

**Transcribed Public Comments of the
January 17, 2019 HRPDC Commission Meeting**

Mr. Mark Geduldig-Yatrofsky: *Thank you, Mr. Chair, Honorable Commissioners, and follow interested parties. I came before you a couple months ago with some dire news about 80 feet of sea level rise. I want to follow up on that with an appeal to all of you to encourage residents of your localities, of your jurisdictions, to purchase federal flood insurance and whether the dire prediction of biblical flooding occurs or not, we have enough events in recent history that should make people take a good look at that. We have Hurricane Sandy, we have Hurricane Florence, we have Hurricane Michael, and to me, the worst of them all was Hurricane Harvey dumping 60 inches of rainfall in a couple of days. Everybody who lives in our region should have flood insurance. So, the other thing that I have talked to you about before I hope you will continue to work on this, is getting the federal government to change the rules so that people can buy their flood insurance through monthly installments. For some residents, those in the most at risk portions of the area, the premiums are so high that the costs become prohibitive when you pay them in lump sum. But for people at the lower end of the economic ladder, even a 500-dollar annual premium can be a major stumbling block. So if the federal government would allow people to pay incrementally month by month, that would be a help to getting people insured. When you look at the statistics, in the recent hurricanes of people in areas that were affected by the storms I mentioned, it's only a small percentage who have flood insurance, and the rest of them are left to the charity of congressional appropriation, and we see how that's working right now. So again, please encourage everybody in your jurisdictions to purchase flood insurance. Thank you very much.*