

Citizens of District 4

Newsletter for August, 2014



Welcome from Councilman Randy Carter

In this month's newsletter I will discuss information regarding:

1. Letter from Councilman Carter
2. Asbestos Litigation
3. Flood
4. It's All About Community - Brenda Carter
5. Precinct Delegates Unite and Election 2014

Letter from Randy Carter

My wife and I continue to address head-on the concerns of our city, especially things of importance to our residents and our children. In this issue I will update you on the litigation involving asbestos, the flood, the great initiative with Pontiac School District's Back to School Rally, and most importantly, getting out to vote!

I am calling for everyone to get involved in this year's election, but particularly our precinct delegates. This election is critical to the sustainability of our city and our schools!

Respectfully, Randy



Listed below is the last correspondence regarding the asbestos litigation. *There has been no definitive response as of this date.*

Good morning all,

I contacted your firm by "chat" yesterday; have yet to receive a callback. My question was there will be a meeting, regarding Asbestos Trust Fund and meeting to be held this week Aug. 23rd. 2014 at 10am-2pm. in the City of Pontiac at Johnson Temple Church Of God In Christ, 252 Wesson Street Pontiac, MI 48341 - Phone: (248) 335-4858 Pastor Courtney A. Drew and testing to determine who will be selected to qualify.

I understand that test will be provided free of charge if test is negative. The blank letterhead I've receive does not list your firm or any other agent, but does contain the following names: Mr. Ricky Rowan: 1-662-871-5475, Mr. Lane C. Murray 1-601-842-4030. This same letter was used for a meeting in the City of Detroit last month. I consider collection of resident information and chest x-ray might be fraudulent without a responsible firm or agent.

Thanks you Councilman Randy Carter

These are the firms involved in this litigation:

*Richard Schwartz - Attorney at Law
162 East Amite Street Jackson, MS. 39201-2101
Latitude: 32.301748 | Longitude: -90.186571
Phone: 601-500-7160*

*Hattiesburg, MS
115 Thornhill Drive, Suite B
Hattiesburg MS 39402
601-255-8900*

*Meridian, MS
4820A Poplar Springs Dr #128
Meridian, MS 39305
601-633-1772*

*Greenwood, MS
Proudly Serving Greenwood
One Call, That's All
662-570-4550*

*Greenville, MS
Proudly Serving Greenville
One Call, That's All
662-580-0330*

Tupelo, MS

1020 N. Gloster St #340
Tupelo, MS 38804
662-205-0410

Information About the Flood

Oakland - Macomb and Wayne County Executive Declare State of Emergency. Michigan Governor Snyder Declare (2) a State of Emergency and Declaration of Disaster.

Novi, Berkley, Ferndale, Royal Oak, Oak Park, Warren and many others. The emergency declaration forces residents to remove their vehicles from streets and highways to enable crews to clear catch basins and remove debris left behind as water recedes.

Flooding is covered under the comprehensive portion of your auto insurance policy, and this an optional coverage to purchased. Have photograph and other information, just in case, before calling your insurance companies even though they in some case, know you drove into a dangerous situation will not covered.

It's also a requirement to receive disaster relief from Federal, State Agencies. Our Governor Declaration set the wheel in motion that if approved, would allow the stated area to receive Federal Disaster Funds.

The purpose of the reporting form is to collect information only as proof of reporting to the state and is
Not a mechanism for any type of reimbursement or financial assistance.

NOTICE OF CLAIM

The State of Michigan passed a new law, Act 222 of Public Acts of 2001, which clarifies the conditions, under which municipalities are liable for sewer backups. The Act sets standards to determine the extent, to which a municipality is liable for backups and establishes a process that affected persons must follow, to seek compensation when a backup occurs. In order to make a claim for damages or physical injury arising from a sewage disposal or storm water system event, all claimants must provide the following similar Information:

[http://www.fema.gov/media-library-data/1404746898928-](http://www.fema.gov/media-library-data/1404746898928-e8da8e6d244678c1fe354bdba35293cf/FEMA+Form+086-0-11.pdf)

[e8da8e6d244678c1fe354bdba35293cf/FEMA+Form+086-0-11.pdf](http://www.fema.gov/media-library-data/1404746898928-e8da8e6d244678c1fe354bdba35293cf/FEMA+Form+086-0-11.pdf)

Oakland County sets up resource centers for those impacted by flood (Aug 16-17th 2014)

Oakland County Homeland Security Division, in partnership with the State of Michigan, had set up multi-agency resource centers or MARCs.

