

Public Comment

From: [REDACTED]
Sent: Friday, May 17, 2024 12:58 PM
To: PublicComment
Subject: Neighbors trees and WE have to pay if it falls on our property

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We have neighbors that have a lot of trees on their property. Every year we have to pay hundreds of dollars to have their trees trimmed that's hanging over our property. Twice their trees fell on our property. It was very close to hitting our garage and home. Yet, WE HAD TO PAY for the trees to be removed and for new wooden fences both times. We do everything to protect our property. But, the neighbors do nothing with their trees. If their trees fall on our property this year, they will fall on our home and garage without a doubt.

We are tired of being victimized by our neighbors horrible trees. It looks like a forest there. Our deductible is 1 1/2% making it nearly \$5k. I know several people who are as frustrated as we are with neighbors trees causing damages to their property. And, then having the financial burden of removing trees and replacing whatever was damaged. THIS IS WRONG! Whoever owns the trees should bare the full cost 100% NOT the person who has been victimized by their neighbors over and over again. Our neighbors not only avoid any cost for damages their trees cost, but then plant new trees in its place.

The way the windstorm policy is written, it is UNFAIR to home owners like us. Only until the people like our neighbors are forced to bare the cost of the damages, nothing will change & will continue to get worse. REWRITE the windstorm policy so that we aren't being the ones to pay for damages THEY caused! We don't have \$5k to pay every time their trees damages our property.

Our insurance agent said he has already gotten numerous calls from people complaining about their neighbors trees causing damage. This is insane. If a person wants tons of trees on their property, then THEY must take full responsibility of them. And, if they choose not to have insurance, then let our insurance pay for repairs and sue the neighbors & then put a lien against their home if they aren't reimbursed. There must be some accountability.

Windstorm has all types of regulations on everything. Yet, it has nothing to protect many of us who encounter this threat every hurricane season. It is NOT right. It is NOT fair. You have to change the way it is written to make the people like our neighbors take full responsibility of any damages they and their trees cause. I do not consider it to be "An Act of God" when it is their decision to have trees that damages other peoples property over and over again.

Please change the windstorm policy this year to protect the homeowners from the neighbors trees. They are predicting an active hurricane season. We need you to take action on this now.

We'd appreciate hearing from you on this matter. I've tried every gov't entity to find out how to reach you to no avail. I would ask them who is it that writes the way things are covered in the windstorm policy. It's amazing how no one can answer that question. So, once again, I'm reaching out to you for intervention and hoping you will take action to correct the way neighbors must take responsibility of their own trees when it damages other peoples property.

Thank you for your time & assistance in this matter.

