3. Please indicate your level of agreement with the following statement: I would consider selling my property if my lake is not restored.	Strongly agree	225	320	79	515
	Agree	154	164	69	294
	Neither agree nor disagree	146	144	67	258
	Disagree	104	56	31	140
	Strongly disagree	108	50	29	130

		Sanford	Secord	Smallwood	Wixom
Q4. Please indicate your level of agreement with the following statement: I believe the dams should be rebuilt or restored.	Strongly agree	465	584	190	974
	Agree	139	118	59	227
	Neither agree nor disagree	70	19	20	74
	Disagree	26	4	3	28
	Strongly disagree	41	6	5	46
	Multiple responses	0	1	0	2

		Sanford	Secord	Smallwood	Wixom
Q5. Please indicate your level of agreement with the following statement: A special assessment is needed to rebuild or restore the dams.	Strongly agree	109	136	37	173
	Agree	161	207	79	353
	Neither agree nor disagree	172	186	63	296
	Disagree	93	102	37	205
	Strongly disagree	204	95	58	317

		Sanford	Secord	Smallwood	Wixom
Q6. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statement: Property owners within the special assessment district should be responsible for paying the full cost of repairing and/or replacing the dams.	Strongly agree	3	13	2	15
	Agree	25	42	9	42
	Neither agree nor disagree	43	88	25	88
	Disagree	174	220	62	320
	Strongly disagree	497	376	179	884

		Sanford	Secord	Smallwood	Wixom
Q7. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statements: The costs should be shared with people outside of the special assessment district.	Strongly agree	361	278	103	639
	Agree	215	249	85	413
	Neither agree nor disagree	95	112	46	152
	Disagree	20	54	23	46
	Strongly disagree	47	38	20	94

		Sanford	Secord	Smallwood	Wixom
Q8. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statement: The state and/or federal government should provide more funding for replacing and restoring the dams.	Strongly agree	621	580	228	1157
	Agree	108	141	42	158
	Neither agree nor disagree	12	12	4	21
	Disagree	2	1	0	4
	Strongly disagree	1	6	4	11

		Sanford	Secord	Smallwood	Wixom
Q9. To support rebuilding and restoring the dams, I would be willing to pay an annual assessment of up to:	I would not be willing to pay anything	239	183	103	427
	\$500	202	366	109	435
	\$1,000	117	70	31	225
	\$1,500	83	23	9	127
	\$2,500	42	3	2	53
	More than \$2,500	26	5	2	13
	Blank	34	85	19	60

		Sanford	Secord	Smallwood	Wixom
Q10a. If a special assessment were to be enacted, rank the following in order of importance to you. I can afford to pay the annual assessment.	1	214	234	79	404
	2	362	357	136	631

		Sanford	Secord	Smallwood	Wixom
Q10b. If a special assessment were to be enacted, rank the following in order of importance to you. Rebuilding the dams preserves or increases my property value by more than the total assessment will cost.	1	361	381	126	653
	2	221	213	91	392

Appendix B: Survey Responses by Lake Frontage or Backlot Ownership

		Sanford		Secord	Smallwood	Wixom	
		Backlot (129)	Frontage			Backlot (86)	Frontage
Q1. Please indicate your level of agreement with the following statement: The lake my property provides access to is important to me.	Strongly agree	31.8%	68.9%	83.7%	70.5%	26.7%	73.9%
	Agree	23.3%	17.3%	11.5%	19.8%	19.8%	16.1%
	Neither agree nor disagree	13.2%	7.7%	2.9%	6.7%	22.1%	5.1%
	Disagree	7.0%	2.5%	0.7%	1.5%	10.5%	2.4%
	Strongly disagree	23.3%	3.0%	0.7%	1.5%	19.8%	1.9%
	Blank	1.6%	0.7%	0.6%		1.2%	0.6%
Q2. Please indicate your level of agreement with the following statement: In five years, I am confident the community will have recovered from the dam failures.	Strongly agree	8.5%	18.0%	19.1%	13.8%	5.8%	13.6%
	Agree	16.3%	25.0%	25.3%	25.4%	16.3%	20.8%
	Neither agree nor disagree	27.9%	28.6%	32.8%	30.6%	25.6%	30.4%
	Disagree	26.4%	18.6%	15.9%	19.0%	24.4%	20.7%
	Strongly disagree	20.2%	9.5%	5.5%	10.4%	27.9%	13.6%
	Blank	0.8%	0.3%	1.1%	0.7%		0.9%
Q3. Please indicate your level of agreement with the following statement: I would consider selling my property if my lake is not restored.	Strongly agree	19.4%	33.1%	43.4%	29.1%	18.6%	39.8%
	Agree	7.0%	23.6%	22.4%	24.6%	15.1%	22.3%
	Neither agree nor disagree	21.7%	18.8%	19.4%	23.9%	22.1%	18.6%
	Disagree	21.7%	12.3%	7.5%	10.4%	22.1%	9.4%
	Strongly disagree	29.5%	11.3%	6.5%	10.8%	20.9%	8.6%
	Blank	0.8%	0.8%	0.8%	0.7%	1.2%	1.0%
Q4. Please indicate your level of agreement with the following statement: I believe the dams should be rebuilt or restored.	Strongly agree	40.3%	67.7%	79.4%	69.4%	34.9%	74.9%
	Agree	25.6%	17.0%	16.2%	20.1%	26.7%	15.9%
	Neither agree nor disagree	14.7%	8.2%	2.4%	7.1%	20.9%	4.4%
	Disagree	7.0%	2.7%	0.4%	1.1%	5.8%	1.9%
	Strongly disagree	12.4%	4.0%	0.6%	1.9%	11.6%	2.7%
	Blank		0.5%	1.0%	0.4%		0.2%
	Strongly agree	7.0%	16.6%	18.7%	13.4%	5.8%	13.5%

