

CHAT News 9/19/08: Contact Gov/Report Card on TV/SBA/Gustav-Ike

Dear Friends of CHAT,

Most important and keyed to the airing by Cox10 of our Sept. 17, 2008 meeting:

URGENT: Participate in our new letter-writing campaign to Gov. Jindal

Please write to Gov. Jindal and Mr. Timmy Teepell within the next week:

Olcotts@GOV.STATE.LA.US

Governor Bobby Jindal and Mr. Timmy Teepell, Chief of Staff
P.O. Box 94004,
Baton Rouge, La 70804

Phone: (225)-342-7188

Fax: 225-342-2077

Dear Gov. Jindal and Mr. Teepell:

A Times-Picayune article from September 07 said the following.

"I can't imagine anyone being more organized and being more involved in every issue than Gov. Jindal."

The Governor told his Chief of Staff Timmy Teepell "not to bring him problems, but to bring him solutions."

We ask you to not forget the Hurricane Katrina victims. Please fix now before it is too late:

Road Home shortchanging mistakes,

squeezing grants smaller and smaller with constricting rules,

ignoring applicants in limbo,

and unfairly excluding sold-at-a-loss applicants from grants by unreasonable deadlines.

Don't try to bury Road Home problems. Please take command of solutions. It is Your Road Home Program now.

Yours truly,

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

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

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

For interesting information and other aspects of CHAT and the media, please see our updated media page

<http://www.chatshome.com:2500/chatus/published/CHAT+Media+Appearances>

We are waiting:

1. For LRA to provide the officially solicited information in a public records request filed by CHAT on July 1 about current rules for Road Home appeals. In addition, other information was not shared despite the legally binding nature of the request for this information that the public should be able to have.

As for appeals, they are supposed to be reformed as per Act 872 (signed into law by Gov. Jindal on July 9) but even if the legally required reform is not yet enacted, there should be some non-arbitrary explicit policy governing how appeals are currently conducted and decided.

2. For applicants to tell us that they can get a full copy of their file (please take our survey- see link at chatushome.com or send an email to chatlra@yahoo.com and put "Full Copy of RH File" in title

and that the following procedure to get a copy of their files (in accordance with the Jan. 1, 2008-effective RH policy #CP 189A) is working.

The Road Home instituted a new procedure for getting a copy of your Road Home file on July 17, 2008. This procedure requires a homeowner to send a request letter to Brad Bradford at The Road Home.

"The Road Home Program
8282 Goodwood Blvd.
Attn: Brad D. Bradford
Baton Rouge, LA 70806

Requests should include the applicant's Road Home application identification number, the address of the damaged property and a current mailing address. All requests must be signed and dated by the applicant and you should request that there be no fee because you are requesting all documents, including JIRA notes, from your own file.

Please allow 30 days to complete the request. All questions regarding the request of an applicant file should be directed to Brad Bradford at 225-248-4972 or Linda Bodker at 225-928-6659."

3. For applicants to tell us that they are being informed of their HMGP eligibility by FEMA for an elevation grant: please send an email to chatlra@yahoo.com and put "HMGP Elevation Grant" in title

4. For reports of elevation money finally starting to flow

5. For Road Home to follow its posted appeals procedures:

<http://road2la.org/homeowner/faqs.htm#11>

Including: "The homeowner will receive a phone call from the appeals advisor and they will be mailed a packet containing documentation related to their grant calculation within 15 days. The Appeals advisor will thoroughly research the appeal, seeking information from the applicant and third parties – insurance companies, appraisers, and damage estimators – depending on the issue raised. The advisor will contact the applicant by phone at least every 15 days to update them on the status of their appeal and clarify any issues. The advisor will prepare the *Appeals Determination Letter* which will be mailed to the homeowner."

6. For LRA not to allow things RH indignities as described in these representative situation reports from CHAT members:

Applicant 1. Three weeks ago I and about many others who "Sold their home at a loss before the establishment of the Road Home Program was established (August 29, 2005 through August 29, 2006) went to "Pre-closing". It took about 6 hours to do this which was not necessary since we had already kept them up- to -date in providing all necessary documentation. The Supervisor and representative told us that our application file was now "Activated" and that within a few weeks we would go to closing. However, I found that absolutely nothing has been done to my file, not even being activated or updated with my "Cash Sale" document that had already been provided in 2006.

Applicant 2. Where is my PAL?! I KEEP CALLING AND LEAVING MESSAGES. RECORDING SAYS SHE IS IN THE OFFICE AND ALWAYS RETURNS HER CALLS. WHY IS SHE NOT DOING SO? EVERY 15 DAYS SHE IS SUPPOSE KEEP ME INFORMED. IT HAS BEEN OVER 60 DAYS AND N O T H I N G!!!!

7. For ICF International to do their job a whole lot better because we see that the LRA's budget projections are to give them the very controversial increase in payment so that almost 10% of all the Road Home budget will go to this contractor and the subcontractors.

SBA Loan Advice from a CHAT Member

I did finally talk SBA into letting me keep my Road Home grant and not apply it to my SBA loan. I had to show that my original loss (including content losses!) exceeded my SBA loan by at least the amount of the Road Home grant. They did not look at rebuild costs but rather the original SBA adjustment of my losses. Interesting tip I got from a friendly SBA rep - you can always ask them to revisit the SBA calculation of loss. It turns out that since I applied for SBA very early on (fall 2005) i was adjusted using one price index but that index was increased sometime in 2006 in response to the higher costs in New Orleans. So when they revisited my loss calculation the nice SBA rep was able to increase the numbers enough for me to keep the RHP money. She also pointed out that my content losses had never been included since my structure losses had been enough to get the max SBA loan. So she added that in and voila, a magical determination that said my loss exceeded the benefit of SBA plus RHP. Then, a few weeks later a much less friendly SBA rep called to say they decided I didn't even qualify for SBA - a year after the SBA loan closing - hours later and two supervisors later the SBA loan was reinstated and I got to keep my RHP money. Point is that I got many different answers from SBA but after 19 different contacts at SBA over the course of a year, it did happen.

From LouisianaREBUILDS.info

Rental and Utility Assistance through Case Management Services

Catholic Charities is currently offering case management services at community centers in New Orleans and Southwest LA to **help residents with basic needs such as rental and utility assistance**. New clients for case management are taken on the 1st and 2nd of each month only, but you can call to find out about other services such as **food distribution and counseling**. Find out more in our [Recovery Assistance section](#).

<http://louisianarebuilds.info/comresources#case>

Small Business Disaster Assistance for Gustav and Ike

The Louisiana Small Business Development Center can help hurricane-impacted businesses recover and reopen with **disaster loan assistance and consulting**. Find out more in our [Business Assistance section](#).

<http://louisianarebuilds.info/business#assistance>

Gustav/Ike Resource Guide

GNO Fair Housing has put together a resource guide that covers issues such as **insurance, mortgages, FEMA, contractors, and more** for residents affected by Hurricanes Gustav and Ike.

<http://www.gnofairhousing.org/pdfs/GustavResourceGuide.pdf>

We wish our friends in areas with severe damage from Hurricanes Ike or Gustav, help in getting back to normalcy as soon as possible.

Best wishes,

Melanie Ehrlich