

Dear FoCHAT Members,

### News Items

- 1. Elevation Issues: HMGP house elevation re-imburement funding for RH applicants (maybe increasing, so be sure to apply and check your eligibility); extension of ICC deadline**
- 2. Some insightful information about Road Home Rules in ICF audit procedure**
- 3. Drywall problems**
- 4. Next CHAT meeting**

### Elevation Grants

There are two type of elevation grants for eligible Road Home applicants:

- RH elevation incentive, \$30,000 but total RH grant plus RH elevation incentive cannot be more than \$150,000. No receipts are necessary.
- The other kind is HMGP elevation funding up to \$30,000 but it may be increased very much according to several reports. This one is not capped by the amount of the RH grant but you do have to show receipts, building plans, building permits, and you have to have costs that were not covered by ICC or RH elevation. This is a reimbursement program (half when you are halfway through and the rest when you finish (for elevating a pre-storm house) or when you get a certificate of occupancy (for building a new house and elevating it). The new house can't be more than 10% larger in square footage of the occupied area than the pre-storm house. See chatushome.com for more important details. If you are building a new house and elevating it, then it is the total house expense minus insurance benefits and RH money that is used for calculation. They will even reimburse for an elevator if you have a doctor's note.

We think it is not too late to ask for a form for HMGP or to follow up with the state if you did send it your form.

**hazardmitigation@la.gov and cc yourself. You could just copy this.**

**Dear Sir or Madam,**

**Please tell me if my HMGP grant eligibility has been determined.**

Postal address:

Phone number:

Email address:

RH Grant ID: 06HH\_\_\_\_\_

Thank you very much,

**FEMA extends deadline for home elevation reimbursement (through ICC which you get by contacting your home insurance provider if you had flood insurance in 2005)**

by David Hammer, The Times-Picayune

FEMA has agreed to extend to 2012 a looming deadline for homeowners who want to collect flood insurance money set aside for elevating and storm-proofing their houses.

Because of the slow flow of other federal money, such as Road Home grants, FEMA had already pushed back the deadline for home-raising work under the National Flood Insurance Program's Increased Cost of Compliance provision.

## **RH Audit Procedures**

I have still pending items for public records requests from the LRA but one item that I received may be of interest to you. I will post the whole PDF at our website when I get a chance. For now, here is an extract of the parts that might be of most use to some of you. I think that this is the review (audit) that ICF is doing on all files to examine if all the needed documents are present with no glaring contradictions. Some of you are being asked to resend documents that you sent before. This is probably because ICF during the review found that documents were missing (lost).

Next, the Louisiana Legislative Auditor is reviewing a small percentage of these files for accuracy (although several critical measures of accuracy are not part of their review). Some of you have been told that you will get more money after closing without be in appeals and without any description of why. This is probably because of Legislative Auditor found RH shortchanging mistakes.

**Please do not send us questions about this document because we do not have the time or resources to respond (and, in many cases, we won't have the answers).**

## **Grant Review Checklist**

Version 4.0 7.16.08

### **Section 1: Applicant/Reviewer Info**

Reviewers Name:

Grant Review Start Date:

#### **Applicant Information**

App ID

#### **06HH**

Option Selected

Applicant Name: Co-Applicant Name

Street Address for Damaged Property Parish

City State Zip

**Structure Type:** Single Family Duplex Townhouse Mobile Home Condo

**Land Ownership:** Owns land Leased land

### **Section 2: Screening**

Purpose: To determine if Grant Review should continue or if file should be placed on hold until all issues in

this section have been resolved

#### **Section 2.A JIRA Issues**

##### **Yes No N/A**

1. Are issues in all of the following JIRA projects in Closed or Resolved status?

a. Appeals

- b. ACT (Appraisals, Closings and Title)
- c. Grant Recovery
- d. Home Evaluation
- e. Ineligibles
- f. Mobile Homes
- g. Post Closing (exclude ACG Component)
- h. Pre Closing
- i. Resolutions
- j. Special Projects
- k. Strike Team

If all YES and/or N/A continue to question 2

If any NO place the file on HOLD and stop the review until all issues are closed or resolved.

### **Grant Review Checklist**

Version 4.0 7.16.08

3. If ownership is for both units, is the PSV in the supporting document based on both units?

If all YES continue to Section 5.C PSV Type.