		Sanford		Secord	Smallwood	Wixom	
		Backlot (129)	Frontage			Backlot (86)	Frontage
Q5. Please indicate your level of agreement with the following statement: A special assessment is needed to rebuild or restore the dams.	Agree	15.5%	23.1%	28.1%	29.5%	12.8%	27.4%
	Neither agree nor disagree	18.6%	23.5%	25.4%	22.0%	16.3%	22.2%
	Disagree	15.5%	12.0%	13.4%	13.1%	17.4%	14.8%
	Strongly disagree	42.6%	24.0%	12.4%	20.9%	46.5%	21.3%
	Blank	0.8%	0.8%	1.9%	1.1%		0.7%

Q6. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statement: Property owners within the special assessment district should be responsible for paying the full cost of repairing and/or replacing the dams.	Strongly agree		0.5%	1.8%	0.7%	1.2%	1.1%
	Agree		4.2%	5.8%	3.4%	4.7%	3.1%
	Neither agree nor disagree	3.1%	6.2%	11.8%	9.3%	4.7%	6.8%
	Disagree	18.6%	24.3%	29.9%	22.4%	10.5%	24.8%
	Strongly disagree	76.7%	64.7%	50.3%	63.8%	79.1%	63.7%
	Blank	1.6%	0.2%	0.4%			0.5%

Q7. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statement: The costs should be shared with people outside of the special assessment district.	Strongly agree	48.8%	48.3%	37.1%	37.7%	38.4%	47.8%
	Agree	19.4%	31.1%	34.2%	31.0%	23.3%	31.3%
	Neither agree nor disagree	17.1%	11.8%	15.2%	16.0%	17.4%	10.8%
	Disagree	3.1%	2.7%	7.3%	8.2%	4.7%	3.4%
	Strongly disagree	9.3%	5.7%	4.7%	6.7%	15.1%	6.1%
	Blank	2.3%	0.5%	1.4%	0.4%	1.2%	0.6%

Q8. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statement: The state and/or federal government should provide more funding for replacing and restoring the dams.	Strongly agree	83.7%	83.7%	78.3%	81.7%	83.7%	85.5%
	Agree	13.2%	14.6%	19.2%	15.3%	12.8%	11.8%
	Neither agree nor disagree	1.6%	1.3%	1.5%	1.5%	1.2%	1.6%
	Disagree		0.3%	0.1%		1.2%	0.2%
	Strongly disagree	0.8%		0.7%	1.5%	1.2%	0.6%
	Blank	0.8%		0.1%			0.2%

	I would not be willing to pay anything	61.2%	25.3%	23.8%	35.1%	72.1%	28.2%
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		Sanford		Secord	Smallwood	Wixom	
		Backlot (129)	Frontage			Backlot (86)	Frontage
Q9. To support rebuilding and restoring the dams, I would be willing to pay an annual assessment of up to:	\$500	31.0%	26.5%	50.1%	40.7%	19.8%	33.4%
	\$1,000	3.1%	18.8%	9.7%	11.2%	3.5%	17.6%
	\$1,500	0.8%	13.5%	3.2%	3.4%	1.2%	10.0%
	\$2,500		7.0%	0.4%	0.7%		4.3%
	More than \$2,500		4.3%	0.7%	0.7%		1.0%
	Blank	3.9%	4.3%	11.2%	7.1%	3.5%	4.3%

Q10a. If a special assessment were to be enacted, rank the following in order of importance to you. Please rank responses in order, with one being the 1 and two being the 2. Click on and drag responses to place them in order. I can afford to pay the annual assessment.	1	34.1%	27.5%	32.2%	29.5%	29.1%	30.1%
	2	33.3%	52.7%	48.1%	48.9%	33.7%	47.9%
	Blank	32.6%	19.6%	19.5%	21.6%	37.2%	22.1%

Q10b. If a special assessment were to be enacted, rank the following in order of importance to you. Please rank responses in order, with one being the 1 and two being the 2. Click on and drag responses to place them in order. Rebuilding the dams preserves or increases my property value by more than the total assessment will cost.	1	26.4%	54.1%	51.5%	45.9%	31.4%	49.8%
	2	40.3%	27.3%	29.2%	33.2%	33.7%	28.7%
	Blank	33.3%	0.2%	0.1%		34.9%	

Q13. How much lake or channel frontage do you have access to?	Less than 50 feet		11.1%	8.2%	11.2%		11.6%
	51–100 feet		46.9%	54.9%	44.4%		53.3%
	101–200 feet		30.6%	25.9%	29.9%		23.5%
	201–300 feet		5.2%	5.7%	6.3%		6.4%
	More than 300 feet		3.8%	4.8%	8.2%		4.3%
	Multiple responses		2.3%	0.6%			0.8%

