



City of Quincy Massachusetts

OFFICE OF THE CITY COUNCIL
1305 Hancock Street
Quincy, MA 02169

Brad L. Croall
Kevin F. Coughlin
Joseph G. Finn, President
Douglas S. Gutro

Kirsten L. Hughes
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Michael E. McFarland
Brian F. McNamee
Brian Palmucci

Joseph P. Shea, Clerk
Nicole L. Crispo, Assistant Clerk
Jennifer L. Manning, Clerk of Committees
Susan M. O'Connor, Auditor

City Council Meeting Agenda Monday, April 6, 2015 Council Chambers – City Hall Regular Council Meeting 7:30 PM

Honoring of Susan Karim
Planning & Community Development

1. Appropriation – Old City Hall Project - Repurposing of Old Bonds & Request for Additional Funding
2. Appropriation – \$600,000 for Dorchester Street Repaving
3. Appropriation – \$4,000,000 for Quincy Point Pump Station Renovation
4. Home Rule – Quincy College – Baccalaureate Degrees
5. Order – 2015 – 014A-C – Municipal School Building Statement of Interest – Beechwood Knoll School, Merrymount School, Squantum Elementary School
6. Gifts – \$3,800.00 from Various Donation from Various Donor to D.A.R.E
7. Gifts – \$975.00 from Various Donation from Various Donor to D.A.R.E in Memory of Peter Turowski Jr.
8. Resolve – Calling For Interpretation of Law to Benefit All Home Owners within a Flood Plain – Councillor Palmucci
9. Resolve – City of Quincy to Commence Installation of Hydrant Markers and a GPS Fire Hydrant Mapping System – Councillor Coughlin

It is anticipated that one or more matters contained within the City Council Calendar, including any or all listed items pending in Committee, may be discussed and acted upon at this meeting. For a full Council Calendar, go to www.quincyma.gov

INTRODUCED BY **MAYOR, THOMAS P. KOCH**

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 -

ORDERED:

April 6, 2015

Upon the recommendation of the Commissioner of Public Works and with the approval of his Honor, the Mayor, that the following sums be appropriated:

The sum of \$600,000.00 to Fund No. 765052 – 530303 Water Contractual within the Water Enterprise Account.

This amount consists of the following item:

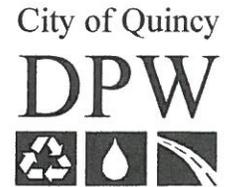
Dorchester Street repaving after Water main replacement:	\$600,000:00
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to be charged to the following funds:

Water Stabilization Fund:	<u>\$600,000.00</u>
Total:	\$600,000.00



CITY OF QUINCY, MASSACHUSETTS
Department of Public Works



Thomas P. Koch
Mayor

Daniel G. Raymondi
Commissioner

March 27, 2015

Mayor Thomas P. Koch
Mayor's Office
Quincy City Hall
1305 Hancock Street
Quincy, Massachusetts 02169

Re: Dorchester Street Improvements

Dear Mayor Koch:

Enclosed herewith please find Memorandum from City Engineer Hardy dated March 26, 2015 together with proposed Council Order regarding the above matter.

Sincerely,

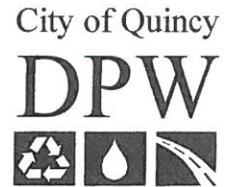
Daniel G. Raymondi
Commissioner of Public Works

DGR

cc: Director of Operations Al Grazioso
Executive Secretary James Fatseas ✓
City Engineer Shawn Hardy
Operations Manager Michael Coffey
Administrative Assistant Kathryn McAlduff



CITY OF QUINCY, MASSACHUSETTS
Department of Public Works



THOMAS P. KOCH
Mayor

DANIEL G. RAYMONDI
Commissioner

SHAWN HARDY, P.E.
City Engineer

TO: Daniel Raymondi
Commissioner

FROM: Shawn Hardy *SHH*
City Engineer

DATE: March 26, 2015

RE: Dorchester Street Repaving

We are soliciting bids for the above referenced project. The Engineer's estimate is \$600,000.