If any NO open an ACT issue and place the file on HOLD. Continue to Section 6. Estimated Cost of Damage

### **Section 5.C PSV Type**

Check the value type that was used for the calculation in "Current Values" and complete the checklist for the checked value type. Only one selection can be made.

1. 1004 Appraisal – Program Ordered
2. Field Review – Program Ordered
3. Applicant provided pre-storm appraisal by a licensed appraiser
4. Applicant provided post storm appraisal of pre-storm value.
5. Lender analysis (Data feed only, no documentation)
6. Market analysis
7. Brokers Price Opinion (BPO)

8. Automated Valuation Method (AVM – Data feed only, no documentation)

9. NADA Only

10. NADA plus Land Value

**Yes No N/A**

**1. 1004 Appraisal – Program Ordered**

1. Is the 1004 Appraisal uploaded and viewable in eGP?

If YES continue to question 2.

If NO create an ACT issue and place the file on HOLD Continue to Section 6

Estimated Cost of Damage

2. Answer all of the following questions:

a. Does the structure type listed in the document match the structure type in eGP?

b. Does the address of the subject property in the document match the damaged address in eGP?

c. Does the PSV of the subject property in the document match the Closed PSV in eGP?

d. Is there documentation uploaded in eGP showing the appraiser carries a LA license ([www.lreasbc.state.la.us](http://www.lreasbc.state.la.us))?

If all YES continue to Section 6. Estimated Cost of Damage (ECD)

Determination

If any NO create an ACT issue and place the file on HOLD. Continue to

Section 6 Estimated Cost of Damage (ECD) Determination

**2. Field Review**

1. Is the Field Review document uploaded and viewable in eGP?

If YES, continue to question 2.

If NO, create an ACT issue and place the file on HOLD. Continue to Section

6 Estimated Cost of Damage (ECD) Determination

2. Answer all of the following questions:

a. Does the structure type listed in the document match the structure type in eGP?

- b. Does the address of the subject property in the document match the damaged address in eGP?
- c. Does the PSV of the subject property in the document match the Closed PSV in eGP?
- d. Is there documentation uploaded in eGP showing the appraiser carries a LA license ([www.lreasbc.state.la.us](http://www.lreasbc.state.la.us))?

If all YES continue to Section 6 Estimated Cost of Damage (ECD)

Determination

If any NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

### **3. Applicant-provided pre-storm Appraisal**

Note: The Value on the Pre Storm Appraisal may not match the value in eGP due to the application of a price index appreciation

Note: If the applicant provided pre storm appraisal is on a mobile home, create an ACT issue for review of the appraisal. Place the file on hold until the issue is resolved. Continue to Section 6: Estimated Cost of Damage.

- 1. Is the applicant-provided pre-storm Appraisal document uploaded and viewable in eGP?

If YES continue to question 2.

If NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

- 2. Answer all of the following questions:

- a. Does the structure type listed in the document match the structure type in eGP?
- b. Does the address of the subject property in the document match the damaged address in eGP?
- c. Does the PSV of the subject property in the document match the PSV entered in the pre-storm history box on the calculation page OR the application data report in eGP?
- d. Is the appraisal dated between January 1,

2000 and August 28, 2005 for Katrina or September 23, 2005 for Rita?

e. Does the appraisal completed date entered in eGP match the date on the document?

f. Is there documentation uploaded in eGP showing the appraiser carries a LA license ([www.lreasbc.state.la.us](http://www.lreasbc.state.la.us))?

g. Is the appraisal document signed by the appraiser?

If all YES continue to Section 6 Estimated Cost of Damage (ECD)

Determination

If any NO create an ACT issue and place the file on HOLD. Continue to

Section 6 Estimated Cost of Damage (ECD) Determination

#### **4. Applicant-provided post storm appraisal of pre-storm value**

Note: If the applicant provided post storm appraisal of pre storm value is on a mobile home create an ACT issue for review of the appraisal. Place the file on hold until the issue is resolved. Continue to Section 6 Estimated Cost of Damage.

