



**MARK A. YOUNG**  
EXECUTIVE DIRECTOR

# LOWELL REGIONAL WASTEWATER UTILITY

WASTEWATER COLLECTION AND TREATMENT



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## COUNCIL REQUEST

**TO:** Eileen Donoghue, City Manager *EAD*

**FROM:** Mark A. Young, Executive Director *Mark A. Young*

**DATE:** September 25, 2018

**SUBJ:** Council Request – C. Crillo Request City Manager Have the Proper Department Provide the City Council with an update as to the issuance of the paperwork from FEMA that the City will provide to the residents who will no longer be in the flood zone, so that they may send the paperwork to their insurance companies.

Manager Donoghue, a letter has been composed and sent to the residents behind the flood damage reduction system in the Centerville section of the City.

The purpose of the letter is to inform the residents of two public scheduled meetings with City Officials, representatives of FEMA, and the US Army Corps of Engineers to discuss and answer questions concerning the anticipated flood map revisions on their property and the FEMA process to update the Flood Insurance Rate Map (FIRM).

A copy of the letter is attached.

Eileen M. Donoghue  
City Manager

Kara Keefe Mullin  
Assistant City Manager

September 17, 2018

Dear [*Property Owner*],

Recently, the City of Lowell completed repairs to a flood pump station near Lakeview Avenue and West Street. This pump station is part of a Flood Damage Reduction (FDR) system that was built in the Centralville neighborhood by the US Army Corps of Engineers (Army Corps) in 1941.

For several years, the city has been working with the Army Corps and the Federal Emergency Management Agency (FEMA) in order to make repairs to this FDR system. Now that the pump station is operational, the city has submitted a request for FEMA to update its Flood Insurance Rate Map (FIRM) in order to more accurately reflect the current flood risks in areas adjacent to the FDR system.

The purpose of this letter is to notify you of these developments, and to invite you to participate in one of two public meetings so that you can be informed about the impact of the anticipated flood map revisions on your property. These meetings will be held next month at 6:30 PM on consecutive Wednesdays (October 17 and October 24) at the Dom Polski Club, located at 10 Coburn Street in Lowell.

At these October meetings, city officials will be joined by representatives from the Army Corps and FEMA, who will provide information regarding Lowell's FDR system and flooding risks in the areas adjacent to this system. As a result of the anticipated flood map revisions, some property owners may realize lower flooding risks associated with their properties.

After FEMA updates its FIRM to reflect the reduction in risk of flooding, certain mortgage holders may relax their requirements for flood insurance. If so, property owners may have the option to voluntarily maintain flood insurance at a significantly lower premium, or reconsider the need for continuing to purchase flood insurance in order to protect their property's value. The City is not recommending that you cancel your flood insurance; rather we are making you aware that your lender may no longer require that you have flood insurance once the FIRM is updated.

Individual property owners are encouraged to initiate a conversation at this time with their insurance agent and mortgage holders about their flood insurance needs, and not wait until FEMA officially updates the FIRM to reflect the reduction in risk. FEMA will be providing us with a detailed description of options for property owners with National Flood Insurance Program (NFIP) flood insurance policies whose buildings are being removed from a High Hazard Flood Zone. That information will be posted on the City of Lowell's website.

I hope to see you at one of the October informational meetings. In the meantime, you are invited to visit the following website in order to learn more about the anticipated flood map revisions: [floodmap.lowellma.gov](http://floodmap.lowellma.gov). If you have any questions or concerns about the proposed revisions or the effects on your property, you may contact Water Utility Executive Director Mark Young at 978-674-1675.

Sincerely,

A handwritten signature in black ink that reads "Eileen M. Donoghue". The signature is written in a cursive style with a large initial "E" and a long, sweeping underline.

Eileen Donoghue  
Lowell City Manager