

Dear Friends of CHAT (FoCHAT) Members,

Next CHAT Meeting: June 18, Wed., 6:30 PM

Place: Room 212, UNO Old Business Administration building,*on Milneburg Rd. (the road where the brand new dorms are, past the stop sign and the University Center and opposite the Fitness Center.

Building #7: Directions to the Business Bldg are given on the Campus Map for UNO:
<http://www.uno.edu/university/maps/maincamp.asp>

Road Home (RH) Appeals Help

Loyola Law School's Clinic

From the Head of the Katrina Clinic, Davida Finger, Esq.: For help with appeals contact us at 504 861-5596

More Help For Low-Income RH Applicants

Greater New Orleans Fair Housing Action Center

From Seth Weingart: Go to www.gnofairhousing.org/HOP.html to learn more about our Homeownership Protection Project, including the services we provide and contact information for project staff.

We began working on Road Home issues because we began seeing so many clients who did not have enough money to rebuild their properties and return home, or were just frustrated with the slow pace of the Road Home process. The Road Home was not providing enough money to those homeowners who needed it the most, and we found that the application of pre-storm value in the grant formula was having the biggest impact on reducing homeowner grants. There is no connection between the pre-storm value and cost of damage to the property, yet many grants for homeowners hoping to rebuild were based on the pre-storm value, leaving them with a significant gap in rebuilding funds.

Damage estimates are also highly subjective, depending on the quality of the home evaluator, and many damage estimates do not accurately reflect the damages incurred, or use inaccurate measurements of the property. This is also significantly lowering the amount of grants, when homeowners that sustained severe damage have lowball damage estimates.

Applicants also continue to face hurdles getting any information about their application or status from Road Home staff, and are not being clearly explained the calculations that go into their grant determination.

For help contact: Shontee Smothers at 504.596.2100 x 107 or via email at ssmothers@gnofairhousing.org

Sold-at-a-Loss- New CHAT Subgroup Available For Joining

From one of our members. If you sold your Hurricane Katrina/Rita-destroyed home to a private party at a loss and were encouraged to apply for RH money but received a letter in January saying you would probably get nothing, you should know that you are a member of a class of about 4800 people who are in the same situation.

If you want to try to organize in some way to attempt to collect the money owed to you, you can contact wvetsch@juno.com and we can try to find a way that the class members can get to meet each other and exchange information and, hopefully, get the money that is due us.

Condo Regressive Rule Changes

Gov. Jindal-era changes in condominium policies have reduced grants of some applicants from \$150,000 to zero. To join this subgroup, write to

jefferymorgan@aol.com

New CHAT Outreach- Your Road Home Stories To Be Collected

Executive Board CHAT member Laura LeBon, an architect and excellent writer, will collect any stories you choose to send.

We encourage you to send personal RH success stories (sufficient grant funds for home etc.) and RH failure stories (lost home, had to leave LA, etc.) of any length and in any format.

Please send to chatlra@yahoo.com and put My RH Story in the subject.

These stories will be posted unless you indicate that you want it for the Executive Board only.

Please indicate if you want your story to be anonymous.

Elevation Ins and Outs (my comments in red)

<http://www.nola.com/timespic/stories/index.ssf?base/news-10/1210915235256600.xml&coll=1>

...Some homeowners have expressed concern that they could lose the right to appeal by signing a new document to collect a \$30,000 elevation grant. The Road Home Elevation Incentive Agreement, a document sent in recent weeks to about 115,000 applicants in flooded areas, says the home-raising grants can't be appealed and asks applicants to acknowledge that the elevation money is their "FINAL disbursement of Road Home funds" and "that all resolutions and appeals regarding my Road Home compensation have been concluded."

Rainwater said that language was never intended to quash pending appeals or to keep people from appealing other Road Home grant calculations. He said the section was put in the agreement to show that the elevation grant has to be the last dose of financial help provided, so the state can be sure it doesn't exceed the maximum of \$150,000 in total Road Home money to each applicant.