Q15. Who is the sole property owner?	Self	90.7%	84.2%	86.9%	87.3%	91.9%	88.2%
	Someone else in my household	0.8%	1.0%	1.1%	1.5%	2.3%	1.6%

		Sanford		Secord	Smallwood	Wixom	
		Backlot (129)	Frontage			Backlot (86)	Frontage
	Trust or limited liability company	5.4%	13.5%	10.2%	7.8%	5.8%	8.7%
	Multiple responses	1.6%	0.8%	0.8%	2.2%		0.7%
	Blank	1.6%	0.5%	1.0%	1.1%		0.8%

Q16. How many years have you owned your property?	Less than 1 year	0.8%	2.2%	2.2%	1.1%	3.5%	3.8%
	1–2 years	3.9%	8.8%	7.7%	10.8%	11.6%	7.2%
	3–5 years	9.3%	13.1%	11.6%	12.7%	16.3%	13.1%
	6–8 years	18.6%	11.0%	8.3%	10.8%	10.5%	9.3%
	9–10 years	0.8%	3.2%	5.0%	4.1%	7.0%	3.5%
	More than 10 years	65.9%	60.7%	65.1%	60.4%	48.8%	62.9%
	Multiple responses		0.3%			2.3%	
	Blank	0.8%	0.7%				0.2%

Q17. Please select the primary use for your property.	Primary residence	72.1%	77.5%	36.7%	28.7%	55.8%	49.6%
	Rental property—you are the landlord	4.7%	1.2%		0.4%	4.7%	0.5%
	Vacation residence	21.7%	19.0%	61.5%	67.9%	36.0%	47.1%
	Blank	1.6%	1.7%	1.5%	2.6%	3.5%	2.3%

Q18. What is your annual household income?	Less than \$10,000	3.1%	0.8%	3.3%	1.1%	4.7%	1.9%
	\$10,000–\$14,999	1.6%		0.3%	0.4%	1.2%	0.2%
	\$15,000–\$24,999	10.9%	5.5%	3.5%	8.2%	12.8%	5.8%
	\$25,000–\$34,999	11.6%	5.5%	6.2%	7.5%	10.5%	9.3%
	\$35,000–\$49,999	14.0%	11.0%	10.8%	11.2%	10.5%	12.5%
	\$50,000–\$74,999	13.2%	14.1%	15.4%	16.4%	12.8%	14.9%
	\$75,000–\$99,999	7.8%	11.0%	8.6%	11.2%	4.7%	8.5%
	\$100,000–\$149,999	12.4%	13.1%	9.3%	9.3%	15.1%	12.9%
	\$150,000–\$199,999	1.6%	6.8%	4.6%	3.0%	1.2%	4.8%
	More than \$200,000	0.8%	11.8%	5.7%	4.5%	1.2%	6.2%

		Sanford		Secord	Smallwood	Wixom	
		Backlot (129)	Frontage			Backlot (86)	Frontage
Multiple responses			0.5%			1.2%	0.2%
Blank		23.3%	19.8%	32.5%	27.2%	24.4%	22.7%

Appendix C: Survey Responses by Homestead and Nonhomestead Usage

		Sanford		Secord		Smallwood		Wixom	
		Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead
Q1. The lake my property provides access to is important to me.	Strongly agree	59.8%	68.6%	76.5%	88.2%	62.5%	73.5%	66.5%	76.5%
	Agree	17.8%	21.4%	15.1%	8.9%	23.8%	18.0%	16.4%	15.1%
	Neither agree nor disagree	9.7%	5.7%	4.4%	1.6%	11.3%	5.3%	7.5%	4.4%
	Disagree	4.1%	1.3%	1.5%	0.2%		2.1%	4.7%	1.3%
	Strongly disagree	7.8%	2.5%	2.2%	0.4%	2.5%	1.1%	3.8%	1.3%
	Blank	0.9%	0.6%	0.4%	0.7%			1.0%	0.7%
Q2. In five years, I am confident the community will have recovered from the dam failures.	Strongly agree	16.2%	15.1%	19.5%	19.1%	15.0%	12.7%	12.0%	14.3%
	Agree	23.1%	25.8%	23.5%	26.7%	28.8%	22.8%	19.6%	21.4%
	Neither agree nor disagree	27.3%	31.4%	34.2%	31.3%	26.3%	32.8%	30.6%	28.6%
	Disagree	21.0%	17.6%	15.8%	16.0%	16.3%	20.6%	20.8%	21.4%
	Strongly disagree	12.0%	9.4%	5.9%	5.1%	12.5%	10.6%	16.2%	12.3%
	Blank	0.4%	0.6%	0.7%	1.6%	1.3%	0.5%	0.7%	1.3%
Q3. I would consider selling my property if my lake is not restored.	Strongly agree	26.6%	42.1%	32.0%	50.4%	12.5%	34.9%	29.0%	48.3%
	Agree	20.8%	20.1%	19.1%	24.2%	25.0%	25.4%	21.9%	21.4%
	Neither agree nor disagree	20.1%	17.6%	26.1%	14.9%	28.8%	21.7%	21.3%	15.1%
	Disagree	15.0%	11.3%	13.2%	4.2%	16.3%	9.0%	14.2%	6.3%
	Strongly disagree	16.6%	7.5%	8.5%	5.3%	15.0%	8.5%	11.8%	7.9%
	Blank	0.9%	1.3%	0.7%	0.9%	2.5%		1.5%	0.7%
Q4. I believe the dams should be rebuilt or restored.	Strongly agree	60.3%	72.3%	75.7%	82.7%	58.8%	73.0%	67.4%	78.3%
	Agree	19.4%	15.1%	18.4%	13.8%	25.0%	19.0%	17.9%	14.3%
	Neither agree nor disagree	10.1%	6.3%	2.9%	2.0%	12.5%	4.8%	6.2%	4.4%
	Disagree	3.7%	2.5%	0.4%	0.2%	2.5%	0.5%	3.0%	1.3%

