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WADING IN WATER: Do you need flood insurance?

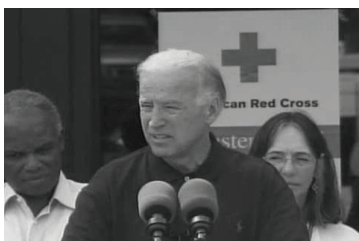


The flooded streets and damaged homes resulting from the storms that pummeled the state in September should serve as a wake-up call to us all. Some of you may be asking: Why didn't I know my property was vulnerable to flooding? Why had I never thought to purchase flood insurance? Many of us now know whether or not to purchase flood insurance, however countless more remain in the dark.

We all know Georgia gets so humid in summer that walls sweat and hair frizzes, but in terms of rainfall, it's been pretty dry in recent years. In the past decade, we've been plagued with droughts and water restrictions, so shopping around for flood insurance wasn't necessarily a priority.

However, major development, like we've seen across the state, often alters hydrology and may bring new areas into the flood plain. And as a result, the flood plain maps become outdated.

The Federal Emergency Management Agency (FEMA) is the organization in charge of re-drawing the flood



Vice President Biden toured Georgia to survey flood damage. He likened it to Katrina for some victims.

plain maps. However, the process can take years. And, unfortunately, even if FEMA alters a map there is no guarantee that affected homeowners will know their property is suddenly at risk of flooding since Georgia has no notification requirements.

One solution to this problem is House Bill 169, sponsored by Rep. Buddy Carter, R-Pooler. This legislation would require the Georgia Department of Natural Resources, which is notified by FEMA if changes are made to the state's flood plain, to alert property owners whose land is affected.

If the legislature passes HB 169, Georgia's homeowners will have the benefit of the most up-to-date information on flooding risks in their area.

This is imperative when deciding whether or not to purchase flood insurance – insurance I know many of my neighbors wish they would have had as they watched flood waters and debris wash into their homes this past September.

Counties declared FEMA disaster areas:

Cattoosa, Walker, Chatooga, Bartow Cherokee, Stephens, Paulding, Cobb, Fulton, Gwinnett, Carroll, Clayton, Douglas, Dekalb, Rockdale, Newton, Heard, Cowetta, Taylor, Crawford, Peach, Dooley, Houston, Dawson

Homeowners in these counties may qualify for assistance. Call FEMA at (800) 621-3362 for more information.

FACT BOX

SAVE MONEY ON MEDICAL BILLS

- **Ask for an itemized bill that details each charge.** Most common errors: charges for medications that were not administered, charges for a private room when you shared one.
- **Know your rights.** Hospitals and other health care providers are obligated to give you clear and transparent financial information about your bill and any health care procedures.
- **Ask questions.** It's your right to ask your doctor why he is ordering certain medical tests and to explain why they are appropriate. Avoiding unnecessary tests keeps your bill manageable.
- If you are uninsured or have high deductibles, inquire about charges before seeing your doctor or a specialist.
- If you have health insurance, make sure that deductibles are applied to your account so you do not have to pay them again.
- If you are insured, read each page of your insurance policy carefully. Don't understand something? Call the insurer's help line.
- If you require hospital care and are not eligible for financial assistance, negotiate with the hospital. Most will give you a discount on your care if you agree to pay the bill.
- Hospitals are obligated to provide translation services for patients. Ask for it.

Building Delays at Plant Vogtle:

Tax-payer cost increases as new safety concerns rise

By Cinthya Rojo

Earlier this year, Senate Bill 31 gave Georgia Power permission to begin construction on two new nuclear reactors at Plant Vogtle. In short, SB 31 requires residential and small business customers to pay increased electric bills for the nuclear reactors long before they produce energy - big businesses are mostly exempt.

Many questions still remain regarding the politics behind SB 31. But, let's review how this new law will affect Georgia Power consumers:

- If you are a Georgia Power (GP) consumer, expect to pay about \$1.30 extra per month in 2011. Then every year the monthly charge will increase by an additional \$1.30, so by 2017 ratepayers will pay ten more dollars a month - or \$120.00 more a year.
- Construction began in June but is not expected to finish until 2017. During this time, there will be no actual service provide to ratepayers in exchange for their increased monthly charge.
- GP is requiring ratepayers to pay down the interest on the construction debt early. SB 31 allows the company to collect a profit seven years early, before the Vogtle expansion is even built, and before they have a service to sell you.