1. Is the Applicant-provided post-storm appraisal of pre-storm value document uploaded and viewable in eGP?

If YES continue to question 2

If NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

2. Answer all of the following questions:

a. Does the structure type listed in the document match the structure type in eGP?

b. Does the address of subject property in the document match the damaged address in eGP?

c. Does the value of the subject property in the document match the value in eGP

d. Is the value on the document within 120% of the highest valid program value that was available at the time the file was sent to closing?

e. Does the appraisal clearly indicate that the appraisal is intended to reflect value at the time of or just prior to the storm?

f. Is the appraisal dated after August 29, 2005 for Katrina or September 24, 2005 for Rita?

g. Is there documentation uploaded in eGP showing the appraiser carries a LA license ([www.lreasbc.state.la.us](http://www.lreasbc.state.la.us))?

h. Is the appraisal document signed by the appraiser?

If all YES continue to Section 6 Estimated Cost of Damage (ECD) Determination

If any NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

#### **5. Lender analysis**

No documentation to review. Continue to Section 6 Estimated Cost of Damage (ECD) Determination.

#### **6. Market Analysis**

Note: If the structure type is a mobile home located on leased land and the Market Analysis is used as the PSV, create an ACT issue for a review of the Market Analysis. Place the file on hold until the issue is resolved. Continue to Section 6: Estimated Cost of Damage.

1. Is the market analysis document uploaded and viewable in eGP?

If YES continue to question 2

If NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

2. Answer all of the following questions:

a. Does the structure type listed in the document match the structure type in eGP?

b. Does the address of subject property in the document match the damaged address in eGP?

c. Does the value of the subject property in the document match the value in eGP?

d. If the damaged structure is a mobile home is the following condition met(select one):

\_\_\_ If the damaged structure is a mobile home built prior to 1977 are all comparables identified as mobile homes of similar size and also built before 1977?

\_\_\_ If the damaged structure is a mobile home built in or after 1977 are all comparables identified as mobile homes of similar size and also built in or after 1977?

If all YES or N/A continue to Section 6 Estimated Cost of Damage (ECD) Determination

If any NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

## **7. Brokers Price Opinion (BPO)**

1. Is the BPO document uploaded and viewable in eGP?

If YES continue to question 2.

If NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

2. Answer all of the following questions:

a. Does the structure type listed in the document match the structure type in eGP?

b. Does the address of subject property in the document match the damaged address in eGP?

c. Does the Final Opinion of Value on the document match the value in eGP? Note: If the land ownership is for leased land use the Final Opinion of Value LESS the Land Value to confirm the PSV used in the calculation.

d. If the damaged structure is a mobile home is the following condition met(select one):

\_\_\_ If the damaged structure is a mobile home built prior to 1977 are all comparables identified as mobile homes of similar size and also built before 1977?

\_\_\_ If the damaged structure is a mobile home built in or after 1977 are all comparables identified as mobile homes of similar size and also built in or after 1977?

If all YES or N/A continue to Section 6 Estimated Cost of Damage (ECD) Determination

If any NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

### **8. Automated Valuation Method**

No documentation to review. Continue to Section 6 Estimated Cost of Damage (ECD) Determination.

### **9. NADA Value (National Automobile Dealers Association)**

Note: Complete this section only if the structure is a mobile home on leased land.

1. Is the NADA document uploaded and viewable in eGP?

If YES continue to question 2.

If NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

2. Answer all of the following questions:

a. Does the eGP ID on the NADA form match the eGP ID of this file?

b. Do supporting documents in the file confirm the Year Manufactured and the Manufacturer on the NADA form?

c. Does the Total Adjusted (Retail) Value of Home and Optional Equipment on the NADA form match the PSV in eGP?

If all YES continue to Section 6 Estimated Cost of Damage (ECD) Determination

If any NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

### **10. NADA Value (National Automobile Dealers Association) PLUS Land Value**

Note: Complete this section only if the structure is a mobile home on Owned Land

1. Is the NADA document uploaded and viewable in eGP?

If YES continue to question 2.

If NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

2. Answer all of the following questions:

- a. Does the eGP ID on the NADA form match the eGP ID of this file?
- b. Do supporting documents in the file confirm the Year Manufactured and the Manufacturer on the NADA form?
- c. Is there a BPO, Land Appraisal or other document that supports the land value?
- d. Does the Total Adjusted (Retail) Value of Home and Optional Equipment on the NADA form PLUS the land value match the PSV in eGP?