		Sanford		Secord		Smallwood		Wixom	
		Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead
	Strongly disagree	6.0%	3.8%	1.5%	0.2%	1.3%	2.1%	4.7%	1.0%
	Blank	0.5%		1.1%	0.9%		0.5%	0.6%	

Q5. A special assessment is needed to rebuild or restore the dams.	Strongly agree	15.2%	14.5%	21.7%	17.1%	10.0%	14.8%	11.2%	14.0%
	Agree	20.3%	26.4%	25.7%	30.0%	25.0%	30.2%	25.6%	27.0%
	Neither agree nor disagree	22.0%	24.5%	23.5%	25.8%	28.8%	20.1%	21.6%	21.0%
	Disagree	12.9%	11.3%	15.8%	12.7%	13.8%	13.2%	15.1%	15.0%
	Strongly disagree	28.9%	22.0%	10.3%	13.1%	22.5%	19.6%	25.6%	20.0%
	Blank	0.7%	1.3%	2.9%	1.3%		1.6%	0.9%	0.0%

Q6. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statement: Property owners within the special assessment district should be responsible for paying the full cost of repairing and/or replacing the dams.	Strongly agree	0.5%		3.3%	0.9%		1.1%	0.6%	1.0%
	Agree	3.2%	3.8%	4.8%	6.4%	3.8%	3.2%	2.7%	3.0%
	Neither agree nor disagree	4.9%	7.5%	10.7%	12.9%	8.8%	9.5%	5.9%	7.0%
	Disagree	21.9%	28.9%	27.9%	31.3%	22.5%	21.2%	22.0%	25.0%
	Strongly disagree	69.3%	58.5%	52.6%	48.2%	65.0%	64.6%	68.4%	61.0%
	Blank	0.2%	1.3%	0.7%	0.2%			0.4%	0.0%

Q7. If the dams are going to be rebuilt or restored, please indicate your level of agreement with the following statement: The costs should be shared with people outside of the special assessment district.	Strongly agree	49.6%	42.8%	41.5%	34.9%	47.5%	33.3%	48.6%	44.0%
	Agree	28.4%	31.4%	31.6%	34.9%	26.3%	32.3%	30.6%	31.0%
	Neither agree nor disagree	12.5%	13.2%	14.3%	15.6%	15.0%	16.9%	10.0%	12.0%
	Disagree	2.6%	3.1%	5.9%	8.4%	2.5%	10.1%	2.2%	4.0%
	Strongly disagree	5.8%	8.8%	4.4%	5.1%	7.5%	7.4%	7.7%	6.0%
	Blank	1.1%	0.6%	1.8%	1.1%	1.3%		0.9%	0.0%

Q8. If the dams are going to be rebuilt or restored, please	Strongly agree	82.9%	84.9%	78.3%	78.0%	83.8%	81.5%	85.5%	85.0%
	Agree	15.3%	12.6%	17.6%	20.2%	13.8%	15.9%	11.7%	11.0%

		Sanford		Secord		Smallwood		Wixom	
		Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead
indicate your level of agreement with the following statement: The state and/or federal government should provide more funding for replacing and restoring the dams.	Neither agree nor disagree	1.4%	1.3%	2.9%	0.9%		2.1%	1.2%	2
	Disagree	0.4%			0.2%			0.3%	0
	Strongly disagree		0.6%	1.1%	0.4%	2.5%	0.5%	1.0%	0
	Blank		0.6%		0.2%			0.3%	

Q9. To support rebuilding and restoring the dams, I would be willing to pay an annual assessment of up to:	I would not be willing to pay anything	31.7%	32.7%	26.8%	22.0%	38.8%	36.0%	35.2%	26
	\$500	27.0%	27.7%	46.0%	52.9%	33.8%	41.8%	30.6%	34
	\$1,000	15.5%	17.0%	9.2%	10.0%	15.0%	9.5%	15.7%	18
	\$1,500	11.5%	10.1%	3.3%	3.1%	2.5%	3.7%	9.5%	9
	\$2,500	6.3%	3.8%		0.7%		1.1%	3.4%	4
	More than \$2,500	3.5%	3.8%	0.7%	0.7%		1.1%	1.0%	1
	Blank	4.2%	4.4%	13.2%	9.6%	8.8%	5.8%	4.1%	4

