

September 5, 2013

Board of Selectmen
Town of Marblehead
188 Washington Street
Marblehead, MA 01945

Dear Selectmen:

Harborside is a 27 unit condominium complex at 24 Lee Street, next to the Boston Yacht Club. We are seeking your assistance on a matter of significant economic consequence to many property owners in Marblehead--the impact of the Federal Emergency Management Agency's (FEMA) new flood regulations.

In 2013, FEMA reclassified our property from Zone C to Zone VE, thus forcing us to purchase flood insurance through the National Flood Insurance Program. Our annual flood insurance premium will increase from \$5,000 in 2013 to \$600,000 in 2014. This reclassification will have a similar impact on many other property owners on Marblehead Harbor.

We understand that the Town has formed a Hazard Mitigation Plan Committee and a Community Rating System is part of the Plan. Is there an opportunity to provide input to the Committee or to volunteer in some way? If so, please consider an offer to participate where needed.

Finally, according to a consulting engineer hired by Harborside Condominium Trust, the 2014 FEMA map does not indicate the presence of a seawall in front of our property at 24 Lee Street. We request that, during the current comment period, this oversight should be brought to FEMA's attention and a correction made in the 2014 FEMA map.

Sincerely,



Donald E. Nowland, Trustee
Harborside Condominium Trust

Cc: Rebecca Curran, Town of Marblehead, Hazard Mitigation Plan Committee