

Testimony

**Presented to
House Committee on Financial Services
Subcommittee on Housing and Community Opportunity
On
“A Look at the National Flood Insurance Program:
Is Ohio Ready for a Flood?”**

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My experience in the National Flood Insurance Program (NFIP) stems from the aftermath of recent flooding incidents in Tuscarawas County. Most problems with insurance issues are unveiled days after the incident, thus for our agency coincide with the FEMA, State, and Local Damage Assessment. The damage assessment process is a verification of financial and situational hardships faced by the community in the progression towards a Presidential Declaration. While interviewing affected residents, a common issue has arisen about the complexity and confusion of different insurances that impact claims. Lack of knowledge on the regular home-owners insurance, NFIP, sewer backup, and earth movement riders often surface as the resident feels they are at odds with their Insurance company. Our course of action during these episodes is to give the resident the Ohio Department of Insurance hotline established during these times. If a house experiences flooding at the same time the earth saturated grounds break a foundation and sewage systems can no longer hold the pressure back thus completing the task of filling the basement, what insurance is to be used or are residents forced to carry all or none? County residents have stated, during the damage assessment, that claims have been denied because they carried sewer backup, but not NFIP (or vice versa) when it was clearly a combination of both. I understand their complaints but have no other course of action beside the previous mentioned hotline. After many incidents of similar occurrences following the many recent floods, a lack of communication exists that delineates the purpose and coverage of the different insurances available.