Q10a. If a special assessment were to be enacted, rank the following in order of importance to you. Please rank responses in order, with one being the 1 and two being the 2. Click on and drag responses to place them in order. I can afford to pay the annual assessment.	1	30.3%	22.6%	32.0%	32.2%	31.3%	27.5%	30.4%	30
	2	46.9%	56.6%	41.2%	52.9%	47.5%	50.3%	44.6%	50
	Blank	22.6%	20.8%	26.5%	14.9%	21.3%	22.2%	25.0%	19

Q10b. If a special assessment were to be enacted, rank the following in order of importance to	1	48.0%	52.8%	45.2%	56.0%	46.3%	46.0%	45.2%	52
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		Sanford		Secord		Smallwood		Wixom	
		Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead
you. Please rank responses in order, with one being the 1 and two being the 2. Click on and drag responses to place them in order. Rebuilding the dams preserves or increases my property value by more than the total assessment will cost.	2	30.3%	25.8%	29.0%	29.1%	35.0%	31.7%	30.4%	28.8%
	Blank	21.5%	21.4%	25.4%	14.9%	18.8%	22.2%	24.4%	18.8%

Q13. How much lake or channel frontage do you have access to?	The property is a backlot and does not have lake or channel frontage	16.4%	21.4%	1.5%	0.7%	2.5%	2.1%	7.1%	5.0%
	Less than 50 feet	7.9%	12.6%	6.3%	8.7%	3.8%	13.8%	7.8%	13.0%
	51–100 feet	39.0%	37.1%	51.1%	56.7%	46.3%	41.3%	46.5%	52.0%
	101–200 feet	26.1%	20.1%	27.6%	23.8%	31.3%	28.0%	23.3%	20.0%
	201–300 feet	3.9%	5.0%	5.5%	5.6%	7.5%	5.3%	7.5%	4.0%
	More than 300 feet	3.7%	1.3%	6.3%	4.0%	7.5%	8.5%	4.9%	2.0%
	Blank	1.4%	2.5%	1.1%	0.4%	1.3%	1.1%	1.9%	1.0%

Q14. In which county is your property located?	Gladwin	0.4%	4.4%	99.3%	99.6%	98.8%	100.0%	87.1%	92.0%
	Midland	99.1%	95.0%	0.4%	0.2%			12.3%	7.0%

Q15. Who is the sole property owner?	Self	85.7%	83.6%	87.9%	87.3%	88.8%	87.3%	91.9%	85.0%
	Someone else in my household	0.7%	1.9%	1.1%	1.1%	2.5%	0.5%	1.0%	2.0%
	Trust or limited liability company	12.2%	12.6%	10.3%	9.8%	5.0%	8.5%	5.9%	10.0%
	Multiple responses	0.9%	1.3%	0.4%	1.1%	2.5%	2.1%	0.4%	0.0%
	Blank	0.5%	0.6%	0.4%	0.7%	1.3%	1.6%	0.7%	0.0%

		Sanford		Secord		Smallwood		Wixom	
		Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead	Homestead	Nonhomestead
Q16. How many years have you owned your property?	Less than 1 year	1.8%	2.5%	2.2%	2.2%		1.6%	3.0%	4
	1–2 years	7.2%	10.7%	6.3%	9.3%	17.5%	9.0%	6.2%	8
	3–5 years	11.5%	16.4%	7.7%	14.0%	8.8%	14.3%	12.4%	14
	6–8 years	12.9%	10.7%	7.7%	8.0%	5.0%	12.7%	8.0%	10
	9–10 years	1.6%	6.3%	3.7%	5.8%	1.3%	5.8%	4.1%	3
	More than 10 years	64.6%	52.2%	72.4%	60.7%	67.5%	56.6%	66.0%	58
	Blank	0.4%	0.6%						0

Q17. Please select the primary use for your property.	Primary residence	100.0%		100.0%		100.0%		100.0%	
	Rental property— you are the landlord		8.2%				0.5%		1
	Vacation residence		91.8%		100.0%		99.5%		98

Appendix D: Open-ended Response Summary

The Four Lakes Task Force survey respondents were given the opportunity to share additional thoughts through an open-ended survey question. Themes emerged from these responses around affordability and how the special assessment amount will be determined; cost sharing with those outside of the SAD; accountability for the dam failure and financial responsibility for dam and lake restoration; timely lake restoration and maintenance of the current lakebed; concerns with Four Lakes Task Force and SAD processes; and praise for the work the task force is doing.

Affordability and Assessment Amount

Many respondents said that they and their neighbors were on a fixed income or had limited or low income, making a large 40-year assessment unaffordable. Many have already paid to repair damages caused by the flood and feel that being asked to pay to fix the dams as well is putting additional financial strain on flood victims—some of whom lost everything.

Others said that paying such a large assessment for a number of years will mean paying more in taxes than their property is, or will ever be, worth. Many were also concerned that a high special assessment will affect their ability to sell their property. Additionally, respondents said that they already pay higher lakefront taxes and that those taxes should have been used to maintain the dams to prevent the failure from happening. Many also shared that their property value decreased after the flooding, but that they have not seen any decrease in their property's assessed value, which means they continue to pay "lakefront taxes" when there is no lake.

