

Louisiana Governor John Bel Edwards embraces SBA Disaster Loans for Homeowners victims of Tropical Storm Barry



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If it wasn't bad enough suffering the SBA DOB issue related to the floods in 2016 and 2017 here in Louisiana. Now, new parishes are being told to apply for the SBA loans by the Governor as published by WAFB Channel 9 Gray Television CBS affiliate. With the grant floods of 2016 in Louisiana and the panic of SBA loans not being repaid by HUD CDBG-DR grants for those making more than 120% AMI the Governor once again asks you all to apply for SBA loans.

The Governor is not actually asking you to apply. He has asked the SBA to ask you to apply. The SBA works with FEMA who trains GOHSEP (Governors Office of Homeland Security and Emergency Preparedness) which goes back to the Governors Office.

The OCD-DRU (Office of Community Development Disaster Recovery Unit) is already working on the release of HUD CDBG-DR (Community Development Block Grants - Disaster Recovery) grants that will if all works timely be available to all in 12 months.

But the more the state can get signed up on SBA and the more that spend the FEMA IA incorrectly the more Federal Grant dollars the state has to spend on it's own agenda in the areas of the federally declared disaster.

My complaint is with our Governors Office and our News Media for not offering advice to those that need it the most. The Low Income household that is homeless today because of the disaster. They are not able to recover from a disaster as well as a 6 figure income household no matter how you look at it. The state has yet to complete the SBA DOB of 2016 and it's announcing via news media for homeowners to apply for low

interest loans.

Our news media should be ashamed after living with the 6,000+ and reporting on everything Congressman Graves has done regarding the SBA DOB. Not to mention U.S. Senator Kennedy and the other senators that helped over 3,800 that the state of Louisiana was unwilling to help. In fact, the state actually did everything it could to make sure Public Law 115-123 for Declined SBA loans was never entered on the house floor. The state wasn't interested in waiving declined loans even when logical thinking made the issue clear that it was penalizing households for following federal policies and state GOSHEP recommendations.

We're just over 3 years from the August 2016 Floods and 3.5 years from the March 2016 floods. Then WAFB publishes "BATON ROUGE, La. (WAFB) - The U.S. Small Business Administration (SBA) has approved Governor John Bel Edwards' request for a disaster declaration for Louisiana business and homeowners impacted by Hurricane Barry." ([Resource](#))

You (WAFB) don't even talk about what to ask, sign, who should seek assistance.

You (WAFB) tell the people in the following parishes that SBA loan representatives will be "On-hand" to help answer questions about the disaster loan program and to help people complete their applications. Not once in your article did you mention anything to assist the poor, low- to moderate-income households. Not a word about the 2016 SBA DOB issues. Your article actually sounds like the communications directors writing from the governors office. Or was it his OCD-DRU liason doing your story?

You don't have the guts to report the issues, the disaster recovery program problems and the fact that more than 16% default on SBA loans every disaster. You don't even talk about families that make \$18,090 NET income for the household will qualify for a loan but also will qualify for a grant which doesn't have to be paid back like a loan.

Are you thinking HUD is going to step in and pay off the SBA loans after every disaster like they are doing for the ones impacted by the Public Law 115-123? Do you even know the difference between Public Law 115-123 and 115-254? The state clearly confuses the two laws but it's very clear to them when they are talking CDBG-MIT grants and billions to spend on impacted areas special projects that don't actually income enough homeowners to justify the projects in the pipeline.

For our fellow disaster victims in the following parishes, trust your neighbors, learn from others. It's time to question your governors office and their motives after each disaster.

- Allen
- Assumption
- Avoyelles
- Beauregard
- Catahoula
- Concordia
- Evangeline
- Iberia
- Jefferson Davis
- La Salle
- Pointe Coupee
- Rapides
- St. Landry
- St. Martin
- St. Mary
- Terrebonne
- Vernon

- West Feliciana

WAFB adds almost like it was the governor himself speaking; "SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future." Truth be told, the way they word this "...improvements to protect..." which is mitigation and is covered by mitigation grants. Even the states OCD-DRU can direct \$50 million of the HUD annual funding to disaster victims if the state felt it should.

WAFB continues with: "For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage." Which most of the groups listed can be covered by HUD CDBG-DR Grants under the states economic development and Farm Assistance programs. So again, why do you want to talk to the SBA? You should be speaking with the Governor and his OCD-DRU people about HUD Grants today before you even apply with FEMA. But never forget, without FEMA Verified Loss damage assessments nothing will be offered to you. You must have a FVL or you risk not qualifying for any assistance.

Thanks WAFB for sending disaster victims into the pits. You have like other state media lost my trust and I'll always do my small part to share the truth you are clearly not going to share with the community. News Ownership plays a major role in a states successes and failures.

Ask questions to homeowners that took the SBA loans in 2016. Ask questions to those that elevated their homes but didn't elevate high enough to be reimbursed for their efforts because your local government and planners don't tell you the requirements for HUD federal grants is BFE + 2 feet. I know you are rebuilding after Tropical Storm Barry, I sent an email to every OSHEP asking them to look into the issue of those being dropped out of the recovery program for moving too slowly.

Learn the truth to your recovery. It's not going to happen in a month, or even in 3 months for most of you. Some it may take years, and what you do in the first days after the disaster will impact you throughout your disaster recovery process and your rebuilding.

Keep the Faith, Question Authority, Don't sign that SBA Application until you have someone other than FEMA, SBA and our State help you understand your options with grants and other resources that you don't have to pay back.

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