The Troy MARC held at the Troy Community Center, 3179 Livernois Road north of Big Beaver.

The Southfield MARC held at the Southfield Pavilion, 26000 Evergreen Road south of the I-696.

Questions about how to recover from this disaster this is opportunity to meet with experts who can answer your questions.

Most articles of clothes and various material, rugs must be disposed of to all clean up to prevent mold damage.

Homeowners continue to clean up the damage most have realized that insurance policies will not cover flood or sewer damage. Those who had homeowner's insurance realized that flooding was excluded from their coverage, others had sewer damage rather than flood waters in their basements.

Those that have flood insurance also realized does not cover anything more than basic structural damage and a few large items such as a damaged sump pump failures, hot water tank or furnace.

With so many different insurance policies and companies, it's hard to understand which ones actually would cover the damage you are paying for! All policies, when they're written, are subject to interpretation. A standard homeowner's insurance policy will not cover flooding caused by groundwater, it also does not cover damage caused by backed up sewers or drains. Flood insurance is expensive, has a very high deductible and excludes (furniture) contents. A cheaper option can be added to a homeowner's insurance policy. A rider for backup of sewer and drains costs a little less than \$100 a year and covers damage caused by sewage backing up pipes into a resident's home. But it excludes the contents of the damaged area.

And if the problem was caused by flooding or problems with the pipes not on the homeowner's property, some insurance rider, would not cover the damage. It only covers problems that begin on your property.

Some may have thought flood insurance should cover sewage damage that was caused by flooding NO, a flood policy would not cover water backing up in sewer lines or drains. Document for flood insurance does not cover the contents in a basement. The problem is very limited coverage in a basement such as furnace, hot water tanks, that type. So if you have a finished basement, did they photograph it declare the content as living or office space to their insurance company.

Understand that a flood policy will not cover Additional Living Expenses while my home is uninhabitable. Expenses like temporary rent and other costs you incur due to losing the use of your home are not covered under flood policies.

Also you must sign and submit a Proof of Loss form within 45 days a very short time frame for tallying up and valuing everything that needs to be repaired or replaced after a flood, but that deadline is mandatory. If you blow it, your claim

will be denied.

While it would seem that having a backup sewer and drain rider on a homeowner's policy would cover sewage backing up into the house during a storm, most of the policies I inquired on did not.

While not all, but most policy state, that the water backing up into a sewer or drain is excluded if it's caused by flood directly or indirectly. The reason is your insurance company is not going to cover floods.

It's All About Community!

Back in the day when everyone rallied behind their young, Pontiac was known for having the best schools in Oakland County, particularly our high schools. Today, Pontiac schools are coming back stronger than ever! Starting in just a few days, Pontiac High School will be bringing back its varsity and junior varsity football program!



Also, we will be focusing on our art and music program with our new band director Vince DeLuca. We are excited about renovating our science lab as well as focusing on our great robotics team, Team 51!

But what is most exciting is the spirit in our community! Dozens of local organizations have pulled together and partnered with Pontiac School District to provide a myriad of services for our children including Kensington Church, the Ministerial Alliance, the Pan-Hellenic Council; the Ascend Foundation and Positive Male Role (PMR), just to name a few. Most importantly, it is our community and neighbors taking charge by bringing back the village concept and pride in Pontiac. Pontiac School District's Back to School Rally provided backpacks to Pontiac children regardless to what school they attend. What did these 4,000 backpacks mean to our students? It meant our kids would start school with precious supplies. We had over 100 volunteers, and over 40 community organizations, churches, and businesses who contributed to this initiative with the goal of doing all they can to help us educate our children. This event was the beginning of a very exciting year with many programs returning to the Pontiac School District.

We are excited about the changes going on in the Pontiac School District, particularly at our high school. Our Homecoming will be spectacular this year! Everything is on the rise! District assessments have improved in reading and mathematics during the past year. Our morale is soaring; our spirits are soaring! Pontiac School District is rising like the Phoenix it represents. We are looking forward to a great school year!

Read more at <http://www.thepontiacnews.com/pontiacnewsandevents.html>

ELECTION INFORMATION

PRECINCT DELEGATES JOIN US IN THE GOTV!!!

Call 248.467.6845 ASAP!!!

Our first organizing meeting will be held after Labor Day. Let's get our community out to vote!!!

GENERAL ELECTION IS NOVEMBER 4, 2014!!!

If you have any questions about the events listed above, please call myself Councilman Randy Carter at 248-467-6845 or email me at randy@randolphrcarter.com

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