

August 31st, 2017

Association of Ivorians in Texas-Houston

Dear AIT-Houston Members,

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In a joint effort between Houston based Honorary Consulate General of Côte D'Ivoire and AIT-Houston Executive Board, we were to make a list of helpful links and resources to assist our community and friends, during the recovery process of Harvey. Please feel free to reach out to us, if you need any assistance or have some questions. Please help us share this information with our community and people in need.

We suggest that you get in touch with your service providers (Banks, mortgage, utilities, etc.). Some of them have a relief program and waiving fees or giving a grace period.

- **Disaster Unemployment Assistance facts sheet**: You must meet on of the condition. <u>https://www.fema.gov/media-library-data/1502303598195-</u> <u>3dc608049769c5e1e928cbbb5c3077af/FACTSHEETDisasterUnemployment.pdf</u>
- Apply at this link: <u>http://www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance</u>
- Evacuation route interactive map: <u>http://www.readyharris.org/Preparedness-Quick-Links/Interactive-Evacuation-Map</u>
- Report your flood with Harris county: <u>https://www.surveymonkey.com/r/HomeFlooding</u>
- If you flooded, you may be entitled to FEMA Disaster Assistance.

To register call 1-800-621-FEMA (3362) Or go online to <u>www.disasterassistance.gov</u> You will be asked for:

- Your Social Security Number
- Insurance Information
- A Contact Number
- o Direct Deposit Information for Electronic Funds
- For Clean Up Assistance Contact CrisisCleanUP.org: Crisis Cleanup is providing a phone number to call and leave a message relating to your need. Call 1-800-451-1954 to report your need. This number will be available through **September 15th**. This is not a line for urgent needs. It is likely going to take some time to get to your need. For urgent needs call 2-1-1.

What type of FEMA Assistance is available? Here's a detailed look.

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to the IHP maximum for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area.

• If you are displaced due to Harvey and need to place to stay, please register at the following link:<u>https://www.disasterassistance.gov/DAC/govBenefitReceiver.do?gbsessionid=0&action=RI &langcode=EN</u>

Please be aware of the enactment of House Bill 1774, which will create significant hurdles for policyholders who want to dispute weather-related property damage claims. The changes of HB 1774 come into effect on Friday, September 1, 2017.

We are urging all homeowners who were affected by Hurricane Harvey to contact their Insurer ASAP! How HB1744 Changes the law:

- A claimant must provide pre-suit notice to his/her insurer at least 61 days in advance that includes, among other things, "reasonable and necessary" amount of attorney's fees incurred thus far;
- A claimant must permit an inspection upon his/her insurer's request after receiving such a notice;
- A claimant's law suit can be dismissed where a claimant fails to comply with either the inspection or notice requirement;
- Insurer's may elect to assume an agent's responsibility provided they give their claimants notice, making a lawsuit against such an agent subject to dismissal with prejudice; AND
- There are limits on recovery of attorney's fees and interest.

To avoid the pitfalls of HB 1774, send a written message or email before September 1, directly to your insurer that specifically reference your claim and make sure it is dated prior to September 1, 2017. Make sure you keep a hard copy of the message for your records.

AIT-Houston Executive Board