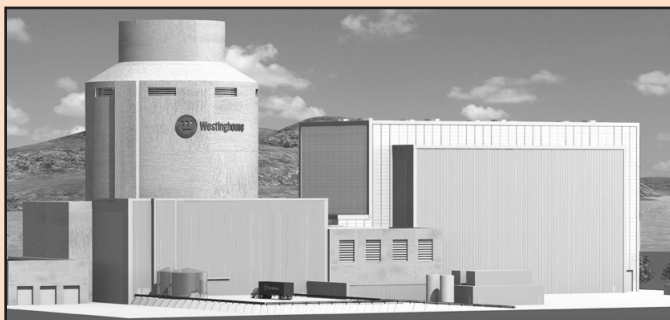
Another big debate regarding the expansion were unforeseeable delays in construction that would increase consumer costs. For example, if bad weather cancels a day's work, we still pay for that time.



Cooling towers at Vogtle, near Augusta

In the past month, such delays have taken place. The Nuclear Regulatory Commission (NRC) expressed safety concerns over whether or not the current design of the Westinghouse AP1000 reactors could withstand significant damage and threat. The AP1000 is the standard nuclear reactor that works on the simple concept that, in the event of a design-basis accident (such as a coolant pipe break), the plant will shutdown without any operator action.

However, the NRC claims that their major safety concerns are founded upon external forces rather than those that would occur internally. The problems are with a shield building that is supposed to protect the reactor from severe weather and other catastrophic events. It's unclear how long the design issue would delay permits for the plant expansions, and how much extra cost would be involved.



The AP1000 (left) may not withstand natural disasters like tornados and earthquakes.

MEET OUR NEW GEORGIA
WATCH INTERN:



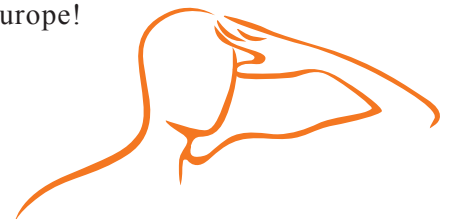
**Cinthya
Rojo**

Cinthya Rojo, 22, was born in Mexico City, but has lived in Georgia since she was 8 years-old. As a senior at Georgia Tech, she studies international affairs and was selected to study abroad at the institution's Paris campus during the spring semester of '09. Cinthya started interning at Georgia Watch this past summer.

"Since joining the GA Watch team, I've helped with the Hospital Accountability Project by doing research and compiling databases. Most recently, I was asked to put together a presentation for the Consumer Energy Program that analyzes how the state is managing the stimulus money it receives from the American Recovery and Reinvestment Act of 2009 (ARRA). Right now, I am working on a consumer minute for a Spanish radio show. My hope is that Georgia Watch will be able to expand its outreach to the Hispanic community, so I am very excited for this future project."

Unlike many seniors in college, Cinthya knows just where she would like her professional path to take her. "I want to continue to work with nonprofit organizations. My ultimate goal is to work for the State Department and to keep traveling as much as I can."

After her graduation in May, Cinthya will spend time in Mexico volunteering, winding down and researching graduate schools - in Europe!



AYUDA AL CONSUMIDOR

PASOS PARA SALVAR SU HOGAR Y PREVENIR EL EMBARGO HIPOTECARIO

- No ignore el problema
- Tan pronto se de cuenta de que tiene problemas para realizar los pagos de su hipoteca, llame o escriba de inmediato a su creditor(¿)
- Lea y conteste toda la correspondencia que reciba de su creditor
- Conozca sus derechos hipotecarios
- Estudie las opciones para prevenir la ejecución hipotecaria
- Consulte a un asesor de vivienda aprobado por el Departamento de Viviendo y Desarrollo Urbano (HUD, por sus siglas en ingles)
- Ponga prioridad a sus gastos
- Use sus recursos
- Evite compañías de prevención de desalojo
- No pierda su casa a estafas de desalojo

Consumer Credit Counseling Service of Greater Atlanta (CCCS) ofrece ayuda las 24 horas por teléfono al 1-800-251-CCCS (2227) y por internet www.cccsenespanol.org.



¿NECESITO SEGURO CONTRA INUNDACION?

Las calles inundadas y hogares dañados que fueron el resultado de las tormentas que golpearon al estado en septiembre nos deben de servir como un aviso para todos. Algunos de ustedes se estarán preguntando: Porque no sabía que mi propiedad estaba vulnerable a inundaciones? Porque nunca he pensado en comprar un seguro contra inundación?

