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## **Hancock Files Consumer Protection Disaster Relief Bills in Harvey's Wake**

*Legislation would extend disaster relief homestead exemption, require flood insurance disclosures*

**AUSTIN, TX** - Sen. Kelly Hancock (R-North Richland Hills) today filed a legislative package addressing two significant concerns raised in the wake of Hurricane Harvey.

Senate Bill (SB) 442 would require all homeowner's insurance policies that do not provide flood coverage to explicitly state so by providing written notice to the insured, and SB 443 would extend the disaster relief homestead exemption from two to five years.

"Texans banded together in inspiring ways after Hurricane Harvey," said Hancock. "Our state is resilient, but as we continue long-term relief and rebuilding efforts, we also need to correct some of the unnecessary obstacles that have stood in folks' way while getting back on their feet."

In Texas, all homeowners qualify for a \$25,000 school homestead exemption to their property taxes. Those 65 or older and the disabled qualify for an additional \$10,000 exemption. Because the homestead exemption may only apply to a primary residence, state law currently provides that the homeowner can continue receiving their exemption on a property damaged due to a natural disaster for up to two years, while living elsewhere and rebuilding the primary residence. SB 443 by Chairman Hancock would extend that period up to five years to accommodate construction timelines following large-scale disasters like Hurricane Harvey.

Additionally, according to Texas Department of Insurance (TDI) data, more than half of all homes flooded by Hurricane Harvey were outside designated flood zones. Many consumers in these areas have expressed a lack of awareness that their standard homeowners' insurance policies did not cover flood damage. SB 442 by Hancock takes a crucial step toward raising consumer awareness by requiring all residential property insurance policies that do not provide flood coverage to explicitly state so, providing written notice to the insured.

To read the full text of these bills and follow their progress, visit Texas Legislature Online at <https://capitol.texas.gov/>.

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*Sen. Hancock represents [District 9](#), which includes portions of Dallas and Tarrant Counties. He currently serves as Chairman of the Texas Senate Committee on Business & Commerce and Vice Chair of the Texas Senate Committee on Transportation.*