

Hello,

We were alarmed to learn that the project to develop the Mugar Wetlands is still moving forward.

We are E. Arlington Residents (residing at 45 Fairmont St, Arlington, MA 02474) and will be directly impacted by this decision.

Beyond this, however, one of us has worked in the Catastrophe Modeling and risk management space for nearly a decade, and is very aware of the impacts of this kind of development.

Currently, our home is just outside the FEMA flood maps special hazard areas. However, the FEMA flood maps are outdated and no longer considered the best in class flood standard by industry experts. The ACC has already noted this in one of their letters, but we just want to add our voice as someone coming from the business sector. If we are not using the best data, we won't make the best decisions about mitigation. Organizations like First Street (firststreet.org), a nonprofit group that has been working to build out more accurate flood maps, are putting out better data that is being used by the private sector. It is currently being used by realtor.com to provide data about homes, and this usage will only expand to real estate sites such as Zillow. According to First Street, our flood risk is a 4 out of 10. Building on top of nearby wetlands is going to materially impact that risk and make it higher especially if mitigation strategies are based on old FEMA data. If mitigation strategies are built on outdated data, yet businesses use more accurate and up to date data, our home values and insurance rates will all be negatively impacted. And obviously, and much worse, we won't effectively mitigate the real risk, only the inaccurate risk.

We are firm believers in more housing and affordable housing, but this is not the way. This kind of project is what will seriously hurt E. Arlington, as the impacts of climate change continue to grow, unless any assessments and mitigations are done with valid, up to date, and industry accepted information. We cannot pretend away climate change, as much as so many of us believe that to be the case. Housing is important, but it must be done in a thoughtful, measured, and critically, a fact-driven way.

Thank you for your consideration,

Elizabeth Foughty and David Meadows