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Part 3 How to advocate for your Forced Mortgage Payoff by teaming up with others to make a strong voice.



CDBG-DR Program

Part 3 - Forced Mortgage Payoff Team up to make one strong voice

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Part 3 is about you finding others with the same issue and with the same policy makers. Once you team up you'll find your voices are stronger together. Your state will be working against you individually. Team up with others and present a stronger case.

Mortgage / Lender used NFIP Flood Insurance to payoff your mortgage.

Also known as: "Forced Mortgage Payoff" by FEMA 2011 policies.

If your household has had NFIP Flood insurance used to pay off your mortgage and is listed as a Duplication of Benefits (DOB) and the state has refused you the waiver as published in HUD Guidance June 20, 2019 this notice is for you.

In this part you need to all send your message via a single spokes person that can clearly describe your issue and identify current policy that supports your argument.

Email me your first and last name with your account number so I can include it with a follow up letter to the states legal department.

It's at this point we now use our names and share with the state the issue we find with the state itself. If the HUD policy published June 20, 2019 has not been added to the Homeowners Assistance Manual and the state continues to use FEMA policy that was designed to work with the SBA Disaster loan program we have to force

the state to comply with HUD's guidance or report the state as you did in Part 2 to HUD OIG which does not answer to local HUD offices in New Orleans or in Baton Rouge. The time it takes to use HUD OIG is often much longer than it takes to simply argue the logical path to take.

You are being formally asked to reply with your full name and account number if you are interested in joining others to have the state of Louisiana or any state that participates in HUD CBDG-DR grants to follow HUD Guidance June 20, 2019

Housing and Urban Development Guidelines of June 20, 2019 state:

FUNDS ARE NOT AVAILABLE TO AN APPLICANT IF THE APPLICANT DOES NOT HAVE LEGAL CONTROL OF THE FUNDS WHEN THE ARE RECEIVED.

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