The proposal involves repaving Dorchester Street from East Squantum Street to Shoreham Road after the upcoming watermain replacement. The intent is to utilize water stabilization funds to pay for this contract. We understand that this request requires Council approval. We request this application be placed on the next available City Council meeting.

For reference, we have attached a proposed council order for this request.

SH/km
Attachment

INTRODUCED BY **MAYOR, THOMAS P. KOCH**

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 -

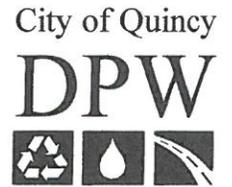
ORDERED:

April 6, 2015

Be it ordained that \$4,000,000.00 (four million dollars) be appropriated for the purpose of financing the engineering and construction of the Quincy Point Pump Station Renovation through the Massachusetts Clean Water State Revolving Fund (SRF), and that to meet this appropriation the Collector–Treasurer with the approval of the Mayor, is authorized to borrow all or a portion of the \$4,000,000.00 from the Massachusetts Water Pollution Abatement Trust (MWPAT) and in connection therewith, to enter into a loan agreement and/or security agreement with the MWPAT relative to such loan, and the Commissioner of Public Works, with the approval of the Mayor, is authorized to contract for and expend any Federal, State or other aide available for the project, including any grant related to such program for the MWPAT, and to take any other action necessary to carry out this project.



CITY OF QUINCY, MASSACHUSETTS
Department of Public Works



THOMAS P. KOCH
Mayor

DANIEL G. RAYMONDI
Commissioner

SHAWN HARDY, P.E.
City Engineer

TO: Al Grazioso
Director of Operations

FROM: Shawn P. Hardy *spk*
City Engineer

DATE: March 31, 2015

RE: Quincy Point Pump Station

The City has been notified that we are eligible for funding the above project utilizing a State Revolving Fund (SRF) loan in the amount of \$4 million.

We understand that this action requires City Council approval. We request this application be placed on the next available City Council meeting.

For reference, we have attached a proposed Council Order and supporting documentation for this request.

SPH/km
Attachment
CC: Jim Fatseas, Executive Secretary to the Mayor

QUINCY POINT PUMP STATION RENOVATION (CONSTRUCTION)

The City of Quincy is planning on renovation of the Quincy Point Pump Station located at the intersection of Chubbuck Street and Des Moines Road (see Appendix A for Figure 1 – Locus Map). The existing pump station is one of the largest pump stations owned and operated by the City. The current station has three (3) pumps in a lead/lag/standby configuration and has a peak design capacity of approximately 7 million gallons per day (MGD) when operating in parallel. The pump station was built around 1971 and was renovated in 1985. The existing building and equipment is nearing the end of its useful life and require renovation and/or replacement.

The Report on the Quincy Point Wastewater Pump Station - Preliminary Evaluation report was completed in March 2013. The report included a field inspection, a flow test, and a hydraulic analysis. The report identified several deficiencies at the pump station. In addition, the pump station has experienced power loss, generator failure and pump failure.

The force main for the Quincy Point Pump Station was constructed in 1971 (43 years old) and consists of 10,760 feet (2.04 miles) of 20-inch diameter ductile iron pipe. The pipe wall thickness at the pump station and air release valve structures was measured using an ultrasonic thickness gauge in the fall and winter of 2013. The evaluation showed that there as a 12% to 62% reduction in thickness of pipe within the air release valve structures. A Phase 2 evaluation was conducted in the spring of 2014. The Phase 2 included excavating ten test pits along the force main, measuring the pipe thickness using an ultrasonic thickness gauge, collecting and evaluating soil samples for corrosivity, and taking coupon samples from the crown of the pipe where possible.

The pump station is located near the Weymouth Fore River, Hingham Bay and Quincy Bay (see Appendix A for Figure 2 – Quincy Point Pump Station Site Map). The force main extends from the pump station to its discharge point at the Massachusetts Water Resources Authority (MWRA) high level sewer located on Greenleaf Street at the intersection with Woodward Avenue (see Appendix A for Figure 3 – Quincy Point Pump Station Sanitary Sewer Service Area).

