

MANY TORNADO VICTIMS HAVE NO INSURANCE

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Written By TaMaryn Waters

APALACHICOLA - Clem York leaned on his pick-up Monday and stared at a massive oak tree that smashed half of his home.

The tree's trunk is about 6-feet in diameter and snapped like a toothpick under the force a tornado that hit Apalachicola Friday. Its branches are still covering the right side of York's roof. Like most of the affected residents, 71-year-old York is working on a plan to repair his home, which he spent \$20,000 remodeling. But removal of the 100-foot-tall tree will take longer than desired because he doesn't have homeowner's insurance. He said he tried to get insurance for the three-bedroom home, but he was denied by local insurance agencies in the small coastal town about an hour-and-a half-drive west of Tallahassee. 'I'm afraid to get in there now because it could collapse at any time,' York said of his house. He said it could cost as much as \$3,000 to get the tree removed.

York is not the only one lacking homeowner's insurance. In fact, many of the affected homeowners may have to find other means of repairing their homes.

The tornado touched ground about 6:10 p.m. Friday on Highway 98 near 26th Street. It lasted about five minutes, but the scattered piles of debris are evidence of its power.

It was caused by a water spout that moved on shore and was labeled an F-1 on the Fujita Scale, which ranks the strength of a tornado on a five-point scale. Four homes were destroyed, nine received major damage and 26 homes had minor damage.

Butch Baker, director of emergency management in Franklin County, said there won't be relief coming from FEMA because there has to be at least \$17.5 million in damage in a given area. He said the tornado, which ripped a mile-long path through residential neighborhoods, affected a gamut of people. 'It goes from the poorest to the richest,' he said. 'It probably hit the worse area possible in terms of insurance.' Baker said his staff hasn't calculated how many people were affected in Apalachicola, which has a population of about 2,300. He's hoping to get federal assistance through small-business administration loans that will have an interest rate of two to four percent.

Before that happens, Baker said there has to be at least a combination of 25 affected homes or businesses that were uninsured or were 40 percent uninsured. He said the chance of getting the loans are '50-50,' and the county should have an answer this week.

Ronald Ray, a life-long resident of Apalachicola, has been working from dawn to dusk on what's left of his brick home. The roof was shredded by wind and rested Monday in 5-foot tall piles of debris collected from his house.

He said he wasn't sure if he had insurance on his home, but his agent was looking into it. Either way, he said he won't walk away from his home. 'Personally, I've been trying to look at the worst-case scenario,' said Ray, who's girlfriend hunkered down in the bathtub when the tornado roared passed. He said it could have been a lot worse.