

## Good Morning Board Members,

My name is Simone Reba from Unit 342. I'd like to read this statement in full, without interruptions, within my allotted 3 minutes and request that it be included in the meeting minutes and made part of the public record.

Thank you for developing the ML Tidal Waters Report and exploring cost-effective ways to reduce our flood risk. The barrier option looks promising! I was encouraged also to see the Board is open to third-party assistance, like government grants, for building elevation.

As an owner in a higher-risk area with nearly 40 years of government finance experience, I've extensively researched public flood mitigation programs that could fund both engineering studies and construction—with no assessments to owners. I have great news!

Every engineer I've consulted—government and private—has said the best long-term solution is to **elevate the most vulnerable buildings**. I've identified **two U.S. Army Corps of Engineers (USACE) programs** that would cover both study and construction costs through federal and state or local funds. **Mallard Lakes was already determined eligible for one, and the funding is still available!** The second is a USACE/DNREC program that could also fund both studies and construction.

I've also spoken with county and state officials who understand our flood risk and are supportive of helping the community through either a partnership with the Corps or other government funding. We are back on their radar...and in a good way!

While Stacey and Chris continue advancing the barrier option, I'll keep working independently with government contacts to explore **no owner-cost elevation solutions**. Together, elevation plus a barrier would offer the best long-term protection for our community.

Best of all, I've identified an existing **DNREC program with \$200,000 set-aside for drainage improvements specifically for Mallard Lakes! This money is also still available!** I've discussed with DNREC whether those funds might cover the cost of a barrier—they confirmed that --if it can be permitted -- it could cover part or even all of purchase and installation, depending on the cost. Based on discussions I've also spoken with a state legislator who is willing to advocate for a barrier option for us.

**Bottom line:** We now have real opportunities for the government to help pay for **both** building elevation AND a barrier. Not through assessments to us, but through government funding!

### Question To The Board:

Articles II and III of the ML ,Code of Regulations reinforce every owner's right to raise concerns **and contribute ideas**. I've formally requested to meet with the Board to share this information in greater detail, but was declined, with no reason given. **So my question to the Board is: Outside of the 3 minutes for public comment in each monthly, how can a homeowner discuss important community issues with the Board?**

Thank you. Simone Reba