The objective of the Quincy Point Pump Station Renovation Project is prevent a potential sanitary sewer overflow (SSO) due to equipment failure or force main failure within the air release valve structures. The project will include removing and replacing equipment including replacing the pumps and installing variable speed drives (VFD); upgrading the sluice gates; replacing the odor control unit; improved power distribution; removing underground storage tank (UST); replacing standby generator, improved lighting, and wiring; replacing HVAC and plumbing system; structural improvements to the roof, ceiling walls and wetwell; architectural improvements to the roof; and miscellaneous site work. The force main rehabilitation will include replacing the air release valves and apply corrosion protection to the force main within the air release structure.

INTRODUCED BY **MAYOR, THOMAS P. KOCH**

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 -

ORDERED:

April 6, 2015

An Act Authorizing Quincy College to Confer Baccalaureate Degrees

Be it enacted etc.

Section 1 The Board of Governors of Quincy College is authorized and
empowered to grant baccalaureate degrees

Section 2 This act shall take effect upon passage



1250 Hancock Street
Quincy, MA 02169

Office Of The President

March 31, 2015

Mr. James Fatseas
Executive Secretary
Mayor's Office
City of Quincy
1305 Hancock Street
Quincy, MA 02169

Mr. Joseph Finn
Council President
City of Quincy
1305 Hancock Street, 2nd Floor
Quincy, MA 02169

Dear Mr. Fatseas and Mr. Finn:

I am communicating with you at the request of Governor Gregory Hanley, Chairperson of the Strategic Planning Committee of the Board of Governors of Quincy College in order to formally advise you that on March 26, 2015, at a regularly scheduled meeting of the Board of Governors of Quincy College, the Board voted unanimously to approve a Home Rule Petition which would authorize and empower the College to grant Baccalaureate Degrees. A copy of both the vote and the language of the proposed Home Rule Petition is attached.

Should you have any questions regarding this matter, please do not hesitate to contact me by phone at (617) 984-1776 or by email at ptsaffaras@quincycollege.edu

Sincerely

A handwritten signature in cursive script that reads "Peter H. Tsaffaras".

Peter H. Tsaffaras, J.D.
President

PHT/dmb

C: ✓ Joseph Shea, Gregory Hanley

Enclosure

QUINCY COLLEGE

REQUEST FOR COMMITTEE AND BOARD ACTION

COMMITTEE: Strategic Planning	NO:	SPC 1-15/BOG 6-15
	COMMITTEE DATE:	February 25, 2015
	BOARD DATE:	March 26, 2015

MOVED: That the Board of Governors approve the recommendation of the Strategic Planning Committee of the attached proposed Home Rule Petition and authorize the President to make changes in the language of the Home Rule Petition recommended by municipal officials necessary and appropriate to effectuate the intent of the Home Rule Petition.

An Act Authorizing Quincy College To Confer Baccalaureate Degrees

Be it enacted etc.

Section 1 The Board of Governors of Quincy College is authorized and empowered to grant baccalaureate degrees

Section 2 This act shall take effect upon passage

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 – 014A

ORDERED:

April 6, 2015

Be It Resolved:

Having convened in an open meeting on Tuesday, February 10, 2015, prior to the closing date, the City Council of Quincy, in accordance with its charter, by-laws, and ordinances, has voted to authorize the Superintendent to submit to the Massachusetts School Building Authority the Statement of Interest Form dated April 10, 2015 for the **Squantum Elementary School** located at 50 Huckins Avenue, Quincy, Massachusetts which describes and explains the following deficiencies and the priority category(s) for which an application may be submitted to the Massachusetts School Building Authority in the future:

Priority 7: Replacement of or addition to obsolete buildings in order to provide for a full range of programs consistent with the state and approved local requirements.