We sold everything about three years ago and bought this house to spend our retirement years on a lake. We were okay paying more for a house because we were on a lake. We were okay paying higher property taxes because we were on a lake. We were even okay with the \$350 assessment that was added on by [the] FLTF. After [Federal Emergency Management Agency (FEMA)] assistance, we have had out of pocket expenses upwards of \$125,000 to try to restore our home to what it was before. We recently found out that our home appraised for significantly less than what it was worth before the flood. We feel that we are stuck here and couldn't sell even if we wanted to. We're sorry, but we just don't have anything left to give. Our financial well is as dry as the lake.

—

I cannot afford to pay. I live on social security. \$791/month.

The property tax rate at this time plus the assessment values given appear to be highly prohibitive to our retaining the property. [The] question will become if we cannot sell, then [will we] walk away from the expense? At this time, it appears property values are of little to no value. I keep seeing the number of homes for sale increasing, with basically very little to no sales. The question I have is at what point do we walk away from the situation. I have not seen any indication of property taxes being dropped, which should be in play this year and last year. We do think the only way the property will recover a value is if the lakes are returned.

—

Without the lake, our once lakefront property has experienced a decrease in value. Rebuilding the dam restores the lake, which in turn RESTORES our property value. We ALREADY paid a premium for the lakefront property when we purchased the real estate and have paid a premium on our real estate taxes ever since. Paying a special assessment means we will be paying a second premium that will put our investment in the real estate above and beyond what it will ever return.

—

In my case, I own a lot on Tobacco, set up for my camper. With a state equalized value of 37,000 over 40 years, I will pay more than it is worth.

—

I don't want to pay \$50,000 for a \$20,000 gain in property value.

—

We have been remodeling our place for the past 15 years and finally finished it. Because of the flood, we had to completely gut our place down to the floor joists because we had [three] feet of water inside. All the contents have been destroyed as well. We have received no money from insurance, FEMA, or anyone else. It is not our primary residence but would have been our retirement home. Now we cannot afford to rebuild AND pay for the replacement of the dams to get our lake back. This flood and ensuing damage to our property and loss of the lake was totally not our fault. Yet we are asked to pay almost \$90,000 over 40 years to possibly get our lake back. The lake is very important to us, but this amount is unfair.

Respondents also addressed the way in which property is being taxed under the special assessment. Many said that assessments should be based on property size, value, and the amount of lake frontage. Many said they have either limited or no lake access and feel they should not pay, or should be able to pay a lesser amount, to reflect that.

Can a special assessment be designed in a way that it's based on home value (similar to property tax) instead of lake frontage? Basing it on frontage alone will result in less valuable homes [being] loaded with too heavy a burden. For example, a house that is valued at \$150K should not carry the same assessment as a \$500K house. I believe the acceptance of a special assessment would be higher if it's structured in a fairer way.

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A 40-year special assessment will not do anything for my property value. The current approach to assessment charges each property owner the same by the cost to repair each dam, so an owner of a \$500,000 lakefront home pays the same as someone with a canal front lot with a 50-year-old mobile home. This is patently unfair. Assessment should be charged "ad valorem" based on SEV. The task force is single minded in restoring the lakes at any cost, unwilling to consider any other plan. I am opposed to that.

—

We are not Wixom lakefront residents. We live on the Tittabawassee. We do not have the same access to the lake as lakefront owners. We should not pay the same as lakefront owners. We had a river before the flood, and we still have a river. Our access to Wixom Lake was restricted by water levels and bridges.

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Assessments should be scaled based on property size or value. Otherwise, it is a regressive tax.

—

We're a backlot with a shared easement which has very limited use. \$88 X 10 persons is \$880 for a 15-foot water access. \$300 X 1 (300 feet) lakefront = \$300. Not a fair assessment.

Others worried that because they own multiple backlots, they will be charged multiple assessments. One respondent used the example of the current sewer assessment to highlight this concern.

I understand that you're trying to restore lakes and dams, and I appreciate that. This is the same as sewer assessment. Supported if I had one, but I was slammed one property with two and a vacant land with one. Please, please be fair. Be honest. Have mercy.

Several respondents also said that they should only be assessed to pay for costs on the lake on which they own property and expressed concern that they would be asked to pay to restore other lakes.

Shared Costs

In addition to the concerns about affordability and the amount and distribution of the special assessment, many respondents felt that costs should not be placed, or not be fully placed, on property owners. Many pointed out that the lakes are public and therefore the cost to restore the dams and the lakes should not fall solely to the property owners. Many also said that if this did happen, then the lakes should be made private. Additionally, some said that dams should be considered infrastructure just like roads and bridges and the cost to restore and maintain them should be shared across the state. Others pointed out that the dams are used as flood control for those outside of the SAD.

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Because lake property owners are not the only ones who will benefit from the return of the lakes, all parties should share in the cost, including companies like Dow and GM, as well as communities that the dams will protect from flooding. This is also an environmental disaster on a monumental scale, which should be able to elicit financial assistance from state and federal funds to offset some of the costs to rebuild.

