MADISON MAXWELL REMARKS
SENATE ENVIRONMENT & PUBLIC WORKS COMMITTEE

Good morning, and thank you for the opportunity to be here.

My name is Madison Maxwell. I'm a piano teacher, a musician, and a homeowner in Western North Carolina, where I've lived for the past 15 years.

HELENE

When Hurricane Helene came through our community, a massive tree crashed through my home and destroyed my master bathroom, bedroom, and the back half of my kitchen. I was trapped inside my home with my two elderly cats as the winds howled around us. The road out of my neighborhood was blocked with downed power lines and fallen trees. The power was out, and I called 911 for help multiple times, but I got no response.

In those moments, you recognize your own vulnerability, as well as the fragility of the systems that keep us safe.

COMMUNITY

With roads impassable and help unable to reach us, it was our neighbors who stepped in. They brought food, water, supplies, and whatever else we needed. Our community became our first response system.

That experience showed me what community resilience looks like. But it also showed me that we cannot expect communities to carry the weight of these massive disasters alone.

THE BIGGER PICTURE

Over the past decade or so, I have watched as extreme weather has become more intense, frequent, and disastrous. In the US, there used to be a billion dollar extreme weather event every 4 months. Now it's every 3 weeks, and that is not just because of inflation.

Those who deny the climate is changing are asking us to not believe **our own eyes**.

Before Helene, I don't think most people imagined Western North Carolina as a place that could experience destruction on this scale, especially from a hurricane. Some people even considered our region a kind of climate haven.

But extreme weather can happen anywhere. And when it does, surviving the storm is just the beginning.

RECOVERY

After Helene, I entered an entirely different kind of disaster: recovery.

Suddenly, I was navigating FEMA, the Small Business Administration, insurance claims, loans, rebuilding decisions, and paperwork, all while trying to process what had happened to my home, my life, and my community.

The financial consequences have followed us long after the winds stopped. My husband and I both lost work. We faced gaps in assistance. The cost of rebuilding and maintaining stability continued to grow. My mortgage has tripled. My business has flooded twice again since the storm, and now I face the real need to relocate, because I'm afraid of what another flood might do to my livelihood, despite my having flood insurance.

I am willing to share the numbers and details of that experience, but what I want you to understand today is what those numbers mean for a family trying to recover.

Recovery means making financial decisions - BIG ones - while you are still in shock. It means trying to understand complicated systems while also figuring out where you are going to live. It means spending months, and sometimes years, trying to rebuild the stability that disappeared in a matter of minutes.

And I know my family is not alone.

TAKEAWAYS

I'm incredibly grateful for the people who showed up for us and for the progress we've made toward rebuilding. But resilience should not mean that survivors are simply left to figure everything out on our own.

We need disaster response and recovery systems that are clear, accessible, and built for the reality people face after catastrophe. We need a system that understands how extreme weather shapes rebuilding decisions, and what it means to build back stronger.

We need infrastructure that can withstand the climate calamities communities are increasingly experiencing. And we need to recognize that recovery does not end when the immediate emergency is over.

CLOSING

I hope you remember my story - not because it is unusual - but because it could happen to families almost anywhere. It could happen to you. These disasters don't discriminate based on beliefs, political affiliations, or income.

A disaster can change your life in a single day, but recovery takes years.

As you consider how our country prepares for and responds to disasters, I ask you to think about the people who are still rebuilding long after the cameras have left and the headlines have moved on.

Thank you for listening, and thank you for giving survivors a seat at the table.