Description of Deficiencies for Priority 7: The Squantum Elementary School was built in 1919 and an addition constructed in 1971. In almost forty-four years, it has not received any substantial upgrades or improvements to the infrastructure or to the interior/exterior structures. Although the custodial and maintenance staffs are attentive to this building's operational needs, a large portion of Squantum's mechanical, electrical, and plumbing systems were installed during the original construction of the facility. Aside from the improvements needed to the physical plant, educational components crucial for 21st century elementary schools are lacking, specifically classrooms equipped for the integration of educational technology and STEM concepts integral for standards-based instruction for regular education, Special Education, and English Language Learner students. Squantum's nurse's office, student support staff offices, cafeteria/gynasium, and media center are all undersized and under-equipped by modern educational standards.

and hereby further specifically acknowledges that by submitting this Statement of Interest Form, the Massachusetts School Building Authority in no way guarantees the acceptance or the approval of an application, the awarding of a grant or any other funding commitment from the Massachusetts School Building Authority, or commits the City of Quincy School District to filing an application for funding with the Massachusetts School Building Authority.

INTRODUCED BY **MAYOR, THOMAS P. KOCH**

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 – 014B

ORDERED:

April 6, 2015

Be It Resolved:

Having convened in an open meeting on Tuesday, February 10, 2015, prior to the closing date, the City Council of Quincy, in accordance with its charter, by-laws, and ordinances, has voted to authorize the Superintendent to submit to the Massachusetts School Building Authority the Statement of Interest Form dated February 13, 2015 for the **Beechwood Knoll Elementary School** located at 225 Fenno Street, Quincy, Massachusetts which describes and explains the following deficiencies and the priority category(s) for which an application may be submitted to the Massachusetts School Building Authority in the future:

Priority 5: Replacement, renovation or modernization of school facility systems, such as roofs, windows, boilers, heating and ventilation systems, to increase energy conservation and decrease energy-related costs in a school facility.

Description of Deficiencies for Priority 5: The Beechwood Knoll Elementary School was built in 1952 and renovated in 1995. Given the innovation in window manufacturing technology since the building renovation was completed, the Beechwood Knoll Elementary School's energy efficiency would be substantially improved by the installation of replacement windows. New replacement windows would also increase the amount of natural light entering classrooms, creating a better learning environment. In addition, the roof of the original building wing is in need of replacement.

and hereby further specifically acknowledges that by submitting this Statement of Interest Form, the Massachusetts School Building Authority in no way guarantees the acceptance or the approval of an application, the awarding of a grant or any other funding commitment from the Massachusetts School Building Authority, or commits the City of Quincy School District to filing an application for funding with the Massachusetts School Building Authority.

INTRODUCED BY **MAYOR, THOMAS P. KOCH**

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 – 014C

ORDERED:

April 6, 2015

Be It Resolved:

Having convened in an open meeting on Tuesday, February 10, 2015, prior to the closing date, the School Committee of Quincy, in accordance with its charter, by-laws, and ordinances, has voted to authorize the Superintendent to submit to the Massachusetts School Building Authority the Statement of Interest Form dated February 13, 2015 for the **Merrymount Elementary School** located at 4 Agawam Road, Quincy, Massachusetts which describes and explains the following deficiencies and the priority category(s) for which an application may be submitted to the Massachusetts School Building Authority in the future:

Priority 5: Replacement, renovation or modernization of school facility systems, such as roofs, windows, boilers, heating and ventilation systems, to increase energy conservation and decrease energy-related costs in a school facility.

Description of Deficiencies for Priority 5: The Merrymount Elementary School was built in 1928 and renovated in 1977. The main roof of the school is in need of replacement.

and hereby further specifically acknowledges that by submitting this Statement of Interest Form, the Massachusetts School Building Authority in no way guarantees the acceptance or the approval of an application, the awarding of a grant or any other funding commitment from the Massachusetts School Building Authority, or commits the City of Quincy School District to filing an application for funding with the Massachusetts School Building Authority.