—

I believe lake property owners are willing to share in the cost of rebuilding the dams, but I also believe that it should be shared by all the people of Gladwin and Midland Counties, as they will have access to the lakes. All people pay for items in their taxes that they do not directly benefit from, so this should be no different.

—

As many have stated, this is a public lake. The SAD should be expanded. Midland and Saginaw Count[ies] have as much or more to value in the restoration to prevent flooding and maintain or increase property value and tax base from residents and companies.

—

Those who benefit from the commerce the lakes bring to the community and the revenue generated from the property taxes of lake owners should get included into the assessment equation.

Suggestions from those who said that everyone who uses or benefits from the lakes should help pay for the restoration included:

- Charge a fee for the public boat launches
- Charge an annual fee to non-property owners (i.e., daily boat fee) for lake usage
- Obtain funding through a millage or through bonds that would spread the cost across Midland and Gladwin Counties, other counties where residents benefit from flood control (Saginaw and Bay were mentioned specifically), and residents across Michigan
- Obtain funding from area businesses, ranging from small-business owners who benefit from tourism dollars to Dow Chemical

Some respondents also suggested making the dams hydroelectric and using profits to rebuild and maintain the dams.

Allow the dams to produce electricity to pay for itself in this green so called economy.

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Has it been thought of as finding a party, company, or the government to rebuild the dams and pay off the cost of rebuilding by producing and selling the electricity?

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I think contacting Consumers Power about buying the electricity from the dams to cover operating expenses or other power company. I cannot afford a big increase in taxes. I have a hard time paying my taxes as it is.

Accountability and Financial Responsibility

While many survey respondents said that cost should be shared with anyone who derives benefit from the dams, many also said that those responsible for the dam failures should be held accountable and are responsible for some or all of the restoration costs. According to respondents, responsible parties include the State of Michigan and the federal government, including the Michigan Department of Environment, Great Lakes, and Energy; the governor; the attorney general; the FERC; and the previous dam owner, Boyce Hydro. Respondents said that EGLE and FERC did not enforce regulations and allowed Boyce Hydro to avoid their responsibilities for maintenance and repair of the dams. They also said that Boyce Hydro should be held accountable for not maintaining the dams properly. In addition, some said that the governor and attorney general were responsible because they did not allow Boyce Hydro to lower lake levels.

As bad as Boyce has been, personally I believe this failure lands entirely on FERC. To approve a license to an entity without the proper capital is ridiculous. Contractors who do projects in excess of \$100,000 are required to provide a bond, yet the feds gave a license without even asking about the ability to maintain the dam. I believe the State of Michigan should look into suing the federal government for gross incompetence.

—

Boyce Hydro, FERC, and the State of Michigan all play a significant role in the failure of these dams. They should all be held responsible. The gross negligence of Boyce Hydro should be plenty to pierce the corporate veil of the 450 million dollar Boyce trust.

The state and federal government knew there were issues with the dams. They should be held responsible for repairs, not the homeowners. The government and owners of the dam profited from it and let it go into disrepair.

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If I understand correctly, the federal government, and then the state government, were responsible for enforcing the integrity of the dams by their owner. The government and the owner dropped the ball. If the state government gave the dam passing grades, then they were wrong. Also, it seems the owner could have managed the lake level to prevent the Wixom Lake dam from breaching. If so, then the owner was also wrong. What did the property owners within the SAD do wrong? If the dams are restored, I think the financial responsibility should go beyond the SAD, at least to the state government.

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Even though Boyce Hydro has taken legal and accounting actions to insulate or eliminate themselves from financial and/or legal responsibility from the dam failure(s), somehow, they must be held accountable for the destruction they have caused to the many people and families that have suffered from the flooding. For that entity to avoid accountability is unconscionable. This is a difficult effort the task force has undertaken and I wish them the best of luck in restoring the lakes.

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The state of Michigan did not want to kill mussels in Wixom Lake and allowed that lake level to be raised when they knew that dam would not pass inspection. When that dam failed, it caused Sanford Dam to fail also. State of Michigan caused this.

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The direct blame can be attributed to the Attorney General Dana Nessel forcing the water height to be increased by court order to protect mussels that weren't even confirmed to exist in the lake.

Lake Restoration

Many survey respondents said they want the lake levels restored, and they want this done as quickly as possible. Some questioned the five year timeline for restoring the dams and lake levels, especially for certain lakes. For example, one respondent said:

Both Secord and Smallwood should come back ASAP. These lakes are viable with providing much needed income for our counties. Families and friends spend money here. The work on the other lakes should continue and monies would then help them. Waiting to get all four up is crazy for the economy and wildlife. If people walk away or sell schools, police and firefighters will be impacted.

While many survey respondents said they wanted their lake back as quickly as possible, some said they did not want or need lake levels to be restored.

My property is on a swampy backwater of the sugar river. It's vacant property I never use, but can't sell yet. While I understand other homeowners on the waterfront want their lake back, water level means nothing to me regarding my property. It's simply a tax burden and I'm concerned about additional costs I will have to bear because of this.

