

## **Bay Area residents dealing with insurance coverage, flooding damages**

Fox 2 KTVU

Ben Marcus is a landlord dealing with storm-related repairs in Oakland who has run into issues finding crews available to clean up damage following the Bay Area's recent storms.

One of Marcus's apartment units is temporarily unlivable for his tenants. He said the carpets had to be stripped, and the toilet was removed after last week's storm forced sewage into the unit.

The floor was covered in sewage and his tenants have been temporarily displaced.

Marcus said Oakland's Sewer Division came to fix the problem, but he's had a hard time finding a clean-up crew.

"I've called six different mold remediation companies," Marcus said. "They're like, 'Let me see if I can find someone for you.' Then they'll call back and say, 'Sorry, we're just too booked.'"

At another property, Marcus discovered a new leak overnight in the bathroom ceiling. This is on top of two roof leaks he fixed recently and spent \$12,000 on new drywall.

A homeowner in Oakland's Glenview neighborhood shared pictures with KTVU that show flooding in her home. The woman, who wished to remain anonymous, said she has no heat or hot water and a pump in the basement. To make matters worse, insurance won't cover the flood damage.

Amy Bach is the executive director of United Policyholders, an insurance consumer non-profit based in San Francisco. She said when it comes to insurance coverage, it depends on the type of damage. Standard flooding is not covered, while damage from wind-driven events is.

"Homeowner's insurance policies exclude flood damage," Bach said. "If the water got in through a

broken window or a torn shingle or torn siding then it very well may be covered. It should be covered.”

Bach said insurance companies have taken steps over the years to protect their profitability. Flood coverage was cut in the 1960s and the National Flood Insurance Program was created.

“This is a great opportunity to take stock of the protection that you have and maybe tighten it up because a lot of people don’t have sewer and drain backup coverage, and it’s not that expensive to buy it,” she added.

Marcus said insurance isn’t covering the damage to his property either, but right now his focus is on his tenants who are likely displaced for roughly two weeks.

“They’re worried about their possessions, they’re worried about their health... it’s been challenging,” he added.