If all YES continue to Section 6 Estimated Cost of Damage (ECD) Determination

If any NO create an ACT issue and place the file on HOLD. Continue to Section 6 Estimated Cost of Damage (ECD) Determination

### **Section 6: Estimated Cost of Damage (ECD) Determination**

Purpose: To determine whether the damaged address, structure type, and ECD value in eGP match the corresponding

information in the Compensation Allowance Document (CAD)

**Yes No N/A**

#### **Compensation Allowance Document (CAD)**

1. Answer all of the following questions:

- a) Is the CAD Cover Sheet and CAD uploaded and viewable in eGP?
- b) Does the address on the CAD Cover Sheet /CAD match the damaged address in eGP?
- c) Does the structure type on the CAD Cover Sheet / CAD match the structure type in eGP?
- d) Does the current ECD value on the Grant Approval Screen in eGP match the ECD value on the CAD Cover Sheet?

e) Does the Type shown in eGP match the Type on the CAD Cover Sheet?

If all YES continue to Section 7 ACG/Income Documentation

### **Grant Review Checklist**

Version 4.0 7.16.08

If any NO create a Home Evaluation Issue and place the file on hold.

Continue to Section 7 ACG/Income Documentation

### **Section 7: ACG / Income Documentation**

**Purpose: To determine for all applicants who received an ACG whether the completed Eligibility Checklist**

**indicates they were eligible to receive ACG.**

**Complete this section only if the applicant received an ACG; otherwise skip to next section**

**Yes No N/A**

1. Did the applicant receive an ACG?

If YES continue to question 2

If NO continue to Section 8. Duplication of Benefits

2. Is the completed ACG Eligibility Checklist uploaded and viewable in eGP?

If YES continue to question 3

If NO and there is not an active ACG issue in JIRA create one. If an active ACG JIRA issue exists do not create one. Place the file on hold and continue to Section 8 Duplication of Benefits

3. Does the ACG Eligibility Checklist indicate that the owner occupant is eligible to receive an ACG (Eligible or Eligible with Corrective Action)?

If YES continue to Section 8 Duplication of Benefits.

If NO continue to question 4

4. Does the ACG Eligibility Checklist indicate that the owner occupant is Ineligible to receive an ACG?

If YES confirm the ACG is not included in the current values in eGP (if not turn income calc off in application) and continue to Section 8 Duplication of Benefits

If NO continue to question 5

5. Does the ACG Eligibility Checklist indicate a disposition of Not Determinable?

If YES place the file on hold. Do not create an ACG issue as one already exists. Note the hold reason in Grant Review JIRA. Continue to Section 8 Duplication of Benefits.

If NO refer the file to a Team Leader for issue resolution before continuing with Section 8 Duplication of Benefits

### **Section 8: Duplication of Benefits**

**Purpose: To determine whether there are variances between closed values (first disbursements) or previous**

**closing values (additional disbursements) and current values on Homeowners Insurance, Flood Insurance and**

**FEMA Assistance. Values will not be reconfirmed post closing except when Applicant provided insurance**

**values are greater than 10% of the insurer provided value.**

#### **Section 8.A Homeowner's Insurance Values**

**Homeowners Insurance Documentation Review:** Review eGP for any uploaded documents titled Insurance or other supporting insurance documents. Look in the Application, Post Closing, and OCD folders. If a review of the documentation identifies a concern regarding the applicants / co-applicants occupancy at the time of the storm (service address / mailing address to damaged address) or identifies a different structure type than what is showing in eGP create an ACT issue and place the file on HOLD.

Continue to Section 8.B Flood Insurance.

1. Check the current verification source for Homeowners Insurance that is displayed in the Other Compensation section on the Grant Approval Screen?

\_\_\_ V = Data Warehouse Verified

\_\_\_ A = Applicant Verified

\_\_\_ O = Override

\_\_\_ N = No Insurance

2. Check the file for insurance documents related to insurance settlement/claim amounts and select one of the following options below. If the insurance document uploaded does not reflect

settlement or payout amounts follow the No Documentation Option.

a) \_\_\_\_\_ No Documentation: Homeowner's Insurance Settlement / Claim documentation is NOT uploaded into eGP. Complete Section 8.A.1 for the verification source selected above.

b) \_\_\_\_\_ Documentation Available: Homeowner's Insurance Settlement / Claim documentation is uploaded into eGP. Complete Section 8.A.2 for the verification source selected above.

