

Dear Friends of CHAT (FoCHAT),

**1. Here is information for our new members who joined this week (we are up to 895 members)**

**ROAD HOME APPEALS PROCESS**

The LRA has just agreed to CHAT's request to **reopen appeals for applicants who believe their Road Home appeal was lost in the shuffle or that they were never able to exercise their right to appeal because their case was stuck in "Dispute Resolution."**

(See LRA site posting [here](#)) {CHAT Note: we have been told by LRA officials that it will be posted at the homepage at the [road2la.org](http://road2la.org) Road Home website too}

The LRA and OCD will review these cases to ensure that homeowners received due process under the Road Home and that cases did not fall through the cracks.

For your case to be considered, you can do one of three things:

- Email [info@louisianarecoveryauthority.org](mailto:info@louisianarecoveryauthority.org) with "Road Home Appeal" in the subject line
- Call **(225) 342-1700** to find out how to request an appeal
- Mail a letter to:  
Louisiana Recovery Authority  
ATTN: Ty Larkins  
150 Third Street, Suite 200  
Baton Rouge, LA, 70801  
(certified mail is best; save the receipt)

**HMGP ELEVATION GRANTS**

**For applicants who received forms to apply for HMGP elevation grants, you can still send in those forms or request another copy if you did not send it yet.** If eligible and if your elevation cost enough money, you can get ICC and HMGP and Road Home elevation grant funding.

(See OCD/Road Home posting [here](#))

- If you are demolishing your house and building a new one, your HMGP elevation grant of up to \$30,000 is determined by total allowable costs for construction and elevation minus total Road Home grant, FEMA structural damage funds, insurance benefits, and ICC money.
- If you are elevating and repairing your house, your HMGP elevation grant of up to \$30,000 is determined by total allowable costs for elevation minus Road Home elevation grant and ICC money.

**For details and to determine your HMGP eligibility to start rebuilding, contact 1-877-744-7235 or 1-225-339-3746 or [hazardmitigation@la.gov](mailto:hazardmitigation@la.gov)**

[http://blog.nola.com/answerspot/2008/05/icc\\_has\\_expiration\\_date\\_for\\_fl.html](http://blog.nola.com/answerspot/2008/05/icc_has_expiration_date_for_fl.html)

Victims of Hurricane Katrina were granted an extra two years in which they can rebuild with the help of ICC money. This means they have four years from the date of the storm -- or **until Aug. 29, 2009 -- to request ICC money.**

For more information: <http://www.fema.gov/> or call your insurance agent who provided you with National Flood Insurance. They administer the ICC grants.

The articles and other information below describe major problems with the new choice of Road Home contractor

## 2. HGI as the new main Road Home Contractor: serious concerns

[http://www.nola.com/news/index.ssf/2009/02/road\\_home\\_to\\_change\\_hands.html](http://www.nola.com/news/index.ssf/2009/02/road_home_to_change_hands.html)

### Road Home to change hands

by David Hammer, The Times-Picayune Thursday February 26, 2009, 9:43 PM

As Louisiana prepares to break ties with its heavily maligned Road Home contractor, state officials have selected one of ICF International's highest-paid and most controversial subcontractors to take over the remainder of the \$10.3 billion homeowner recovery program.

Hammerman & Gainer Inc. -- a Litcher-based company better known to Road Home observers by the name of its disaster-management division, HGI Catastrophe Services -- will take over the administration of grants and assisting of remaining applicants once ICF's contract expires in June.

The Louisiana Recovery Authority also selected CGI Technologies and Solutions Inc. to handle information technology aspects of the Road Home. Terms of the contracts are being negotiated, Louisiana Recovery Authority Executive Director Paul Rainwater said Thursday.

Rainwater promised the new contracts will contain clear performance goals, measures conspicuously absent in ICF's initial contract. Some benchmarks were added to ICF's deal after the omission was publicized, but as time wore on, it became increasingly difficult for the state to negotiate new goals.

HGI's chairman and founder, Larry Oney, said he welcomed the scrutiny he expects to receive as the lead contractor and promised his company would be more hands-on and customer service-oriented than its predecessor.