Jen Manning

Subject: FW: FW: Vote Language for MSBA
Attachments: City Council Resolutions for SOIs.docx; City Council Order for SOIs.pdf

From: Laura Owens [mailto:lauraowens@quincypublicschools.com]
Sent: Wednesday, April 01, 2015 1:32 PM
To: lliuzzo@quincyma.gov; tfabrizio@quincyma.gov
Cc: Richard Decristofaro; jtimmins@quincyma.gov
Subject: Vote Language for MSBA

Hi Larry and Tom,

On February 10, the City Council voted to support the submission of Statements of Interest for Squantum, Beechwood Knoll, and Merrymount. Today, I received a call from the MSBA that their prescribed language was not used for the vote, so this needs to be addressed before the SOIs can go any further.

I'm attaching a word document with the MSBA resolutions supporting the SOIs and hoping that this can go on the agenda for Monday's City Council meeting. I've also attached a copy of the original City Council Order that was submitted for reference. Once City Council has addressed these resolutions, I'll need a signed copy of each to submit to the MSBA.

Please note that subsequent to the February 10 vote, we learned that the Della Chiesa Early Childhood Center was not eligible for MSBA projects since their legislative charter is to grant funding for Kindergarten through Grade 12 facilities. Della Chiesa ECC is a Pre-Kindergarten facility, so does not meet the criteria.

Please let me know if you have additional questions.

Thank you!

Laura

Laura Owens
Assistant to the Superintendent for Communications & Operations
and Clerk of the Quincy School Committee
Quincy Public Schools
617-984-8701
lauraowens@quincypublicschools.com

Please note our new office address: 34 Coddington Street, Quincy, MA 02169

<http://www.quincypublicschools.com/>
www.facebook.com/quincypublicschools
Follow us on Twitter: @QuincyPS

INTRODUCED BY **MAYOR, THOMAS P. KOCH**

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 -

ORDERED:

April 6, 2015

Be it ordained that the City of Quincy accept the following gift upon the conditions attached and herein set forth:

<u>DONOR</u>	<u>GIFT</u>	<u>PURPOSE</u>
Various Donors	\$3,800.00	D.A.R.E

Deposit To: 31194 - 484000

D.A.R.E. Donor's

Donor	Check#	Date	Amount
A.L. Prime Energy Consultant, Inc.	80031	3/19/2015	\$ 125.00
Burgin Platner Hurley Insurance Agency, LLC	026819	3/16/2015	\$ 500.00
Colonial Federal Savings Bank	40107	3/25/2015	\$ 250.00
Donovan Bros. Automotive Svcs. DBA DBAS	29265	3/25/2015	\$ 100.00
Grandasia Bridal & Fashion	4365	3/27/2015	\$ 250.00
Granite City Electric Charitable Foundation Inc.	1241	2/23/2015	\$ 500.00
Keohane Funeral Home	46557	3/17/2015	\$ 100.00
L & H Corp	29590	3/20/2015	\$ 100.00
Lydon Chapel for Funerals	9599	3/19/2015	\$ 25.00
Patrick J. Kennedy & Sons, Inc.	25450	3/17/2015	\$ 250.00
Quincy Credit Union	13443	3/13/2015	\$ 1,000.00
Reggie's Oil Co Inc.	8309	3/20/2015	\$ 100.00
Russell Affsa Inc DBA Hairplace One	1715	3/27/2015	\$ 150.00
Sweeney Brothers Home For Funerals Inc.	13407	3/26/2015	\$ 100.00
Yellow Cab of Quincy Inc.	19350	3/17/2015	\$ 250.00
			<u>\$ 3,800.00</u>

INTRODUCED BY **MAYOR, THOMAS P. KOCH**

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 -

ORDERED:

April 6, 2015

Be it ordained that the City of Quincy accept the following gift upon the conditions attached and herein set forth:

<u>DONOR</u>	<u>GIFT</u>	<u>PURPOSE</u>
Various Donors	\$975.00	D.A.R.E – In Memory of Peter Turowski Jr.

Deposit To: 31194 - 484000

D.A.R.E. Program In Memory of Peter Turowski Jr.

