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Subject: RIN NUMBER 3064-ZA00
Date: Friday, October 28, 2011 7:14:28 PM

From: Ruth Haber [<mailto:haberm@optonline.net>]
Sent: Saturday, October 15, 2011 5:13 AM
To: WebMaster
Subject: Flood insurance

Regarding the FDIC notice re forced flood insurance, I presume that the agency intends to limit the term "forced" to those building owners who desire protection by the FDIC and who have mortgages covered by the agency.

If my presumption is correct, I have no argument against it; but if the FDIC intends to force all home owners who live in zones designated as "flood zones" to carry flood insurance, I am opposed.

If an owner lives in a flood zone and is in a home which is higher than his neighbors or which is protected by barrier islands, or has a slab foundation with no cellar, his risk of flood damage is measurably less than one who does not have these advantages. If he desires to take the risk, he should be permitted to do so.

I have been living in a flood zone for 61 years and have never had flood damage. If I am willing to take the risk, I should not be forced to take flood insurance. Moreover, since I carry no mortgage, I should not be forced to buy any coverage which I am willing to deal with on my own.

Martin Haber

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