"The dignity of every person will be respected," said Oney, a Louisiana native who was the city of New Orleans' risk manager in 1989. "We will talk to every person. That will be our mantra. And we won't just say it; we'll test it every day."

**HGI's work with the Road Home to date has not been without controversy. ICF originally hired the firm for a minor contract but turned it into the third-highest earner through a series of no-bid change orders. HGI was brought on in late 2006 to do about \$8 million worth of damage inspections. But since then the company has been paid more than \$70 million and is expected to get nearly \$110 million because lucrative appraisal and title work was tacked on to its contract in early 2007.**

**Gov. Kathleen Blanco's administration pushed to add the local firm to coordinate appraisal work after it was reported that the state was paying ICF to pay a California company to pay a Florida company to pay local appraisers. Oney said his firm saved the state \$10 million. But ICF said in 2007 that HGI had trouble paying appraisers on time.**

**HGI was awarded the even more lucrative title and grant closing work even though it had no experience in the field, and it then hired a Covington law firm, Team Title, that had formed just three years earlier. Oney was a big contributor to Blanco's election campaign before she created the Road Home, but Oney says he has never met the former governor.**

HGI and the Shaw Group were the only two companies that bid to take over the remnants of the Road Home administrative work. Shaw, a Baton Rouge-based Fortune 500 construction and management services company, is ICF's largest subcontractor.

HGI bid \$18.8 million to Shaw's \$26.3 million and had a higher score, Rainwater said.

**CGI Technologies beat out IEM and Ciber for the contract to secure and maintain personal data about program applicants, even though its \$34 million bid was slightly higher than the other two.** The contract will allow the firm to provide technology services for other state disaster recovery programs as well.

Rainwater said HGI and CGI's contract terms will be completed within two weeks. **ICF's contract expires on June 11, and the new contractors will phase in earlier to ease the transition. HGI's bid said about 80 employees would be needed for its work, and some will likely come from ICF,** Rainwater said.

The contracts will last two years; Rainwater said the work could be completed early.

The state is ending ICF's lead role in the Road Home after an expensive and sour relationship. Rainwater said the program so far has awarded 122,639 grants totaling more than \$7.8 billion. Rainwater hopes to finish the homeowner program this year. Of the remaining Road Home applicants, about 2,000 qualify but have not closed on grants. About 2,500 others are in a "holding pattern" trying to establish eligibility, Rainwater said.

The state still plans to name new contractors for its Road Home Small Rental Property Program and its so-called piggy-back program, which deals with low-income rental units in larger complexes.

.....  
*Baton Rouge bureau chief Robert Travis Scott contributed to this report.* David Hammer can be reached at dhammer@timespicayune.com or 504.826.3322.

### **Excerpts from the Times-Picayune blog about this article**

Posted by **Isunno56** on [02/26/09 at 10:20PM](#)

...Hammerman and Gainer Inc. - Larry D. Oney - CEO & President Mr. Oney is Chairman & CEO of the Company. His 30 years of experience in managing offices providing superior claims management has given him a valuable perspective for assisting Hammerman & Gainer's clients. Mr. Oney is also involved in developing new lines of business for the company such as dramatically increasing the scale and scope of Hammerman & Gainer's Catastrophe Loss Center in the wake of Hurricane Katrina. Mr. Oney founded Integra Management Group, Inc. in 1995, which offers insurance and risk consulting and other cost containment services to clients throughout the United States, and serves as President and CEO. In 1999, Mr. Oney acquired Hammerman & Gainer, Inc., a Texas based casualty and property claims adjusting and Third Party Administration organization with offices located throughout Texas. Mr. Oney serves as Chairman and CEO. In 2002, Mr. Oney acquired Mor-Tem Risk Management Services, Inc., a Louisiana based casualty and property claims adjusting and Third Party Administration firm with six (6) locations covering the State of Louisiana.

