

Senator Charlie Wilson
Testimony
Committee on Financial Services

Good Morning and thank you for the opportunity to speak this morning and discuss the issue of “Flood Insurance” and how it effects the citizens of Tuscarawas County and the region.

Last September the flood waters came and washed away the dreams, the hard work, and for some their only possession. You or I might see a shingled house with a mailbox but for the homeowner it was where they grew up, where their parents were born; where memories were made and where life was simple and away from the world. And in the blink of an eye rising waters moved foundations, cracked walls, with the force of mother nature destroyed a home in hours. The neighbors helped each other, friends carried boxes, relatives pitched in and brought food all in hopes that their lives could be put back together. Fire departments worked all hours and volunteers showed that generosity has many names and is boundless. People were not looking for hand outs; but only for support and hope.

Congressman Ney and I joined EMA Director Dale Shipley as we flew in a helicopter over parts of the area to see firsthand the devastation and the magnitude of the flood waters. I visited Jefferson, Belmont and Columbiana Counties to see how residents were affected and how they were dealing with the clean up operation.

What I found was confusion and frustration on the minds of citizens who were attempting to put their lives back together. Speaking with Joe Bachman, Tuscarawas County Engineer, he described a system of eligibility that depended on personality; not facts. In my opinion, we must communicate the procedures and depth of our services at the beginning rather than offering misinformation and bureaucracy. He also explained that “our flood maps are next to worthless and they need to be updated.” I can see that a prospective homeowner would be paying the additional cost to survey the property to determine its flood status or they may be needlessly paying it for years because the maps were inaccurate. Also, there is a communication gap between federal, state, and local governments because of a lack of enforcement in floodplain rules. Since Tuscarawas County does not require a building permit nor does it have zoning in many of the effected

areas, developers or homeowners are taking their chances and are unsure of their need for flood coverage.

I support the message of Patty Levensgood, Director, Tuscarawas County Homeland Security & EMA who will be speaking here this morning that there is confusion on the part of home owners as to their coverage. When a disaster occurs we need to have answers and communications systems in place to direct residents not give them an 800 numbers and an answering machine.

I also offer you the insight of Mike Wallace of Belmont County who is a 30 year veteran of the fire department and currently the Floodplain coordinator. He believes that both the insurance agents and the homeowners need educated on the National Flood Insurance Program. He witnessed first hand how renters who lost items in recent floods received settlements and homeowners who you would think would be eligible received nothing.

Also, I found that the insurance companies view a basement differently than the homeowner. The company sees a concrete floor with a water heater and a wash tub. The homeowner has a recreation room with carpet, computer desk for the kids and an entertainment system. Maybe it's the mother-in-law suite so she can be close to the grandchildren. Once flooding occurs, this area is destroyed and unusable. The homeowners find out that little if anything is covered. They find out that the \$400 premium that they paid for the last 10 years was only for replacement cost not damage. They receive little if any compensation and are frustrated for months waiting for an answer.

I hope that we can address this communication gap and the level of education to all parties with the insurance issue. Last year when we stood in the mud and witnessed the effects of the rushing water, we knew that our response and effectiveness was critical to our constituents. Today, we see that the bridge on County Road 19 is beginning construction and countless roads and parts of our infrastructure are not fixed.

Our goal should be to put peoples' fears to rest by protecting their property. My testimony along with the others here today should give you some insight and personal examples to the problems that face residents regarding insurance issues. I look forward to working and improving your agencies methods so that they can be more responsive and effective for the people. Thank You.