<u>Donor</u>	<u>Check#</u>	<u>Date</u>	<u>Amount</u>
Charlene Bent-Mack	5229	3/11/2015	\$ 25.00
Patricia Burgess	135	3/9/2015	\$ 25.00
Joseph Catalano	1458	3/13/2015	\$ 50.00
Anthony R Dibona	1301	3/17/2015	\$ 100.00
Catherine Munro	269	3/10/2015	\$ 50.00
Marie and Eugene Prevost	2153	3/11/2015	\$ 25.00
Bay State Community Services Inc.	8674	3/13/2015	\$ 100.00
Frank & Carol Calabro	2861	3/16/2015	\$ 100.00
John & Paula Vignoni Jr.	7211	3/25/2015	\$ 100.00
Sherri Cavallo	722	3/9/2015	\$ 100.00
John & Mary Ellen Dougan	7218	3/25/2015	\$ 100.00
Karen & William Rogers	6853	3/10/2015	\$ 100.00
Thomas & Margaret Brownell	6739	3/22/2015	\$ 50.00
Laurie & Michael McDonnell	165	3/28/2015	\$ 50.00
			<u>\$ 975.00</u>

INTRODUCED BY **WARD FOUR COUNCILLOR – BRIAN PALMUCCI**
WARD ONE COUNCILLOR – MARGARET E. LAFOREST
WARD TWO COUNCILLOR – BRAD L. CROALL
WARD THREE COUNCILLOR – KEVIN F. COUGHLIN
WARD FIVE COUNCILLOR – KIRSTEN L. HUGHES
COUNCILLOR-AT-LARGE – DOUGLAS S. GUTRO

**CITY OF QUINCY
IN COUNCIL**

ORDER NO. 2015 -

ORDERED:

April 6, 2015

**Resolution Calling For Interpretation of Law to Benefit
All Home Owners within a Flood Plain**

WHEREAS, The City of Quincy currently has approximately 4,600 homeowners within FEMA's floodplain maps;

WHEREAS, The Biggert Waters Act of 2012 caused these homeowners great hardship by excessively increasing in their flood insurance premiums;

WHEREAS, Speaker of the House Robert A. DeLeo, Representative Bruce J. Ayers and former Attorney General Martha Coakley introduced HR. 3783, a bill that would provide relief to homeowners experiencing significantly higher flood insurance premiums;

WHEREAS, That bill became law in Chapter 177 of the Acts of 2014 and serves to prohibit a creditor from requiring flood insurance that exceeds that value of a principal mortgage;

WHEREAS, Commissioner of Banks David Cotney interpreted Chapter 177 to include only new mortgages after the law took effect on November 20, 2014,

WHEREAS, The implementation of this law has not provided relief to the approximately 4,600 Quincy homeowners subject to flood insurance;

NOW, THEREFORE BE IT RESOLVED: that the Quincy City Council calls on Governor Charlie Baker and Banking Commission David J. Cotney to interpret Chapter 177 of the Acts of 2014 to include all home owners regardless of the date of their mortgage.

HOUSE No. 3783

The Commonwealth of Massachusetts

PRESENTED BY:

Robert A. DeLeo

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to flood insurance.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>Robert A. DeLeo</i>	<i>19th Suffolk</i>
<i>Martha Coakley</i>	<i>(Attorney General) One Ashburton Place Boston, MA</i>
<i>David T. Vieira</i>	<i>3rd Barnstable</i>
<i>Robert L. Hedlund</i>	<i>Plymouth and Norfolk</i>
<i>Viriato Manuel deMacedo</i>	<i>1st Plymouth</i>
<i>Timothy R. Madden</i>	<i>Barnstable, Dukes and Nantucket</i>
<i>Josh S. Cutler</i>	<i>6th Plymouth</i>
<i>Katherine M. Clark</i>	<i>Fifth Middlesex</i>
<i>James M. Cantwell</i>	<i>4th Plymouth</i>
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>
<i>Garrett J. Bradley</i>	<i>3rd Plymouth</i>

HOUSE No. 3783

By Mr. DeLeo of Winthrop, a petition (subject to Joint Rule 12) of Robert A. DeLeo, Martha Coakley (Attorney General) and others relative to the requirement of residential property owners to purchase or pay for flood insurance. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand Thirteen

