

Ms. Mildred Williams Franklin
2112 Eads Street
New Orleans, LA 70117

Attn: Julie Harris/Charla Ouertatani
Re: U.S. House of Representatives Field Hearing on the Road Home Program
New Orleans City Hall
1300 Perdido St.
New Orleans, LA 70112

Re: United States House of Representatives' Financial Services Subcommittee on
Housing and Community Opportunity, August 20, 2009 Field Hearing in New Orleans,
Louisiana

Dear Members of the House Subcommittee on Housing and Community Opportunity:

Thank you for allowing me to testify. My name is Mildred Franklin and I am a seventy-eight year old retired school teacher. I graduated in 1970 from Southern University and I taught at in Orleans Parish at Central City Child Development Center for seven years and Laurel Elementary for twelve years. I was born in New Orleans and raised five children here. I am happy to report that this week my husband and I finally moved from our FEMA trailer back into our home. In order to get to this point, beginning in September of 2005; I kept careful records to record my contacts with Road Home, contractors, and city officials. This has filled five ledgers.

During Hurricane Katrina my husband and I lost our home on Eads Street in the Eighth Ward of New Orleans to seven feet of water. It was re-flooded by Hurricane Rita that same year. We also lost our family home, a double shotgun on Delachaise St. uptown to four feet of water. I applied for a Road Home grant on my primary residence on Eads Street. I was lucky enough to have a clear chain of title the home on Eads Street, so I got my Road Home money relatively quickly. We received our first disbursement of \$92,000 in May of 2007. However, we did not receive the whole of our Road Home money on our primary residence until February of 2009, when we received an additional \$53,000. We do not know why the money came in two parts or why it took two years to disburse the full amount. It took us almost \$180,000 to rebuild our home on Eads Street.

In repairing our primary home on Eads Street we had serious problems with contractors. My first contractor was paid over \$46,000 in two installments but he never completed the work. He completed the framing, windows, and roof with the first installment. After the second installment he started the plumbing and gas and installed the hardy board siding, but he never closed the walls as agreed to in the contract. After waiting over six months for him to complete the work I retained another contractor who completed the work. When I fired my first contractor I discovered that he had not obtained and filed the proper permits to do the work. I paid for and filed those permits. The second contractor found he had to finish jobs the first contractor said he completed

and correct mistakes the first contractor made. Therefore I had to pay twice for much of the work done on my house.

We encountered multiple problems in rebuilding the Delachaise Street house as well. The family agreed that my stepfather, who is 94 years old, would donate his interest to us so I could get the house rehabilitated through the Road Home Small Landlord Program. I applied for the Road Home Small Landlord Program in 2007. The applicants were initially told to go to a bank and get a loan and the Road Home Small Landlord Program would repay the funds. I was denied for the loan based on my income. This was a blessing in disguise because I would be paying this money back with interest and no help from the Road Home if I had received this loan.

In order to qualify for the program we first had to clear title and remove my deceased mother's name from the title. The house had to move through two successions, my mother's and my brother's, to fully clear title. We got the donation of my stepfather's interest, but it took months to get the death certificates needed for the successions. In November of 2008 the program began to put pressure on me to finish the successions. My counsel contacted them to check the status of my application. They said they had all of my material and had approved me for an award. They said the money would arrive "any day now", but they did not know exactly when. They said if the succession was not completed when the money came in I would go to the back of the line. We completed the succession in December of 2008 and sent the documentation to the Road Home, but never heard from them.

In January of 2009 we received a Code Enforcement citation on the Delachaise St. home. Code Enforcement can levy fines of \$100 to \$500 per day and can eventually expropriate your home. We were cited for several things that required more money to fix than my income would bear, so my counsel and I immediately contacted the Road Home Small Landlord Program again. My attorney asked for something from them in writing to show the Code Enforcement officials that we were trying to rebuild, but they would not provide anything that I could use to defend myself in the hearing. When we finally reached the hearing panel they were sympathetic to my rebuilding delays, but we still had to return for multiple hearings to show the status of our progress on the Delachaise Street house. Each time we came for a hearing we had to sit and wait for over an hour with 20-30 other homeowners for our turn in the Code Enforcement cattle-call. I paid yet another contractor to do what small repairs I could afford, but he also took my money and did not complete the work. Finally, with the help of the Broadmoor Civic Association's donated paint and labor, we were able to come into compliance and finished the last hearing in May of 2009.

On our way out of the door, the Code Enforcement hearing panel warned us that next they would start citing people for having vacant units. However, we will not have the money to rebuild the interior of the house without a grant from the Road Home Small Landlord Program. I last spoke to the Road Home Small Landlord Program on August 6, 2009. A worker named Diane told me that the state still has not released the money and it should be released between September and October 2009. I sincerely hope that the money is released well before Code Enforcement begins their sweeps on unoccupied properties.

Improvements:

- In order to improve the Road Home Program they need more local administrators, so the people of New Orleans can go and visit their caseworkers.
- They need to write us more with status updates. Unless we call and are willing to sit on hold for a significant period of time, we will not know what is going on with our applications.
- The Road Home Small Landlord Program needs to finish its work in the best interest of the applicants and the renters of New Orleans. Waiting on the funds is holding people back.

Sincerely,

/s/ Mildred Franklin

Mildred Franklin