Testimony from Robert and Amy Lazzell

Glad to see that someone is actually trying to move forward and looking into the despicable actions of the federal government down here after the hurricane. I don't really believe anything will come out of it though, very seldom does that happen. I have spoken with no one that has defended FEMA. They may have spent a lot of money, but no one that really needed it knows where it went and for the most part, their actions were no more than "eye candy"; too little, too late! Just trying to take out a small business administration personal loan has dragged on until now. I personally started the process back in October and I still do not have a conclusion. In my opinion, as usual, these government agencies need to be completely shut down. There is just too much corruption, they are toooo fat with unnecessary people just trying to justify their jobs, and ripe with the good old boy system within to really have any meaningful impact to the individuals that were affected.

Amy and I will make it, we are survivors., But many have thrown in the towel and continue to do so.

Our best to you and to everyone! Keep up the good fight.

*** asked can we use for testimony ***

Yes. Please use as you see fit.

At the County level - our property taxes went up just before the hurricane; the rumor is our property values have gone down by maybe 40% due to all the damage, does that mean our property taxes will also now go back down?

State level - a group of us pooled together our money just to get a portion of the canal behind our houses cleaned out (it was horrific and no one had an answer at the time). So, we pooled our money and hired a private contractor to clean and remove all types of debris including chemicals, dead wildlife, vehicles, houses, you name it. We spent I believe well over \$60,000 to do so yet no one has come out to continue the cleaning and well needed dredging nor tell us how to, if at all, how we can get reimbursed. One can imagine how terrible the canal would be at this point if we had not done what we did. Again, always too little, too late with government agencies.

And, if someone really wanted to make a huge difference to the middle class people of this country, then they should hold the insurance companies accountable.

1. Force them to pay out on their claims in a very quick manner, without involving the mortgage companies as a go-between to hold the funds, or throw the whole lot of them into debtors prison for "legalize extortion."

2.	Do away with the mandatory insurance that is attached to a mortgage. There's no need to be paying
int	o insurance companies that never pay out or pay only a fraction of what the damage is

Right now, my property taxes and insurance together are more than my monthly mortgage payment!!

As you can tell, I have for sometime viewed our government as a hindrance because of their over involvement in our private lives. They are way too big, way too incompetent, and way too selfish for the most part. Yes, there are many good people within our government agencies, but they are greatly outnumbered by the ones who are not.

As a commander, I would always make a point to talk to my troops at all levels just to get the "true" story on what was going on. That is why I truly believe in the saying, "lead, follow, or get the hell out of the way!!"