Prior to founding Integra Management Group, Inc., Mr. Oney was Risk Manager for the City of New Orleans and Associate Executive Director for the Louisiana Insurance Guaranty Association. Mr. Oney served as Regional Claim Manager for Home Insurance Company, Seattle, Washington, Vice President of Claims, for Pelican State Mutual Insurance Company, and Claims Manager for Hartford Insurance Company, Metairie, Louisiana.

Posted by **houseinthe** on [02/26/09 at 10:36PM](#)

Mr. Louisiana Inspector General, why wasn't there a public meeting while the bids were being discussed? Was this a cousin in law deal? We wanted input. The bids should be thrown out and investigated.

Posted by **eall** on [02/26/09 at 11:06PM](#)

I have tried several times to contact HGI because they are doing my closing. Not one person has pick up the phone. Their voice mail box is always full so no leaving messages. I can not imagine that HGI "would be more hands-on and customer service-oriented".

Posted by **nolacousinit** on [02/27/09 at 6:08AM](#)

Who is behind Larry Oney and why is the state so determined to give this little company, HGI Catastrophe Services so much money when it was only formed after Katrina?  
What happened to transparency?

Posted by **mikenola08** on [02/27/09 at 8:52AM](#)

check out this link

<http://oit.louisiana.gov/metadot/index.pl?id=2463;isa=Category:op=show>

it is the list of LA state certified contractors.

additionally check out this link

<http://www400.sos.louisiana.gov/cgibin/?rqstyp=CRPBC&rqsdta=hammerman>

look at the directors.

There are apparently only 3 people that are corporate officers.

This is very strange.

CHAT Comment: HERE IS MOST OF THE TEXT FROM THE WEBSITE FOR HGI. I HAVE ADDED NO COMMENTS. IT IS ALL THEIRS, INCLUDING THE "ETC."

<http://hgicatsservices.tripod.com/>

HGI CATASTROPHE SERVICES, LLC

## WHO WE ARE

Here is an opportunity to offer brief descriptions of our top consultants.

Here's an example of a format we might use for our profiles.

Chris Oney

- \* Experience: Fifteen years of management consulting, insurance claims management, and inspection.
- \* Philosophy: Hard work pays off exponentially
- \* Primary focus: Providing the absolute best product and service in the industry for both the insured and the insurance company we represent.

Chris is a co-founder of our company.

Mark Hendrix, Director of Catastrophe Operations

With over fifteen years of direct management and adjusting experience, Mark has steered the catastrophe services, daily claims operations, and the HGI portion of the Louisiana Road Home Program to success.

XXXX years as a special operative with the United States Army, Mark's logistics management background makes him a strong leader in the organization.

Judy Hendrix, Office Operations Manager

Judy is a licensed adjuster and appraiser, and has both field and office management experience in catastrophe and daily claims operations.

Judy directed the HGI operations with the New Orleans Tax Commission.

Etc, etc.

1980 West Main Street Suite 200 Litcher, Louisiana 70071

From our roots in workers' compensation claims adjusting with our parent company, Hammerman and Gainer International to our current operation of HGI Catastrophe Services, LLC, our commitment to our insurance carrier clientele, insured customers, our staff and contractor adjusters remains the backbone of our company.

We have been proud of our heritage and our accomplishments. We are proud of our international reputation for prompt and accurate claims handling.

Our Business Scope

WORKERS' COMPENSATION CLAIMS

DAILY INSURANCE PROPERTY & CASUALTY CLAIMS

CATASTROPHIC LOSS CLAIMS

24 HOUR CALL CENTER OPERATIONS

PROPERTY APPRAISAL SERVICES

THIRD PARTY ADMINISTRATION

CLIENT BASE

Louisiana Citizens Property Insurance Corporation

Louisiana Road Home Program

New Orleans Tax Commission

Louisiana Recovery Authority

ICF International

ETC, ETC,,,

Our 24 Hour Call Center can be utilized for many aspects of claims operations.

From initial claim notification and file set-up, to in-office file review and processing, to customer inquiries, to closure.

## Our Commitment

With a large, well-equipped call center office facility, HGI Catastrophe Services can quickly staff the operation and custom-tailor the parameters of the operation to meet the needs of multiple clients in diverse markets.

