I live in the Spy Pond Condo Complex, and I have worked on climate change for 30 years (check <u>climatecrisisblog.com</u>). 2020 is expected to be the warmest year on record or tie with 2016.

We are concerned here about the already enormous increase in insurance rates for flooding. As sea levels rise, virtually all of East Arlington can expect to face that. Those who hope to live in the Mugar development's affordable housing will ultimately be unable to afford flood insurance along with most others in the area.

At some point basements, yards and streets will be flooded making it impossible to get to work, school or elsewhere without a better plan to deal with the climate crisis than now exists.

Placing a development in the intended location will be the reverse of mitigation. Any loss of land that can absorb moisture is simply insane.

Gail McCormick