## Regarding the proposed Thorndike Place development

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To:ConComm < ConComm@town.arlington.ma.us>

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Dear committee members,

I am writing to express my concerns about the proposed Thorndike Place development. As I understand it, part of this development would take place on a floodplain as identified by FEMA. As the effects of climate change intensify, flooding in the area will likely become more frequent. Eroding the floodplain could have serious negative impacts both for current residents of the neighborhood and for people moving into the proposed development. This is especially concerning as some of the new units would be designated as senior living or low-income housing. Low-income families and senior citizens on fixed incomes would have greater difficulty paying the repair costs when flooding inevitably damages their homes.

It is also worth questioning whether homes knowingly built on a floodplain would even be insurable. At least one major insurance company has ceased selling homeowner's insurance in Florida due to the costs associated with repeated hurricane damage. Will the people who live at the proposed Thorndike Place development be able to obtain homeowner's/renter's insurance?

I believe that we need more affordable housing in the Greater Boston area, but I don't support shunting low-income people and vulnerable seniors into locations where they will likely have to deal with recurrent property damage and may have difficulty insuring their homes. I also don't support development that would exacerbate the consequences of extreme weather events that can be expected due to climate change.

I would urge the Conservation Committee to consider these impacts when determining whether or not to approve this project.

Sincerely,

Nina Shepardson (Arlington resident since 2020)