

Honorable Members of the Committee, My name is Stephen Bekanich, CEM, I am the Emergency Management Director for Luzerne County. Thank you for inviting me and allowing me the opportunity to speak to you this morning. During the last several weeks, the Commonwealth and its citizens have been plagued with two major disasters, Hurricane Irene and Tropical Storm Lee. In Luzerne County these storms have caused a combined estimated damage total of more than 25 million dollars. Both the Commonwealth and Federal governments have provided much needed assistance to our citizens and municipalities and I would like to pass on a heartfelt Thank you to all the agencies that have come to our aid.

However, we are all aware that disasters occur on different levels, types and severity and not all disasters qualify for Federal disaster assistance under the Stafford Act. The importance of establishing a Commonwealth disaster assistance program has become more apparent to Local and County and Commonwealth agencies over the last several years and in my opinion culminated with an incident that occurred in Luzerne County on July 3<sup>rd</sup> of this year. A series of thunderstorms had “trained” over an area of Plymouth Borough, Plymouth Township and Jackson Township in Luzerne County dumping 5 to 7 inches of rain in under 3 hours. This rain caused flash flooding of streams and creeks and caused over \$5,000,000 in damage to municipal infrastructure and an estimate \$1,500,000 to private property (both private homes and businesses). A comprehensive damage assessment was conducted by local officials, Luzerne County EMA, PEMA, FEMA and SBA. Every possible avenue was investigated but we were unable to qualify the area as a Federal disaster area because we fell well short of the Commonwealth per capita of approx. \$16,000,000. As localized events such as this occur, they are disastrous for the communities that they affect and those areas find it hard to obtain the necessary funds to recover and repair the damage that has taken place. A comprehensive Commonwealth disaster assistance program will fill the gaps that currently exist between local and Federal response programs and will allow municipalities and county governments that ability to recover from local disasters that the Federal government is statutorily prohibited from providing assistance.

These types of local disasters are not limited to the one I mentioned above. Other examples that have occurred in Luzerne County are the May 2002 Flash Flooding in Bear Creek where 6 inches of rain fell in less than 1.5 hours and caused 3.5 million dollars in damage, a major ice storm in 2004 in the Hazleton and Poconos area and the August 2009 intentionally caused explosion in Exeter Borough. These disasters were localized events that also caused millions of dollars in damage. Residents had to contact their insurance in hope that it would cover their damages. In the case of the Bear Creek Flooding this occurred on the top of a mountain at approximate elevation of 1776 feet and no residents had flood insurance and damages were not covered. This required a complete out of pocket expense for those affected and in some cases was in the 10's of thousands of dollars. In the other mentioned examples, insurance coverage was sparse and residents had difficulty getting their lives back in order.

Whether established through a state contingency fund that is a restricted account which grows every year when it is not used, a system of low interest loans and or grants similar to the Fire Fighter Loan Assistance Program that is administered through the Office of the State Fire Commissioner, a similar system to the Federal SBA system or a combination of programs, a Commonwealth Disaster Assistance Program is needed in Pennsylvania.

In my 23 years as an Emergency Manager, I have seen more local disasters than those that rise to meet the Federal Disaster Level qualification. One of the most difficult things I have to do in my job is tell people that I cannot provide them the financial help that they need when they are faced with their own personal disaster. A program that will help provide for the citizens of the Commonwealth when we do not meet the Federal standards will make all of our jobs that much easier.

I fully support the creation of a Commonwealth Disaster Assistance Program.

Thank you for allowing me to speak before you this morning.