### **Section 8.A.1 Home Owners Insurance values with NO Documentation**

**Yes No N/A**

**If = V**

Continue to Section 8.B Flood Insurance

**If = A**

1. Confirm Insurance Company Name, Policy Number and Settled Amount from the Applicant page in eGP are valid **and** settled amount matches current value on Calculation page in eGP.

If YES continue to Section 8.B Flood Insurance

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.B

Flood Insurance

**If = N**

1. Was the insurance penalty applied?

If YES continue to Section to Section 8.B Flood Insurance

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.B

Flood Insurance

**If = O**

Create an IVT issue and place the file on HOLD. Continue to Section 8.B Flood Insurance.

*Hint: Insurance documentation and an override form must be uploaded in eGP to support the O value. Once documentation is available complete Section 8.A.2 for files with documentation.*

### **Section 8.A.2 Homeowner's Insurance values WITH Applicant**

**Documentation**

**Yes No N/A**

**If = V**

*Confirm the 10% Rule was followed: The 10% Rule states the applicant provided insurance value (per file documentation) must be less than 110% of the current value (Multiply V value by 1.1 to establish V tolerance value)*

1. Is the applicant provided insurance value supported by file documentation less than V tolerance value established above?

If YES continue to Section 8.B Flood Insurance

If NO create an IVT issue and place the file on HOLD. Continue to section 8.B Flood Insurance

**If = A**

1. Does the insurance amount paid to the homeowner based on the file documentation match to the current A value in eGP?

If YES continue to section 8.B Flood Insurance

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.B Flood Insurance

**If = N**

If insurance documents are in the file and clearly support the applicant /coapplicant had insurance coverage create an IVT issue and place the file on HOLD. Continue to Section 8.B Flood Insurance.

**If = O**

1. Does the file contain an approved IVT Certification or Override form along with applicant documentation?

If YES continue to question 2

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.B Flood Insurance

2. Does the override value on the form match the eGP current value?

If YES continue to section 8.B Flood Insurance

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.B Flood Insurance

**Section 8.B Flood Insurance Values**

**Flood Insurance Documentation Review:** Review eGP for any uploaded

documents titled Insurance or other supporting insurance documents. Look in the Application, Post Closing, and OCD folders. If a review of the documentation identifies a concern regarding the applicants / co-applicants occupancy at the time of the storm (service address / mailing address to damaged address) or identifies a different structure type than what is showing in eGP create an ACT issue and place the file on HOLD. Continue to Section 8.B Flood Insurance.

1) Check the current verification source for Flood Insurance that is displayed in the Other Compensation section on the Grant Approval Screen?

\_\_\_ V = Data Warehouse Verified

\_\_\_ A = Applicant Verified

\_\_\_ O = Override

\_\_\_ N = No Insurance

2) Check the file for insurance documents related to insurance settlement/claim amounts. Select one of the following options below. If the insurance document uploaded does not reflect settlement or payout amounts follow the No Documentation Option.

a) \_\_\_ No Documentation: Flood Insurance Settlement / Claim documentation is NOT uploaded into eGP. Complete Section 8.B.1 for the verification source selected above.

b) \_\_\_ Documentation Available: Flood Insurance Settlement / Claim documentation is uploaded into eGP. Complete Section 8.B.2 for the verification source selected above.

### **Section 8.B.1 Flood Insurance values with NO Documentation**

**Yes No N/A**

**If = V**

Continue to Section **8.C FEMA Assistance**

**If = A**

1. Confirm Insurance Company Name, Policy Number and Settled Amount from the Applicant page in eGP are valid **and** settled amount matches current value on Calculation page in eGP.

If YES continue to Section 8.C FEMA Assistance

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.C FEMA Assistance

**If = N**

1. If the property was located in the 100 Year Flood Plain was the insurance penalty applied? (Select N/A if the property is not located in the 100 year flood plain)

If YES continue to Section to Section 8.C FEMA Assistance

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.C FEMA Assistance.

If N/A (not located in 100 yr flood plain) continue to Section 8.C FEMA Assistance.