Asked whether the agreement could be used to shut down some appeals, Rainwater said, "Over my dead body." But some homeowners say they still are afraid to sign a legal agreement until the language is changed. State officials said they would look into the possibility of sending an amended agreement or advisory to allay those fears.

ME: Applicants have been informed by letter and ICF staff phone calls that they must abandon any ongoing appeal about grant shortchanging before they can receive the second set of forms for applying for house-elevation money. Despite CHAT advocating for a reversal of the chilling effect of this policy, the only improvement is a June 10 press release that RH elevation grants will be processed while an applicant is in appeals but no elevation money will be given to the applicant until they are out of appeals.

<http://www.nola.com/timespic/stories/index.ssf?/base/library-149/1213334622150850.xml&coll=1>

At an information forum Wednesday night, Disaster Recovery Unit Director Mike Spletto said elevation grants for people who have already received Road Home money would have to wait for "a thorough review of all files to ensure that people are paid the correct amounts and that the elevation award does not put them over \$150,000." But Stephens said Thursday that the review process Spletto mentioned would not slow elevation grant payouts.

ME: Could this thorough review of files (when all that is needed is to look at any applicant payout numbers) be an attempt to decrease elevation payouts by deciding that applicants were given too much grant money in the first place? We know that many applicants have had decreases in their grants by the application of more and more constricting new rules being applied and rejection of previously accepted extensive documentation.

Through Wednesday, **26,116 homeowners** have expressed interest in receiving the elevation grants.

.... The state is also trying to gauge interest in a separate elevation assistance program, paid for by FEMA, that can reimburse Road Home applicants up to \$30,000 more for house-raising expenses not covered by the state grants. So far, about **11,000 applicants** -- some of whom are among the 25,000 interested in the state grants -- have expressed interest in that program, known as the Hazard Mitigation Grant Program.

ME: The housing elevation grant money was originally all supposed to come from FEMA's \$1.2 billion, that is now whittled down to less than \$0.8 billion by diversion to non-Road Home purposes. Why is the state talking about their attempt to "gauge interest" in the FEMA program for supplemental elevation grants? Does this indicate that even that \$0.8 billion of FEMA money might be withdrawn from RH applicants?

....

The Road Home's contracted title companies have 1,448 files ready for closings to pay elevation grants, said Christina Stephens, spokeswoman for the state agencies in charge of the homeowner recovery programs. Most of those homeowners are among

the 14,000 who haven't received any Road Home money and qualified only for the elevation piece of the program.

ME: Applicants with elevation-only grants should not go first in line. Applicants who have not yet started elevating and need the grant to begin should. Is the simple single subtraction of the to-be-given RH elevation incentive money and the already given grant money from \$150,000 to make sure that applicants do not get more than \$150,000 so difficult that ICF has to give the money first to elevation-only applicants?

Last A Few Thoughts For The Members Of This Email Network Who Work for Road Home at the Level of the State, ICF International, or Its Subcontractors

There are members of this list who are part of the administration of the RH Program and work for the State of Louisiana, ICF International, and subcontractors. This program is going towards completion with egregiously insensitive treatment of thousands of victims of Hurricanes Katrina and Rita or the associated floods. This unfairness can be blamed on officials and staff from the State, ICF International, and ICF subcontractors.

Many of the applicants lost most or all of their possessions. Some, like myself, lost people dear to them during the hurricane/floods or later on as a result of the storms. While this program has helped many, it has unconscionably hurt thousands of people when the major negative economic, social, health, and emotional effects of the program could have been avoided.

We will continue to give a voice to those who are being so ill treated by the RH Program because of being ignored, lied to, or unfairly denied grants; having unfairly downsized grants; denied a full copy of their files or written notifications in violation of LRA rules; being excluded from a chance to appeal under fair conditions; being forced to accept inferior poorly done home valuations or estimates of damage; being denied the chance to put objective documentation in their files to correct ICF mistakes; being ill served by the nature of the administration of elevation funding; or being asked to payback money for RH/ICF mistakes and 2007/2008 applicant-unfriendly changes in LRA rules applied in an inconsistent way that have no good justification.

Melanie Ehrlich

Co-Chairman, Citizens' Road Home Action Team (CHAT)