El desarrollo que hemos visto en muchas áreas del estado hace que cambie la hidrología y en algunos casos mete a estas áreas a la planicie aluvial. En algunos años, puede ser que la planicie aluvial de nuestras comunidades no sirva debido a este desarrollo.

La Agencia Federal para el Manejo de Emergencias (FEMA, por sus siglas en inglés) es la organización que está a cargo de trazar los mapas de la planicie aluvial. Sin embargo, el proceso puede tomar años. Desafortunadamente, si los mapas llegan a cambiar, no hay una garantía que los propietarios afectados sepan si su propiedad está en riesgo de inundación ya que no hay requisitos de notificación en Georgia.

Una solución al problema es la Ley 169, propuesta por el representante Buddy Carter (Republicano de Pooler) Esta legislación requeriría al Departamento de Recursos Naturales de Georgia, que es notificado por FEMA, alertar a los propietarios afectados en caso de que hicieran cambios a la planicie aluvial del estado.

Si la legislatura pasa la Ley 169, los propietarios de Georgia tendrán el beneficio de información actualizada sobre los riesgos de inundación en su área. Ésto es fundamental cuando usted está decidiendo sobre adquirir un seguro contra inundación.

CONSEJOS PARA AHORRAR DINERO EN SUS CUENTAS MÉDICAS

- Siempre solicite una factura detallada para verificar que no tenga errores.
- Conozca sus derechos como consumidor de asistencia médica.
- Haga preguntas. Tiene derecho a preguntarle a su médico por qué esta ordenando ciertos exámenes médicos.
- Si no tiene seguro o tiene altos deducibles, solicite información sobre los cargos antes de ver a su médico o un especialista.
- Si usted tiene seguro médico, asegúrese de que los deducibles se apliquen a su cuenta para que no tenga que pagar de nuevo.
- Si requiere atención hospitalaria y no califica para asistencia financiera, intente negociar con el hospital. La mayoría le dará un descuento en su cuidado si usted está de acuerdo en pagar la factura.
- El hospital tiene la obligación de proveerle con servicios de traducción para ayudarle a entender sus opciones cuando se trata de asistencia medica (como ayuda financiera), y su factura.



Para preguntas sobre Ayuda al Consumidor llame a Cynthia Rojo o Simona Sluchok a Georgia Watch - (404) 525 1085.

THE COST OF CARE

By Holly Lang



Georgia Watch published a report in October detailing the plight of the uninsured and underinsured when seeking affordable health care in the state. Titled *The Cost of Care in Georgia*, the report examines overcharging of uninsured patients at nonprofit hospitals, along with the economic repercussions of medical debt and how it directly causes foreclosure and financial ruin.

The report also evaluates programs across the state that are treating the uninsured for less and working for a change in the health care system.

Georgia ranks in the top 10 for residents who avoid preventative care due to high cost and a lack of insurance. In 2007, 16.4 percent of the state's population said they did not see a doctor in the last 12 months due to high cost - a number 3 percent higher than the national average.

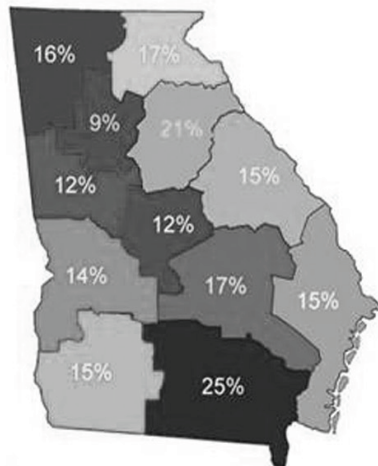
The *Cost of Care* profiles the state's uninsured patients, highlighting areas with the greatest concentration of vulnerable populations. For example, south central Georgia - which includes Tift, Bacon, Clinch, Echols, Brooks, Pierce and Lowndes counties - has the highest percentage of uninsured Georgians at 25 percent.

- 30 percent of Clayton County's nonelderly adults have no insurance.
- 28 percent nonelderly adults go without coverage in DeKalb County.
- 26.5 percent of Gwinnett County's nonelderly adults have no insurance.
- 19.3 percent of Cobb County nonelderly adults have no coverage.

The report also examines the true cost of care in the state, concluding that many of the state's hospitals overcharge.

No matter the patient, whether they have adequate, inadequate or no insurance whatsoever, the price tag for services remains high.

In Georgia, the average emergency room visit costs \$1,500, as compared to the average clinic visit of \$29 and an average primary care doctor visit that can range from \$75 to \$120.