**If = O**

Create an IVT issue and place the file on HOLD. Continue to Section 8.C FEMA Assistance

*Hint: Insurance documentation and an override form must be uploaded in eGP to support O value. Once documentation is available complete Section 8.A.2 for files with documentation.*

**Section 8.B.2 Flood Insurance values WITH Applicant Documentation**

**Yes No N/A**

**If = V**

*Confirm the 10% Rule was followed: The 10% Rule states the applicant provided insurance value (per file documentation) must be less than 110% of the current value (Multiply V value by 1.1 to establish V tolerance value)*

1. Is the applicant provided insurance value supported by file documentation less than V tolerance value established above?

If YES continue to Section 8.C FEMA Assistance

If NO create an IVT issue and place the file on HOLD. Continue to section 8.C FEMA Assistance

**If = A**

1. Does the insurance amount paid to the homeowner based on the file

documentation match to the current A value in eGP?

If YES continue to section 8.C FEMA Assistance

If NO create an IVT issue and place the file on HOLD. Continue to Section 8.C

FEMA Assistance

**If = N**

### **Another News Item: Chinese Drywall Controversy Arrives in Louisiana**

claiming that the wall board in their house is emitting a "rotten egg" smell, causing respiratory problems and corroding electrical equipment

### **Still Showing on Cox 10 TV**

### **Cox 10, The 2-hour Dec. 10, 2008 CHAT meeting about Road Home Contradictions(including a 35-min commentary by a former ICF and Quadel employee, who has extensive background in government grant programs)**

was/will be shown on: Tues., Dec. 16, 4 PM; Wed., Dec. 17, noon; Thurs., Dec. 18, 8 AM; Tues., Dec. 23, noon; Thurs., Dec. 25, noon; Fri., Dec. 26, 8 AM; Sat., Dec. 27, 4:30 PM; Sun., Dec. 28, 1 PM; Mon., Dec. 29, noon; Wed., Dec. 31, 2 PM; Thurs., Jan. 1, 1 PM; Fri., Jan. 2, 8 AM & 6 PM; Sat., Jan. 3, 3 PM; Mon., Jan. 5, 1:30 PM; Tues., Jan. 6, 3 PM; Wed., Jan. 7, noon; Thurs., Jan. 8, 4 PM; Fri., Jan. 9, 1:30 PM; Sat., Jan., 10, 3 PM; Mon., Jan. 12, 4 PM; Tues., Jan. 13, noon; Wed., Jan. 14, 2 PM; Thurs., Jan. 15, 2 PM; Fri., Jan. 16, noon; Sat., Jan. 17, 3 PM; Mon., Jan. 26, 4 PM; Tues., Jan. 27, noon; Wed., Jan. 28, 4:30 PM; Thurs., Jan. 29, noon; Fri., Jan. 30, 3 PM; Sat., Jan. 31, 4 PM; Mon., Feb. 2, noon; Tues., Feb. 3, 4 PM; Wed., Feb. 4, 4:30 PM; Fri., Feb. 6, noon; Sat., Feb. 7, 9 AM; Mon., Feb. 16, 12:30 PM; Wed., Feb. 18, noon; Thurs., Feb. 19, 1:30 PM; Fri., Feb. 20, 2 PM; Sat., Feb. 21, 3 PM; Wed., Feb. 25, 1:30 PM; Thurs., Feb. 26, 2:30 PM; Friday, Feb. 27, 3:30 PM; Tues., Mar. 3, 12:30 PM; Thurs., Mar. 5, noon; Sat., Mar. 7, 10 AM; Mon., Mar. 9, noon; Wed., Mar. 11, 1:30 PM; Fri., Mar. 13, 8 AM; Sat., Mar. 14, 10 AM; Mon., Mar. 16, noon; Wed., Mar. 18, 1:30 PM; Mon., Mar. 23, noon; Wed., Apr. 1, 2 PM; Fri., Apr. 3, noon.

### **Next CHAT Meeting**

Time: Meetings on Wed. at 6:30 PM at UNO, usually every other week

Place: Room 179, UNO Milneburg Hall, **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 #24:**

**NEXT MEETING** Wed., Apr. 22. Newcomers are welcome.\*

Best wishes,

Melanie Ehrlich

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

Member, LRA Housing Task Force

<http://chatushome.com>