

## **Flood Victims are Victims of their own OCD DRU people.**

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Flood Victims are Victims Twice with State **Employed** Community Development Office members not following HUD guidance. Louisiana Office of **Community** Development Disaster Recovery Unit headed up by Patrick Forbes ignores HUD guidance regarding SBA Loans

Louisiana Flood of 2016 DR-4277 and how HUD offered guidance on the topic of Duplication of Benefits and the handling of SBA Loan applicants that Declined to take the loan.

Patrick Forbes Director of the Restore.LA.Gov Grantee program has opted not to follow HUD guidance and has but thousands of homeowners in financial hardship for his decision to charge against homeowners any and all SBA Loan amounts that the homeowner was approved for even if they didn't take the money. They are charged Duplication of Benefits based on Patrick Forbes understanding of the guidance published by HUD.

The Task Force has to be made aware that the Louisiana Office of Community Development was sent "Guidance" on how to handle the issue of "Declined SBA Loan".

Now Patrick Forbes the Director of Restore LA wants to send a letter to Congress asking them to define the word "Decline".

...

If we need to ask him to resign we need to do it now.

This has gone on long enough. Read and follow the 2 simple links for full understanding of the issue and why we now need to question the authority of RestoreLA Patrick Forbes.

(3) Duplication of benefits. A grantee has adequate procedures to prevent the duplication of benefits where the grantee identifies its uniform processes for each of the following: (a) Verifying all sources of disaster assistance received by the grantee or applicant, as applicable (b) determining an applicant's unmet need(s) before awarding assistance and (c) ensuring beneficiaries agree to repay the assistance if they later receive other disaster assistance for the same purpose. Grantee procedures shall provide that prior to the award of assistance, the grantee will use the best, most recent available data from FEMA, the Small Business Administration (SBA), insurers, and other sources of funding to prevent the duplication of benefits.

>>>THIS PART shows HUD offered guidance in 2016 <<<

Departmental guidance to assist in preventing a duplication of benefits is provided in a notice published in the Federal Register at 76 FR 71060 (November 16, 2011), in HUD Guidance on Duplication of Benefits Requirements and Provision of CDBG Disaster Recovery (DR) Assistance, as amended, ( [www.hudexchange.info/resource/3137/cdbg-dr-duplication-of-benefit-requirements-and-provision-of-assistance-with-sba-funds/](http://www.hudexchange.info/resource/3137/cdbg-dr-duplication-of-benefit-requirements-and-provision-of-assistance-with-sba-funds/) ) and in paragraph A.21 of section VI of this notice.

>>> END <<<

This is just a reminder that all that DECLINED the SBA Loan should know that the "guidance" offered to our OCD-DR back in Nov. 2016 was very clear. They just opted not to deal with it.

I should say, Patrick Forbes opted not to deal with it.

So before Friday we need to get a few letters, phone calls to the Homeowners Administration person listed in our flow chart posted last week.

Resource: <https://www.federalregister.gov/documents/2016/11/21/2016-27969/allocations-common-application-waivers-and-alternative-requirements-for-community-development-block>

File your Appeals:

Your state OCD (Office of Community Development) will draft all processes to handle the distribution of grant money offered by HUD.

If your state opts to handle SBA Loans as our state has selected you will not find many people voting for you or helping you with your political career.

Patrick Forbes director of the Restore LA program developed by the Office of Community Development has selected to count SBA Loans against every homeowner for the total amount of the approved loan even if you declined the loan.

All homeowners in Louisiana are in financial hardship. Then a state employee and a few members of a state appointed task force selects to manage SBA Loans as 100% duplication of benefits even for those homeowners that just can't justify another loan.

That counts against any total of money coming from HUD CDBG-DR grants.

You should be watching your Allocations under Public Law 114-223 which include the following from HUD as guidance for SBA Loans.

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(a) Verifying all sources of disaster assistance received by the grantee or applicant, as applicable

(b) determining an applicant's unmet need(s) before awarding assistance and

(c) ensuring beneficiaries agree to repay the assistance if they later receive other disaster assistance for the same purpose.

Grantee procedures shall provide that prior to the award of assistance, the grantee will use the best, most recent available data from FEMA, the Small Business Administration (SBA), insurers, and other sources of funding to prevent the duplication of benefits.

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