Georgia is split up into 12 service regions. The above map details the percentage of inhabitants in each area that remain uninsured.

Some community-based initiatives throughout Georgia have begun to address the issue of health care affordability for the uninsured and underinsured consumers in their respective regions. For example, East Georgia Health Cooperative and Collective Health Works in Central Georgia have built strong coalitions that include hospitals, clinics and local and statewide government entities to assist in treating the uninsured in their respective communities.

For a complete copy of the report visit www.georgiawatch.org.

FACT BOX

***SLASH* GROCERY BILLS AND SAVE MONEY WITH COUPONS!**

Coupon Tips:

- Clip coupons from your Sunday paper or find them online and print them out.
- Some large grocery stores double the savings on coupons below a certain value. Check with customer service to learn more about these policies.
- If a store requires a savings card for sale discounts, scan it before you check out. These cards are usually free.
- Match coupons with items that are already on sale for deep discounts at the store.
- Organize your coupons the same way your favorite grocery store is organized - this makes it easier to find the savings that you are looking for.
- Don't buy something simply because you have a coupon for it. If you don't have a good use for the product then you're not saving money, you're wasting money.

Coupon Clippin' By the Numbers:

- **2.6 billion:** number of coupons used
- **\$0.90:** average face value of a food coupon
- **\$1.61:** average face value of a non-food coupon
- **10.5:** average number of weeks before a food coupon expires
- **9.2:** average number of weeks before a non-food coupon expires

Sources: Wall Street Journal, TNS Media Intelligence 2008 FSI Trends Report

ESTABLISHING OUR ROOTS

Foreclosures decrease overall property values in Georgia neighborhoods

By Jeannine Malone

One in eight home loans is past due and on the verge of foreclosure in Georgia. Empty houses are falling into disrepair, homeowners are facing lower property values and families are turning up homeless, scrambling for shelter.

Foreclosures have a "spillover" affect, causing the value of neighboring properties to depress. The average loss to neighboring homeowners is \$1,920 per home. In 2009, 1,850,583 homes will be devalued and by 2014, that number will reach 2,823,007.

Georgia Watch member Pat Edwards knows what devastating effect foreclosures have on neighboring property values. She's seen her home's value fall 30 percent in the last two years. Despite doing everything right, including purchasing her home without a mortgage, she can really feel and see the effects of the housing crisis.

Pat worked for the State Public Health Department and was able to grow an impressive nest egg by saving money and making prudent investments in real estate. Pat and her husband would purchase a house in need of work and use their nights and weekends to do the all the repairs. They would purchase just one home at a time, using a traditional loan with a down payment from their savings and then live in the home as they improved it. Once the repairs were done, they would wait for the right buyer and sell it for a profit. Each sale increased their savings which would then be reinvested in another home.

Pat and her husband did this several times over the years and by the time Pat retired they had saved enough cash to purchase their retirement home outright. The home they chose for retirement was a brick ranch in a small subdivision

outside of Statham, GA. The home was newly built, which meant Pat could relax into retirement without having to tackle another fixer-upper. The fact that the home was new construction and a single story meant maintenance and energy costs would be lower, allowing Pat freedom from worry about escalating energy costs now that she and her husband were living on a fixed income.

The small subdivision where Pat found her home has two streets, 36 homes and is on a rural road just outside historic Statham. In 2004, house prices in the subdivision averaged \$140,000 and attracted an ethnically diverse mix of working class families, retirees and professionals.

In early 2008, Pat began to hear rumors that some neighbors were falling behind on their mortgages. One by one families in the neighborhood disappeared and, all told, 6 homes were foreclosed upon or subject to short sales, meaning a home is sold for a very low cost, just before the bank declares foreclosure.

Five of the foreclosures were on the same street. Private investment bankers



and out of state banks bought most of these homes, hoping to cash in.

Unfortunately, as it turns out, out-of-state

investment bankers don't make great neighbors. Many of the homes they own have fallen into disrepair as no one is there to monitor their state. Others have turned into rental properties that are constantly being moved in and out of, with little oversight from an out-of-town, corporate landlord.

Many of Pat's neighbors have tried to sell their homes as a result of the depreciating quality of property. However, homeowners who owe more on their mortgage than their house is actually worth are left with little choice

but to stay. Pat says one neighbor has been trying to sell their home the last two years. The homeowner can't get close to what they still owe since a house up the street sold for \$88,000 after being foreclosed on.

Unfortunately for Pat and her neighbors things may still get worse:

The Center for Responsible Lending and Consumer's Union report that foreclosures in Georgia will continue to rise until 2012.