We have [two] undeveloped properties below Secord Dam each with over 300' of river frontage. We accept that we have obligations to support the community in general, but we are concerned that our potential assessments may be unreasonable for our situation. We purchased the properties knowing we would not derive any lake benefits. We would like the whole system to be restored to the original natural river. We recognize this may be a minority view.

I am on the Tittabawassee River not on Wixom Lake and do not need the dam fixed. The river is much more desirable with the reduced high-speed boat traffic we had before the dams broke. I am among a group that do not agree with the assessment district's draconian tax increases. Plan to fight any assessments on my property. When the lake was full, access to the lake was very difficult to navigate to due to low water areas, stumps/rocks, and weeds. As a result, we rarely attempted to travel there. Our property on [the] river at this time is much better due to reduced traffic of noisy and very fast jet boats, jet skis, bass boats, and pontoons. It also reduces the chance of trespassing and break-ins from people accessing our property from the river. Leave it as it is. We will not benefit from [the] cost of an assessment that those on the lake will. Unfair taxation.

Cleaning and Maintaining Lakebeds

Most respondents' comments centered around affordability and accountability; however, some expressed concern about the current condition of the lakebeds and the importance of cleaning and maintaining them prior to restoring the lake levels.

I hope there is a plan to remove the new growth before it gets out of hand. The lake will be useless with all those trees sticking up. Also, I hope the plan is to cut the stumps down to a safe level for boating yet leaving the bottom for fish habitat.

The lakebed and debris needs to be cleaned up or it's not worth restoring the lake. It's very unsafe the way it is now!

Also, I am very concerned by the growth of trees and brush on the lake bottomlands. I fear it will detract from the quality of the lakes we will have once they are restored.

Four Lakes Task Force and SAD Process Concerns

Some survey respondents questioned the authority of the FLTF and the use of the SAD for purposes of rebuilding the dams.

I never voted to have FLTF represent me in any way, shape, or form, nor did I ever vote for this SAD, or be made aware of it until after it was put in place. This SAD is unconstitutional and illegal, on many levels.

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The SAD was established under part 307 prior to the dam failures under the premise that it would provide funds to maintain and operate the dams. Not provide and assess fees to rebuild the dams. While I appreciate the efforts by Four Lakes Task Force to return the lakes to normal levels and agree with the necessity of the lakes to return, I do not feel that how part 307 was approved is valid for that purpose.

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I appreciate all the work the FLTF is doing, but would like more transparency about how money is being spent. Also, the SAD should be voted on and not something the FLTF does without the community weighing in.

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When the SAD was originally created, the price was \$20 mil/\$350 per parcel to upgrade the dams. now the price is \$2,000+ per parcel/\$330 million to recover the lakes. I am totally opposed to good property owners shouldering anything but a nominal share to fix a problem they had nothing to do with.

—

The task force misrepresented the assessment. \$300 < \$3,000.

Other respondents said they felt the FLTF needed to provide better communication and information to the community.

We believe the FLTF has a significant public relations problem. We are behind you, but it seems many are not. We feel the majority of homeowners believe the federal and state governments are not being held accountable for the high water which caused dam failures or breaches. The SAD is due to fail because many homeowners in lower-income brackets cannot or will not pay the assessments. We know you're attempting to communicate in many ways; but there's still MUCH misunderstanding or lack of education by MANY homeowners.

Better communication with the homeowners by letter. There is a disconnect, especially for those who live down state. Trust is a big issue on this. Quarterly reports would be nice!

High Costs to Repair Dams

In addition to concerns about the operating procedures of the FLTF, some respondents questioned why the cost of repairing the dams was so high, and wondered if a bid process could be used to obtain lower cost estimates. Responses included:

The costs are inflated and should be offered for bid process to obtain fair value of such services.

Why has there only been one contractor bid? Shouldn't there be multiple bids and opinions? Transparency is vital.

Concern with the Survey

Some survey respondents also expressed concerns that survey questions were biased and that they did not have enough information to respond to certain questions.

This survey is worded to get your desired results. It didn't ask any of the self-reflecting questions that should be asked. Four Lakes Task Force is operating like government—power hungry, slow, inept, and careless with other people's money. I sincerely hope I am wrong but based on what I have seen so far, I think that is a fair assessment.

Question number [ten], placing two statements in order of importance, is a little misleading. Of course restoring the water will preserve or increase my property value...but will it actually increase it by more than the assessment will cost? Hmm...unless we have a working crystal ball, no one can answer that question. And the statement: "I can afford to pay the annual assessment"—what about the option of "I cannot afford." Both of those statements are horrible statements and can be used on your end to "mislead" the public. If everyone chooses "I can afford to pay the annual assessment" as the more important statement....then you all will take that information and tell the public that everyone is willing to pay the annual assessment. Question number [ten] should be removed from this survey.

Support for Four Lakes Task Force

While many respondents expressed concerns with the FLTF, many others expressed their appreciation for the work that is being done.

Thank you to those on FLTF. We may not always agree with the information being shared; however, the time and sacrifice by those on FLTF is appreciated. Someone needed to do it; so, thank you for stepping up to the plate and doing your best to get our lakes back.

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Thank you! Without the task force, I don't think bringing the lakes back would be possible. I'm confident you will do what you can to minimize the SAD annual cost to lake owners.



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