1. **Preliminary Help for Total Loss of Homes**

HTU has a total loss/total home rebuild programme, and this should be emphasized to all those who need total rebuilds. We don’t have the kinds of funds which can help total or completion of homes for everyone. However, we understand that this group of homeowners may need some preliminary assistance to understand how to proceed so we are offering to pay for professional services (up to a similar cap as the other home assistance programmes) which may allow them to move forward and make decisions about their homes.

**Who is Eligible?**

* full-time residents on Elbow Cay or Lubbers Cay immediately before Hurricane Dorian (including those who had to be off island for medical treatment); and
* With homes which were totally or almost completed destroyed, requiring either tear-down or almost complete rebuild; and
* They received no insurance pay-out which would allow them to rebuild.

**What help is being offered?**

A small tranche (up to the usual capped maximum) of financial assistance either through (a) paying for, or (b) remuneration of receipts for any of the following services:

* Structural engineer survey or advice,
* Architect plans,
* Planning approval process/fees,
* Shoring up or rebuilding the foundation,
* Insurance advice or helping challenge a settlement offer, or
* Tear-down.