Our network and server capability allows for rapid expansion if needed to meet growing call demand. Our ability to ramp up and gear down means an appropriate level of staffing can be achieved to reduce cost while providing top-shelf customer service.

## Our Philosophy

We pride ourselves on understanding the problems and opportunities in the adjusting industry. Our company is committed to excellence, and that is found in all of our services. Our clients are our greatest asset, and we are dedicated to serving your needs.

Would you like more information? Email us at

MarkH@hng.com

If you need more information today, don't hesitate to call:

985-651-2066

## Some CHAT Survey Responses About HGI

1. after long wait closed 12-20-07, have not received money all phone calls to hgi are full mail box or voice mail messages not returned.
2. no one at HGI can inform people of the correct steps & time frames that follow. They keep you in limbo.
3. We call several times a day HGI, just trying to get through, when you finally do, they take a message. NO return call.

<http://neworleans.kudzu.com/merchant/14080307.html>

Reviews 1 to 3

jap5740

Posted on 10/7/2008 Poor I only have one phone number for HGI. I call daily, no answer. Unable to speak with anyone, all mail boxes full, you can't leave a message. HELP!

DLMSTR

Posted on 9/9/2008 All Mailboxes Full Forever Have been trying to contact for two months. All mail boxes ar full including the Operator. Still gone from Gustav???? Two months and no wire transfer.

leograbler

Posted on 5/28/2008 trying to set up a closing date I tried to call for the last two days and all I got was that the mailboxes are filled up to call back again

**Sunday, April 6, 2008, Times-Picayune, David Hammer**

<http://politicsandwine.blogspot.com/2008/04/road-home-subcontractors-make-hundreds.html>

### **Road Home subcontractors make hundreds of millions**

... The state Office of Community Development provides monthly updates of subcontractor pay to the Joint Legislative Budget Committee, but the documents were released to The Times-Picayune for the first time last week.

They show that, as of March 10, three of the 33 for-profit subcontractors had made 56 percent of the money, while two of five nonprofits or educational institutions had yet to see a dime for services they provided homeowners.

Shaw top moneymaker

The recipient of the most money is the Shaw Group, whose founder and chairman Jim Bernhard once led the state Democratic Party and who was a leading contributor to former Gov. Kathleen Blanco, architect of the Road Home program. Shaw has collected \$84.9 million of a contract projected in February to total \$127.6 million, by far the largest of the bunch.

The Baton Rouge company is in charge of equipment and facilities, supporting the Road Home headquarters and 12 housing assistance centers, including one in Texas. The company also runs a call center in Baton Rouge that Shaw bought out when another subcontractor, West Telecommunications, threatened to move it out of state.

Sean Clancy, a spokesman for Shaw, declined to comment about Bernhard's ties to Blanco. He said Shaw is in the third and final phase of its work, has been paid on time and is in the process of closing facilities and scaling back its Road Home work force of 200.

"Shaw is proud of the work it did in the program and believes it helped a considerable number of Louisiana residents through its efforts," Clancy said.

The second-highest paid firm is First American, a financial services company based in Powtay, Calif., that has a Louisiana subsidiary title company. ICF hired it to do \$109.3 million worth of title searches, Road Home closings and appraisals, according to a February projection of the contract's value. It has been paid \$62.3 million so far but has seen its pay slow during the past year as it has been replaced as the appraisal coordination firm and its allocation of title work has declined.

First American has been largely supplanted by HGI Catastrophe Services, a tiny LaPlace company ICF originally hired for a minor contract but turned into the third-highest earner with no-bid change orders. HGI, a subsidiary of Hammerman & Gainer, was brought on to do about \$8 million worth of home damage inspections but has already been paid seven times that much because lucrative appraisal and title work was tacked on to its existing contract last spring. The assignment of additional work came even though the firm has just three years of experience in title work and struggled to pay appraisers in a timely manner.

Hammerman & Gainer's owner, Larry Oney, also contributed to Blanco. A spokesman for Oney declined to comment this week, referring all questions to ICF spokeswoman Gentry Brann....

