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Cynthia C. Stevens  
P.O. Box 397  
10 Water Street  
Nicholson, PA 18446  
January 28, 2024

PA Insurance Department-1

PA Insurance Dept. Director of Policy Planning  
Office of the Insurance Commissioner  
1326 Strawberry Square  
Harrisburg, PA 17120

Dear Sir:

I have been a resident of Nicholson Borough since 1970 and live at 10 Water Street.

Water Street runs parallel with Martin's Creek which flows into Tunkhannock Creek. In 2006 Martin's Creek overflowed its banks and flooded a large portion of our town. Businesses and homes were damaged significantly.

Our home had 5 feet of water in the basement. We lost our furnace, hot water heater, oil tanks, washer, dryer, freezer. The force of the water overwhelmed our sump pumps.

We did receive some compensation for our loss through our Homeowner's Policy and through FEMA. We are now considered to be in a flood plain which requires flood insurance.

The flood insurance premium for 2023 was \$2805. These premiums increase every year so I do expect another increase for 2024. I did increase my deductible to \$10,000 in order to receive that premium.

Since 2021, there has been some discussion of ways to alleviate the threat of flooding with a Watershed Project. This would involve a community north of us to do a project with Nicholson Borough. However, no plan has been agreed to.

I strongly feel there needs to be some relief for homeowners and business owners through better insurance rates and serious attempts at mitigation of the threat of future flooding.

It's been 18 years since the flooding that impacted our town, and we live with the threat of this happening again.

I am informing Senator Lisa Baker that I am sending this letter, and I do hope that I will be informed of any decisions this Task Force makes.

Sincerely,  
Cynthia C. Stevens