

Dear Friends of CHAT (FoCHAT Members),

1. Applicants are sending us appeal denial letters that are unsigned and extraordinarily vague.

If you want to consider the possibility of court action:

[Louisiana Administrative Procedure Act \(APA\)](#): see a lawyer if you want to use this.

http://biotech.law.lsu.edu/cases/la/adlaw/apa/LAAPA_c.htm

If you try to sue ICF or a state agency involved in Road Home, you may well get tossed out of court. However, several cases are being considered. The time frame for APA cases is 30 days from the final agency decision and the key is to show that the decision was arbitrary and capricious. These APA suits have to be filed in Baton Rouge - so if you are considering this, see a lawyer right away - you may have only 30 days to file a suit under the APA for review in district court in B.R. CHAT and myself cannot give you legal advice or explanations. We just want to point you in the right direction.

One applicant was able to press the issue that LRA is legally bound to provide an additional level of appeal (really a third-party appeal) according to Act 872 signed into law on July 9, 2008 but ignored according to the lack of responses we have received to numerous requests about it addressed to LRA.

The link to Act872

<http://www.legis.state.la.us/billdata/streamdocument.asp?did=504663>

We get questions about homeowners with wrong pre-storm values by RH buying a real, certified appraisal. If you can afford it, you may well want to do so even though RH is currently not paying attention to these appraisals if they are more than 20% higher than their own inferior home valuations.

If you can't afford it and are appealing, you can ask Road Home to pay for the appraisal.

However, we have proof that at least sometimes when RH says that they are doing a full appraisal (1004) during an appeal, they are not doing what they say. Instead, in at least one documented case, they were using a much lower-quality home valuation (BPO or drive-through appraisal –“market analysis”) and doing it poorly! See the link below to try to reserve your right to appeal after a poor-quality “appraisal” by RH.

Get Sample Letters to Send to Road Home to Possibly Help Applicants With Appeals Problems

· [Click here](#) for sample letters and to also learn about the lifting of repressive applicant deadlines and then click on “template appeals” on the left of the page that opens up

2. Why did these two articles about ICF and legal issues appear in the Baton Rouge Advocate but not in the Times-Picayune? newspaper?

<http://www.2theadvocate.com/news/29685324.html>

http://hosted.ap.org/dynamic/stories/L/LA_ROAD_HOME_RAISE_LAOL-?SITE=LALAF&SECTION=HOME&TEMPLATE=DEFAULT

\$99M raise for Road Home contractor quietly paid

09:31 PM CDT on Tuesday, September 23, 2008

John Moreno Gonzales / Associated Press

NEW ORLEANS -- Gov. Bobby Jindal once expressed outrage at a raise his predecessor gave to the company running the Road Home program for Hurricane Katrina victims, but that has not stopped his administration from paying a \$99 million chunk of the increase, the Associated Press learned Tuesday.

<http://www.theadvocate.com/news/30877434.html?showAll=y&c=y>

Employees not paid overtime, plaintiffs say

By BILL LODGE

Advocate staff writer

Published: Oct 13, 2008 - UPDATED: 12:00 a.m.

ICF International's corporate chain holds contracts worth more than \$912 million for management of the \$10.3 billion Road Home program for the Louisiana Recovery Authority.

Some of that money goes to dozens of ICF's subcontractors.

But a handful of former Road Home employees is suing the ICF chain and a subcontractor for a bigger slice of that pie.

The former Road Home employees allege that ICF, of Virginia, and some of its subcontractors, which were hired to help victims of the 2005 hurricanes, bilked hundreds of workers out of millions of dollars in overtime payments.

ICF officials deny those allegations in court filings in New Orleans.

ICF corporate officials in Baton Rouge and Virginia declined to expand on those denials.

(SEE ABOVE LINK FOR REST OF ARTICLE)

3. Many Thanks to Kalima Rose and Annie Clark at PolicyLink!

Thanks to them and PolicyLink

<http://www.policylink.org/>

CHAT now has a PhD student in Urban Affairs, Quian Lewis working part time to help us with our survey data.

Please be sure to take our survey if your application is still being processed or has uncorrected mistakes!

http://www.surveymonkey.com/s.aspx?sm=hdEchbm8VI_2bWFDmxi7E_2f7w_3d_3d

Welcome Quian!

4. Help for Some RH Applicants is Available from

Greater New Orleans Fair Housing Action Center

Shontee Smothers at 504-596-2100 x 107 or email ssmothers@gnofairhousing.org.

Mortgages

- Foreclosure prevention, delinquency and default counseling
- Budget and credit counseling
- Assistance negotiating with lenders for affordable forbearance plans, loan modifications, partial claims, loan payoffs and other loan repayment options
- Assistance negotiating with lenders to release insurance claim funds
- Assistance resolving disputes over escrow accounts, late fees, and improper credit reporting
- Attorney and refinancing referrals

Road Home Program

- Counseling on program policies, process, guidelines, and appeals
- Document requests
- Appeal and dispute resolution assistance

Insurance

- Assistance understanding the insurance claim process and insurance policies
- Document requests
- Attorney referrals for unresolved insurance claims
- Advising on the purchase of homeowners and flood insurance

Other Recovery Issues

- Contractor advice and assistance with Attorney General and Better Business Bureau complaints
- Homestead exemption and property tax advising
- FEMA and SBA advising and appeals

5. We are hearing of RH stopping processing house-sold-at-a-loss applications even for those who sold before Aug. 29. 2—5.

Please tell us your experiences with this by writing to chatlra@yahoo.com and putting “RH Sold At A Loss” in the subject line.

6. We thank COX 10 and producer George Blow for the filming of our Sept. 17 CHAT meeting and for airing it on Cox 10!

The theme of this meeting was the Dec. 2006 vs. Sept. 2008 Report Card for Road Home by CHAT.

The 2-hour Sept. 17 CHAT meeting has been/will be shown on:

Sun., Sept. 21, 8 AM; Mon., Sept. 22, 4 PM ; Fri., Sept. 26, 2 PM ; Sat., Sept. 27, 3 PM; Sun., Sept. 28, 1 PM; Mon., Sept. 29, 8 AM; Wed., Oct. 1, 2:30 PM; Thurs., Oct. 2, 2 PM; Fri., Oct. 3, 8 AM; Mon., Oct. 6, 3 PM; Fri., Oct. 10, 2 PM; Sat., Oct. 11, 3 PM; Sun., Oct. 12, 1 PM; Mon., Oct. 13, 8 AM; Tues., Oct. 14, 4 PM; Fri., Oct. 17, 8 AM; Mon., Oct. 20, 4 PM; Fri., Oct. 24, 2 PM; Sat., Oct. 25, 4:30 PM

Best wishes,

Melanie Ehrlich

Co-Chairman, CHAT