Now, as the result of a market that isn't going to repair itself for quite some time, Pat is left with a hard choice. She can stick it out, hope things change and risk even more depreciation, or sell now and take a devastating hit to the cash investment she made in the house.

Even with tough choices looming, Pat remains optimistic and knows she and her husband are actually quite lucky.

"Our CPA and some friends told us we should invest in the stock market rather than a home. Then we would really be in a dreadful shape. We could have lost all the money and have no where to live."

How could things be different for Pat and her neighbors?

The leading factor for foreclosure is homeowners defaulting on subprime loans. Georgia Watch believes more stringent home loan lending practices will help.

See page 5 - *Georgia NEEDS Common Sense Mortgage Reform* - to learn more about steps being taken to right the foreclosure problem in Georgia.

To share your story, contact Jeannine Malone at (404) 525 1085.

2010 COURT WATCH FELLOW:

MATT BOULLION



Matt Boullion, 27, was born and raised in Dothan, Alabama and graduated from the University of Georgia in

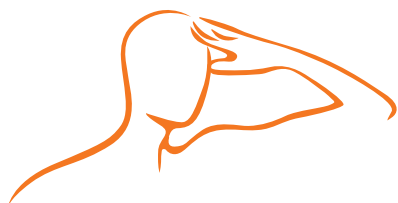
2004 with a bachelor's in romance languages (he speaks Spanish, French and Italian!). He went on to receive a Master Universitario degree in 2006 from L'Università degli Studi di Siena in Italy.

Matt became interested in a legal career after working on projects in Dakar, Senegal aimed at improving the justice in the West African subregion. Since then, he's worked extensively in international human rights advocacy and recently as an indigent criminal defense attorney under Georgia's Third Year Practice Act. Currently, Matt is a visiting student at Emory Law School and will graduate from Boston College Law School in May of 2010.

Matt came to Georgia Watch this past fall as our newest Court Watch fellow.

"GA Watch's reputation as the state's leading consumer advocacy organization precedes it, and the Court Watch Fellow position provides a great opportunity to familiarize myself with Georgia's appellate opinions on consumer issues as well as to publicize my findings," he said. "For as much as Georgians consume, advocates for consumers are hard to find - I relish the chance to make the views of our courts more open to public scrutiny. The issues that most interest me are those relating to tort reform and liability for ER doctors, which we have already seen crop up this year and should feature in the report."

Keep your eyes peeled for the release of the 2010 Court Watch Report this January.



CAPS ON DAMAGES WHAT IS YOUR LIFE WORTH?

By Matt Boullion and Danny Orrock

Georgia Watch is keeping a keen eye on Atlanta Oculoplastic Surgery, P.C. v. Betty & Bruce Nestlehutt at the State Supreme Court that is challenging the cap on non-economic damages in the 2005 tort reform law.

Non-economic damages are appropriate in cases where the jury wishes to compensate the injured party for harm that goes beyond lost wages or work opportunities. Pain and suffering, loss of normal marital relations (consortium), and physical injury or disfigurement are all non-monetary losses that fit in this category. Not surprisingly, amounts of non-economic damages can vary widely among cases and jurisdictions.

The Nestlehutt case involves a 71 year-old woman who sought the services of a plastic surgeon. Having discussed a range of procedures with Mrs. Nestlehutt, the doctor recommended that she undergo both a full facelift and laser resurfacing simultaneously despite the significant risks that this posed to a patient of her age. Serious problems soon arose. The two procedures drastically reduced the blood flow to Mrs. Nestlehutt's face, and her skin was severely damaged. Tragically, the ordeal left her permanently disfigured.

The jury returned a verdict in favor of the Nestlehutts in the total amount of \$1,265,000, most of which constituted non-economic damages: \$900,000 for Mrs. Nestlehutt's pain and suffering and \$250,000 for Mr. Nestlehutt's loss of consortium. The defendant Oculus contended that this was a misapplication of Georgia law and that the total amount of the Nestlehutts' non-economic damages should be capped at \$350,000, thus resulting in a total judgment of

\$465,000. The trial court refused this interpretation and struck the law down as unconstitutional. The defendant Oculus then appealed to the Supreme Court of Georgia.

Georgia Watch submitted an amicus brief in this case arguing that the law violates the prohibition in the Georgia constitution against "special laws" that grants status or privilege specifically to a favored group (such as healthcare providers). We have consistently been opposed to caps because this law favors certain groups over others. People who have a higher wage-earning potential - such as lawyers, doctors, and business executives - stand to receive a considerably higher amount of total damages than someone with a smaller income. Caps mean that the life or well-being of a person who is retired or whose work does not earn a salary, such as a homemaker, will be valued considerably less by a court.