<http://www.icfi.com> Dec. 19, 2006

<http://www.allbusiness.com/services/business-services/4022139-1.html>

FAIRFAX, Va. -- ICF International ICF International is a management, technology, and policy consulting firm.

ICF is based in Fairfax, Virginia, with offices in business centers in the Americas, Asia, and Europe. (Nasdaq: ICFI).

ICFI International received a strong expression of support today from the Louisiana Division of Administration (DOA), the agency that oversees ICF's contract for the implementation of The Road Home program. Jerry Luke LeBlanc, Commissioner of Administration, stated, "We all realize that this contract to assist in recovery from the nation's largest disaster is a monumental task. ICF has responded to the challenge of getting the program up and running. We will continue to work with ICF to address implementation issues and to streamline the program for the benefit of our citizens. Our most important focus is our homeowners and getting our communities back." LeBlanc's comments were made in the context of a nonbinding resolution passed by the State legislature last Friday calling for Louisiana Governor Kathleen Babineaux Blanco to terminate ICF's role in The Road Home program.

Governor Blanco also stated, "I share the frustration of our people and the legislature, but common sense must prevail. This is the most massive long-term recovery program ever undertaken by any state, at any time in American history. The remedy for our people, who have endured so much through Hurricanes Katrina and Rita, is to move faster, not to start over from scratch."

"We appreciate all the expressions of support," said Sudhakar Kesavan, Chief Executive Officer of ICF. "Our focus now, as it has been all along, is on helping the people of Louisiana CODE, OF LOUISIANA. In 1822, Peter Derbigny, Edward Livingston, and Moreau Lisset, were selected by the legislature to revise and amend the civil code, and to add to it such laws still in force as were not included therein. and delivering a successful program.

ICF reports that it has met or exceeded the schedule required of the Company under the Road Home program. The Company is in active discussions with the State's political leadership to inform legislators and their constituents of the progress made to date and the efforts to achieve program goals. This complex program requires that ICF ensure that payments are net of any relevant insurance or federal payment already made and that appropriate anti-fraud precautions are taken.

ICF was awarded this contract on June 12, 2006, through its subsidiary ICF Emergency Management Services Emergency Management Services L.L.C., and is currently in Phase 2 of a three-year contract to manage The Road Home program for the State of Louisiana. In only six months, the program has:

- \* Opened 11 housing centers and secured a fully trained staff of nearly 2,000 people
- \* Received approximately 89,000 grant applications from homeowners
- \* Interviewed nearly 45,000 homeowners through the housing centers, with more than 90 percent of exit interviews rating the experience as good or very good
- \* Completed approximately 28,000 home evaluations
- \* Sent 12,400 award letters, resulting in nearly 6,000 families selecting their grant option so they can begin quickly moving to closing
- \* Established a robust call center that has logged more than a quarter of a million calls

Under the contract, the ICF team provides outreach to homeowners and assistance with the application and eligibility process, in accordance with State guidelines, for qualified homeowners whose homes were destroyed by Hurricanes Katrina and Rita. ICF is responsible for the implementation, not the design, of the program, and executes the program in phases in accordance with that design. The Company has been in the production phase of the contract (Phase 2) since October 20, 2006.

Mr. Kesavan further stated, "Nothing is more important to us than ensuring that every affected homeowner gets the opportunity to participate in this program. Nearly 2,000 dedicated Road Home employees, 70 percent of whom were themselves victims of the storms and 84 percent of whom are Louisiana residents, have worked tirelessly along with the State to stay focused and keep the program moving efficiently."

The ICF team includes a number of leading Louisiana firms, including Deltha Corporation, First American

Title Insurance Company of Louisiana, Franklin Industries, **HGI Catastrophe Services**, IEM, Jones Walker, Network Technology Group, Shaw Environmental, Peter A. Mayer Advertising, Providence Engineering & Environmental Group, and TraceSecurity. Several of these businesses are minority owned, such as Deltha, Franklin, HGI, and IEM, and others are small businesses, including NTG, Providence, and TraceSecurity. In addition, the LSU Louisiana State University Agricultural Center and Tulane University are on the ICF team. Additional Louisiana firms are expected to be added to the team as The Road Home program evolves.

