

**SUBCOMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY**  
Public Hearing entitled, "A Look at the National Flood Insurance Program: Is Ohio  
Ready for a Flood?"

Wednesday, August 17<sup>th</sup>, 2005  
McDonald/Marlite Conference Center  
New Philadelphia, Ohio 44663

Dear Chairman:

Thank you for the opportunity today to provide public testimony on the National Flood Insurance Program and its impact here in Tuscarawas County, especially in light of the recent flooding issues we have had throughout the county.

While I have not had any direct personal experiences with the National Flood Insurance Program, I have had conversations with our Director of the Tuscarawas County Homeland Security and Emergency Management Agency, Patty Levengood, regarding the frustrations and confusion the county residents have experienced with the program as she has conducted local damage assessments throughout the county.

Director Levengood has told me that the general public has a general lack of knowledge and understanding of the different forms of insurance that could cover claims brought forth by a flooding event. Most are unaware of what their coverage is until after the disaster has occurred and when help is most needed! Unfortunately, it is then that they are informed, after the fact, that their claims are denied because they did not have the proper insurance coverage at the time of the event.

I would wager that a majority of homeowners are unaware that their regular homeowner's insurance doesn't cover their property from flood damage. Or that, even if they had some form of flood insurance coverage, that it may not cover them for sewer backup or earth movement damage, even though the damage may have been caused by the flooding incident. The property owner, more often than not, believes that this is part of their regular homeowner's insurance or their flood insurance policy, not knowing that this additional coverage needed to be obtained with the purchase of riders to their insurance policy. The system is too confusing and complex and it's no wonder why people get frustrated and angry with government officials or private insurance agents when their claims are denied!

That's why I believe that the system should be simplified. Instead of having to go to multiple sources to obtain essential coverage for flooding, sewer back-up, or earth movement, a system should be created where this type of disaster coverage can be obtained from a single source, a One Stop Shop if you will. The consumer will benefit from having the myriad of insurance options explained to them once and can then make

informed decisions on the risk that they are prepared to assume and the coverage's they wish to obtain.

Should this not be feasible, then I would recommend that governmental agencies , like FEMA, and private insurance agencies be **mandated** by law to discuss, explain and inform the general public on the insurance coverage options that may affect flooding issue claims prior to the consumer obtaining flood insurance. This will allow the consumer to become better educated and informed about their insurance coverage and allow them to make better proactive rather than reactive decisions regarding their potential flood insurance claims.

Sincerely,  
Commissioner Kerry Metzger  
Tuscarawas County