

*City of Quincy, Massachusetts*



OFFICE OF THE COUNCIL

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April 2, 2014

Dear Neighbor:

**FEMA To Host Two Flood Insurance Workshops**

**Monday April 7** from 5:00 to 8:00 p.m. at Quincy High School, 100 Coddington Street

**Tuesday, April 8** from 5:00 to 8:00 p.m. at the Central Middle School, 875 Hancock Street

These one-on-one workshops will allow residents to view the new maps one-on-one with subject matter experts, who can answer individual questions. Property owners will be able to understand how their properties may be affected and learn more about financial steps that they may need to take in order to protect their investment. Staff from FEMA and the Massachusetts Department of Conservation and Recreation will be on hand to provide one-on-one discussion and to answer questions.

Those who have a federally backed mortgage, or plan to refinance with a federally backed lender, will be required to purchase flood insurance if they find that their home is shown in a high-risk flood area known as a Special Flood Hazard Area on the updated maps. Purchasing flood insurance before the flood maps become effective will lock in the lower-risk zone and could lead to significant savings. Residents are urged to contact their insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn more about how and where to get a policy.

I have been spending a substantial amount of time working with residents on the proposed FEMA flood maps due to be implemented in June 2014. While many of us in Ward One are already in the flood plain, some properties have been moved into a special hazard area, increasing their cost of flood insurance, and others find themselves being added to the flood plain for the first time. The City of Quincy has added the proposed maps to the website [QuincyMa.gov](http://QuincyMa.gov) via the GIS Property Viewer which is accessible on the lower right side of the [QuincyMa.gov](http://QuincyMa.gov) home page. To help residents understand how the potential impact to their property, I created a YouTube video to walk you through the software navigation step by step. Go to YouTube and type in "Margaret Laforest" to access the instructional video. With over 1600 views, I have heard from many residents how helpful and simple it is to follow along. I highly encourage you to look at the map and contact your insurance agent before June.

After authoring a resolution requesting an update from Mayor Koch and the administration, we are scheduled for a presentation on the City Council agenda on Monday, April 7<sup>th</sup> at 7:30 in the City Council Chambers. The meeting is aired live on QATV, and is also replayed throughout the week. I will also be hosting a series of neighborhood meetings, and will send letters inviting all Ward One residents whose property is in the flood plain.

City Hall, 1305 Hancock Street, Quincy, MA, 02169-5102

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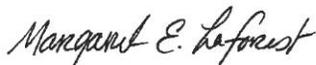
There's many moving pieces to this issue creating lots of confusion. Previously, if flood insurance was required for your property, the homeowner was required to have a policy valued at \$250,000 even if their mortgage balance was lower. With the passage of legislation by the State of MA, and supported by all of our local delegation, homeowners now have the option of decreasing the value of the flood policy to the equivalent of their mortgage balance. For example, in 2013 if your mortgage balance was \$100k, your flood policy value was required to be \$250k. Now, you are able to reduce the flood policy value to \$100k.

**The passage of the federal legislation bill 3370 known as the Grimm-Waters Act brings relief to homeowners as well.**

- 1. Reinstates Grandfathering Permanently** meaning all houses previously in the Flood Plain, both before and after December 31, 1974 have protection from immediate rate spikes due to the new maps. Your current level of risk stays the same if/when New Maps take effect. The grandfathering stays with the property, not the policy. Future buyers get the benefit passed to them.
- 2. Caps Annual Rate Increases** meaning most Quincy houses will have a rate increase cap at 15%, some may be capped to 18%. The cap stays with the property, not the policy.
- 3. Refunds policyholders who purchased / modified homes after Biggert-Waters was passed on July 6, 2012 and started paying higher rates meaning if your rates went up in the past 20 months – contact your insurance agent.** Also refunds properties with a successful Letter of Map Amendment appeal.
- 4. Establishes Map Certification Process & Technical Map Advisory Council** meaning FEMA must sit with the City to review the methodology and draft maps to explain their approach and highlight changes. Gives the City “Credit” for locally funded sea walls and flood protection projects. Unresolvable Concerns or Disagreements go to an Advisory Council. This is important relative to the seawall, tide gate and outfall repairs recently completed along Edgewater Drive and other areas.
- 5. Protects Properties Newly Mapped into a Flood Zone** meaning new properties added to the Flood Plain are protected from immediate rate spikes. These properties receive a significantly lower preferred risk premium level and rate increase cap.
- 6. Permanently Removes the “Sales Trigger”** meaning the Sales, Major Refinance, or Substantial Improvement of your home does not immediately cause rate increases. The future purchaser is treated the same as the current property owner.
- 7. Requires the Affordability Study** meaning FEMA cannot skyrocket the rates and then see if they were “affordable” after the fact. The affordability study must be completed in two years after passage.
- 8. Adds numerous other provisions including Basement Exemptions, Monthly installments.**

There is a lot to understand about these changes. PLEASE look up your address on the GIS property viewer online. If you are newly mapped into the flood zone, please contact me as the city is currently working on an appeal of the map expansion and I will request your property be reviewed as part of the appeal process. You can also contact the City Engineer's office at 617-376-1937, email [Shardy@quincyma.gov](mailto:Shardy@quincyma.gov) or visit the office at 55 Sea Street Monday through Friday from 8:30am to 4:30pm. One of my most important roles as your Ward Councilor is to keep you informed of matters that may affect you. If you have a question or need additional information, please contact me. I email a monthly newsletter to residents to keep them informed as well as actively utilize social media. Please contact me to sign up for the e-newsletter and/or “friend request” me to enhance our communication opportunities.

Sincerely,



Margaret E. Laforest  
WARD ONE COUNCILOR  
Copy to area residents