ICF International (Nasdaq:ICFI) partners with government and commercial clients worldwide to deliver consulting services and technology solutions in the energy, environment, transportation, social programs, defense, and homeland security

The firm combines passion for its work with industry expertise and innovative analytics to produce compelling results throughout the entire program life cycle, from analysis and design through implementation and improvement. Since 1969, ICF has been serving government at all levels, major corporations, and multilateral institutions. ICF's Web site is <http://www.icfi.com>.

<http://www.road2la.org/Docs/Two%20New%20Companies%20Join%20ICF's%20Road%20Home%20Team.pdf>

1

## **NEWS RELEASE FOR IMMEDIATE RELEASE**

### **Two New Companies Join ICF's *Road Home* Team**

**BATON ROUGE, La.**, November 27, 2006 – ICF International is pleased to announce that two more firms will join its efforts to help bring Louisiana residents back home.

Two highly qualified firms, HGI Catastrophe Services, LLC, and Dewberry & Davis, LLC were chosen on a competitive basis from among 25 proposals to provide home evaluation services as part of Louisiana's *Road Home* program. **Of the 15 proposals that were elevated for serious consideration, over half were qualified disadvantaged business enterprises (DBEs).**

**HGI is a wholly owned subsidiary of Hammerman & Gainer International, Inc. that is headquartered in La Place, Louisiana. Having recently performed over 15,000 adjustments for various insurance companies on homes in southern Louisiana and Florida damaged by Hurricanes Katrina, Rita, and Wilma, HGI offers an interest and dedication to the area, the technical strength, and the management experience that will significantly benefit *The Road Home* program.**

Dewberry is a large firm of over 1600 employees based in Fairfax, VA with offices located in 16 states, including New Orleans, Louisiana. With expertise in architecture, construction management and program management, the company brings a wealth of experience and is a valuable addition to *The Road Home* team.

HGI and Dewberry will expand the capacity of *The Road Home* program to offer timely, highquality home evaluations as participation in the program increases. They join the efforts of Shaw Group, Inc., and Providence Engineering and Environmental Group, LLC, both based in Baton Rouge, LA.

*The Road Home* program is designed to help residents of Louisiana affected by Hurricane Katrina or Rita get back into their homes as quickly and fairly as possible. This groundbreaking program represents the largest single housing recovery program in U.S. history. Working together, Governor Kathleen Babineaux Blanco, the Louisiana Recovery Authority and the Office of Community Development created *The Road Home* program with the approval of the Louisiana Legislature. The program affords eligible homeowners up to \$150,000 in compensation for their losses to get back into their homes.

To start your application to *The Road Home* program, visit [www.road2LA.org](http://www.road2LA.org) or call 1-888-ROAD-2-LA (1-888-762-3252). TTY callers use 711 relay or 800-846-5277.

[http://blog.nola.com/times-picayune/2007/06/hundreds\\_wait\\_saturday\\_on\\_road.html](http://blog.nola.com/times-picayune/2007/06/hundreds_wait_saturday_on_road.html)

**Hundreds wait Saturday on Road Home closings**

Posted by The Times-Picayune June 30, 2007 1:41PM

... Gentry Brann, a spokeswoman for ICF International, which runs the grant program, said delays owed in part to the fact that Saturday marked **the first attempt by subcontractor HGI Catastrophe Services LLC to conduct "large group closings."**...

Posted by **audubon5425** on [07/01/07 at 12:10AM](#)

Hmmm...why did ICF hire a second title company to add to the confusion? **Was HGI trying to prove something by attempting to close nine hundred cases today?** All they proved was their incompetence.

P.S. **My neighbor closed with HGI in the Clearview Mall three weeks ago. HGI proceeded to call her twice during the following week to (you guessed it) schedule her for closing!**

**3. The 2-hour CHAT meeting on Dec. 10, 2008 about Road Home Contradictions has been/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.**

Best wishes,

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

<http://chatushome.com>

Member, LRA Housing Task Force