An Act relative to flood insurance.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Chapter 183 of the General Laws, as appearing in the 2012 Official
2 Edition, is hereby amended by inserting after section 68 the following section:-

3 Section 69. No creditor, as defined in section 35B of chapter 244, shall require in a
4 mortgage, note or otherwise, a purchaser or owner of residential property to purchase or pay for
5 flood insurance on the property: (i) at a coverage amount that exceeds the outstanding mortgage
6 thereon; (ii) that includes coverage for contents; or (iii) that includes a deductible less than
7 \$5,000. In each instance where a creditor requires in a mortgage, note, or otherwise, a purchaser
8 or owner of a residential property to purchase or pay for flood insurance on said property, the
9 creditor shall provide notice to the purchaser or owner of the residential property at the time the
10 purchaser or owner of the residential property is notified of the need to purchase or pay for flood
11 insurance that states the following in clear and conspicuous print: ‘Please note that the flood
12 insurance we are requiring you to purchase will only protect your creditor/lender’s interest in
13 your property. It may not be sufficient to pay for many needed repairs after a flood and may not
14 compensate you for your losses in the property due to the flood. If you wish to protect your
15 home or investment, you may wish to purchase more flood insurance than the amount we are
16 requiring you to buy.’

17 SECTION 2. This act shall be effective upon passage.



March 2, 2015

David J. Cotney
Commissioner
Division of Banks
1000 Washington Street, 10th Floor
Boston, MA 02118

RE: 209 CMR 57.00: FLOOD INSURANCE

Dear Commissioner Cotney,

On behalf of the cities and towns of the Commonwealth, the Massachusetts Municipal Association is contacting you regarding draft regulations to fully implement Chapter 177 of the Acts of 2014, or the new flood insurance law. We strongly urge you to amend these regulations by including language to ensure that the law is applicable to all existing homeowner mortgages, and not just new mortgages, in order to remain true to the intent of the law.

Last year, we were pleased to strongly support An Act Relative to Flood Insurance, sponsored by House Speaker Robert DeLeo and former Attorney General Martha Coakley. The cost of flood insurance greatly impacts homeowners in communities across the state, and controlling those costs is increasingly important to community stability and equity.

The law outlines a practical set of changes to flood insurance policy at the state level designed to protect homeowners from excessive insurance costs in three ways. First, the statute prohibits any creditor from requiring a homeowner to purchase flood insurance on the home in an amount that exceeds the value of the mortgage. Second, it prohibits a creditor from requiring the purchase of flood insurance on the contents of the home. Lastly, it prohibits a creditor from requiring the purchase of a flood insurance policy with a deductible lower than \$5,000.

This state law came at a time when federal flood insurance policy changes threatened to destabilize communities by making homeownership unaffordable to many. In 2012, Congress passed the Biggert-Waters Flood Insurance Reform Act. The Act reauthorized the National Flood Insurance Program for five years and included measures to close the significant deficit under which the program has historically operated. To increase revenue brought into the program, the law raised premiums for enrolled homeowners so that their payments reflected true risks. In many cases, these increases were dramatic and unaffordable for ratepayers. The Act also expanded flood plain maps to require more homeowners with properties at risk of flooding to purchase flood insurance. In 2014, the Homeowner Flood Insurance Affordability Act was passed by Congress to address some of the financial turmoil created by Biggert-Waters, but serious affordability challenges remain.

While the draft regulations do not indicate which mortgages fall under the purview of this law, we understand that the Division has indicated on its website that the law will “apply to loan applications received on or after November 20, 2014 as well as to any loan application which is in a pending status on November 20, 2014 for which the determination of the need to purchase flood insurance is made on or after November 20, 2014.” This would have the practical effect of unfairly excluding homeowners with mortgages originated prior to November 20 of last year from accessing the cost-saving opportunities created by this law, primarily the ability to purchase flood insurance equal only to the amount of the remaining home mortgage.

