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Richard (Rick) Billinger Senator, 40th District

## **Committee Assignments**

Chair Ways and Means

Chair Joint Committee on State Building Construction

## Senate Bill 509

## Senator Billinger

Good morning, Senator Tyson and member of the committee. I am here to testify as a proponent to Senate Bill Nos. 509.

Twenty-eight homes as well as multiple outbuildings were lost in Ellis and Russell Counties during the December 15, 2021, wildfires. The residents lost everything except for the clothing that they were wearing. One Ellis County volunteer firefighter lost his home while he was gone fighting other fires in the county.

With the inflation that we have seen this last year, many, if not all, have seen that their insurance coverage is not adequate for the replacement of their homes. The insured may have coverage on the contents of their homes; however, they must prove the contents lost. Some people may not live in a flood zone and are therefore unable to buy flood coverage.

Rih Belly