

## Louisiana Waivers Alternative Requirements for Community Development Block Grant Disaster Recovery Grantee



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When we follow the waivers, alternative requirements and requests our state of Louisiana OCD asks HUD and the CDBG-DR program for we start to see a trend of funneling money away from those that it actually is to assist. Follow the Money.

Note: Most Follow the Money audits are conducted years after the fact. This method of auditing allows victims to suffer longer for the mismanagement of funding. Let's use the data we have available to us today and pick the "Hot Spot" based on communications, rumblings and memo's from those that control the flow of money.

Allocations, Common Application, Waivers, and Alternative Requirements for Community Development Block Grant Disaster Recovery Grantees

A Notice by the Housing and [Urban Development Department on 08/07/2017](#)

Using the above link as my launch point, I'll be spending some time this coming week putting together a "**Follow the Money**" flow from this federal registry notice to present.

It takes time to find where the money really goes because clearly we are not seeing eye to eye with what Restore publishes at Restore.LA. Gov .

What everyone needs to follow is your income groups.

- 80% AMI no matter what Restore tells you about SBA has nothing to do with SBA when we are talking HUD CDBG-DR funds.

"...the state must use at least 55 percent of its CDBG-DR allocations under Public Law 114-223, 114-254 and 115-31 to benefit LMI households (or not less than \$939,623,850.00)."

HUD only references UNMET needs for all those above 80% AMI to 120% AMI. UNMET Needs are simple to calculate. Add up what actual cash FEMA, NFIP, SBA, Grants, and Other Funds, then subtract your total costs of repairs. One note, if you are using Restore's estimates you are going to be low, very low compared to market value. You must identify your costs to repair to the penny and if you are 80% AMI you may need a lawyer to present the facts to HUD. I'll do what I can to help you prepare your numbers.

If you are 80% to 120% with UNMET Needs after you add your FEMA and SBA cash in hand amounts you also have legal ground if you have been denied based on what the State of Louisiana thinks you received in cash and what you actually received. Also the difference between their repair costs and your actual costs. Again, you will have to really work hard to save yourself legal fees. Why have a lawyer do the estimate review when you can hire a home inspector for a few hundred.

"HUD, however, does advise the state to maintain its current program design and targeting strategy to ensure that projected LMI benefit levels are achieved and the state continues to demonstrate that low- and moderate-income persons' disaster-related needs have been sufficiently met."

I will be updating the flow links and resources between 6-4 and 6-8-2018 between working on our flooded home and half a dozen other things still not completed. Our interest in this issue is we have been denied based on money we did not take from SBA. The State of Louisiana as of 6-2-2018 has determined no matter what any federal agency states that if the SBA offered you money and you did not take the money you are penalized that total amount. Unless you can get a letter from the SBA stating that they forgive you for not taking the money the Restore LA Office of Community Development Disaster Recovery Unit Grantee Homeowner Assistance Program Management and all members of the department to include the Louisiana Flood Recovery Task Force stand by charging homeowners within the state of Louisiana for the floods DR-4277 and DR-4263 with Duplication of Benefits if you did not take the SBA Loan.

This can only be justified by one method, if the State of Louisiana feels you may access the SBA Loan amount at a later date by having the funds available to you by the SBA this could be in accordance with FEMA. But, in doing so they are actually telling flood victims even if a contract is signed they do not trust the flood victim to NOT take the SBA LOAN at a later date. This once again becomes an issue of what is a grant and what is a loan. The State of Louisiana could actually waive this issue or demand a letter from the SBA acknowledging that no SBA Loan will be given to the individual for their specific disaster.

When the people start submitting letters that they want to Opt Out of all SBA Loan applications and will sign off on not receiving the loan then the only issue to discuss is whether the loan would cause financial hardship. The state of Louisiana has taken the stand that if you qualify for the loan then there is no financial hardship. This was determined by the program Director Patrick Forbes during a Public Task Force Meeting April 13, 2018, and from previous communications to which we are requesting copies from the state.

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