Beyond placing a value on human life, Georgia's caps provision bars access to the courthouse for some individuals. If a person cannot find a lawyer willing to take a case which will be arbitrarily capped by law, then they have effectively been shut out of the civil justice system. This amounts to a violation of the Seventh Amendment in the Bill of Rights, which guarantees every citizen a right to trial by jury for civil disputes over \$20.

Georgia Watch will continue to fight for the patient who has been injured or killed through no fault of their own. Please stay tuned to Georgia Watch and our Court Watch program for info on how the Nestlehutt decision impacts your family.

Georgia NEEDS Common Sense Mortgage Reform

By Beth Malone

We're in a housing crisis - one that hasn't even hit its peak. The middle class is starting to feel the direct effects of foreclosure as the balloon that is their adjustable rate loan, bursts. That means more foreclosures to come in 2010.

By now we realize that foreclosures affect us all, not just those who default on a high-interest loan and lose their home as a result.

Our property values drop because foreclosed upon homes may stay vacant for a period of time and fall into disrepair. Our local governments then have difficulties raising revenue and enforcing the property code - meaning local economies struggle.

In order to prevent this catastrophic event from occurring again - and the free market is a cyclical machine - we need to reform lending. Plain and simple.

In 2009, state lawmakers had a chance to pass reform - they didn't. SB 57 is

up again in 2010 and we're hoping the mistake won't repeat itself.

By putting common sense underwriting standards into law, SB 57 will reduce foreclosures and ensure that the housing market in Georgia is stable.

Key Provisions of SB 57:

- Bans prepayment penalties on subprime loans. A high-cost loan should be a bridge to better financing, not an anchor to high-interest debt.
- Bans broker "yield spread premiums", otherwise known as broker kickbacks, on subprime loans.
- Designates mortgage brokers as agents of borrowers.
- Requires that lenders determine a borrower has the ability to repay for subprime loans. This will help keep people from entering into loan agreements that they cannot afford to repay.

Holidays are approaching fast, just as they do every year. Its already stressful to think about buying gifts and celebrating when so many of us are truly struggling to make ends meet.

And even more families - folks that go to our churches and shop at our grocery stores - are fearful that they may not even have a house to go home to for the holidays. That's the irony here.

Call us for more information or contact your state representative.



THE DIRECTOR'S CHAIR

By Angela Speir



Most Georgians realize the impact energy bills have on their family's budget, especially at this time of year when our natural gas bills rise. But what many may not realize is that

last year, the Governor's Office of Consumer Affairs completely defunded the Consumer's Utility Counsel (CUC), a branch of the executive office that spoke up for average Georgians during the billion dollar utility cases being decided by the Public Service Commission (PSC). The PSC is made up of 5 commissioners who decide all utility rate increases. While utilities have high-priced attorneys and lobbyists advocating for them, with the elimination of the CUC, no one goes before the commissioners to speak up for average Georgians. This is where we'd like to come in.

Georgia Watch is working diligently to raise money for our Consumer Energy Program so we can formally intervene in upcoming cases before the the PSC and be a voice for the average Georgian.

Georgian's need a voice in the energy debate!

For the average Georgia Power customer, rates have gone up about 30% over the last 5 years due to fuel and rate case increases - almost \$30/month.

These decisions are made by the 5 Public Service Commissioners.

UPCOMING PSC CASES:

- Atlanta Gas Light Company will file a rate case, chances are rates will increase.
- Georgia Power will also file a huge fuel case, and if history is an indicator, rates will increase.
- Georgia Power's fuel case alone is worth \$800 million dollars, or about \$400/customer. customer.

- Georgia Power will also file a plan in Jan. to determine how our state's long range energy needs will be met. More coal? Green power? More nuclear? Or can we avoid the need to build costly plants by implementing more energy efficiency.

These important and potentially costly policy decisions will be decided by the commissioners. The utilities will be there, the big businesses will be there, but who will be there for you? We will, if we can raise enough money to intervene in these cases.

We need your help to do that.

Our yearly membership drive begins in November and we need you to renew your membership or be a first-time supporter of Georgia Watch. Look out for our fundraiser mailer or go to our Web site to see why Clark Howard says it's a good idea to contribute to Georgia Watch.

We are grateful for your continued support and look forward to what we can accomplish together!