We strongly urge the Division, in its final regulations, to create and formalize a policy consistent with the Legislature’s clear intent, which is to protect all homeowners, not just those with new or newly refinanced mortgages. We understand that the office of the former attorney general and several dozen legislators have written to you to explain the intent of the law – to allow a choice as to the amount of insurance to purchase for all homeowners required to purchase flood insurance. If existing homeowners are denied the ability to opt for lower flood insurance payments based only on the amount of their existing mortgages, cities and towns across the Commonwealth risk the type of neighborhood destabilization seen during the foreclosure crisis.

In Massachusetts, approximately 60,000 homeowners purchase flood insurance through the National Flood Insurance Program. This a major concern for city and town officials beyond coastal communities – cities and towns with lakes, ponds, rivers and streams are greatly impacted as well. Flood insurance premium increases of significant magnitude will have a destabilizing effect on the fabric of all these communities. The Division of Banks has the opportunity to protect municipalities by creating final regulations that offer the law’s protections to all homeowners, as intended by lawmakers.

Flood insurance affordability remains, in many cases, an issue of community and neighborhood stability. The 2014 flood insurance law passed by the General Court created an excellent and practical opportunity to mitigate the real financial threat to homeowners posed by increasing flood insurance premiums. We urge you amend the draft regulations to reflect the intent of the law by including language to indicate that the law applies to both new and existing mortgages. If you have any questions, please do not hesitate to have your staff contact Catherine Rollins of the MMA staff at (617) 426-7272 at any time.

Thank you very much.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Beckwith", written in a cursive style.

Geoffrey C. Beckwith
Executive Director & CEO

INTRODUCED BY **WARD THREE COUNCILLOR – KEVIN F. COUGHLIN**
 WARD FOUR COUNCILLOR – BRIAN PALMUCCI
 WARD FIVE COUNCILLOR – KIRSTEN L. HUGHES

CITY OF QUINCY
IN COUNCIL

ORDER NO. 2015 -

ORDERED:

April 6, 2014

**Resolution for the City of Quincy to Commence Installation of
Hydrant Markers and a GPS Fire Hydrant Mapping System**

WHEREAS, the ability to ascertain the location of each fire hydrant in the City of Quincy is critical to the Quincy Fire Department's mission, and

WHEREAS, said ability to locate fire hydrants is impeded by significant accumulations of snow, and

WHEREAS, according to the National Oceanic and Atmospheric Administration, the annual snow accumulation in Boston as contained in records reviewed from 1890 to 2015 indicate the average amount of nearly 44 inches with individual years such as 1995-96 of 107.6, 2004-04 of 86.6 inches, 2008-09 of 65.9 inches, 2010-11 of 81 inches, 2012-13 of 63.4 inches, 2013-14 of 58.6 inches and 2014-15 of 113.7 inches, and

WHEREAS, the need to provide for public safety by removal of these large amounts of snow created circumstances where a notable amount of hydrants, as many as 40 to 50 at present count were errantly removed by heavy equipment during the snow removal process, and

WHEREAS, the regrettable loss of use of these hydrants could compromise the Quincy Fire Departments fire suppression efforts,

THEREFORE BE IT RESOLVED that the City of Quincy commence installation of high visibility spring mounted Hydrant Markers or a suitable alternative on all hydrants in the city during the annual maintenance process

Be it further resolved, that

ORDER NO. 2015 –

WHEREAS, that whereas GPS fire hydrant mapping is the latest tool in augmenting fire fighters ability to not only locate the nearest hydrant to a fire while on route, but also through technology of systems such as HydrantNav view information regarding the operational functionality of a hydrant including flow rate/pressure helping to determine whether a secondary hydrant is necessary, the proper size of line that will not exceed the capacity of the hydrant and the correct pumping operation, and

WHEREAS, firefighters won't have to waste time looking for a fire hydrant that may not be working up to par or functioning, thus saving time in fighting a fire, which can reduce damage to a structure, its contents, and reduce the potential loss of life,

BE IT FURTHER RESOLVED that the City of Quincy undertake the process of GPS fire hydrant mapping with a system such as HydrantNav or other suitable system.