

Unfulfilled Expectations: Hurricane Survivors' Views of the Road Home Program

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Abstract

Individuals and families turn to local, state, and government agencies for relief when attempting to recover from the devastating loss of resources associated with natural disasters. In post-disaster periods, public debate often ensues over the effectiveness of government agencies to provide relief. This paper examines survivors' perceptions of the Road Home Program, the largest housing assistance program ever implemented in the United States. The Road Home Program emerged post-disaster to compensate homeowners in the state of Louisiana for losses sustained as a result of hurricanes Katrina and Rita. Survivors indicated that the program fell short of meeting their expectations.

Introduction

Individuals and families, when faced with a non-normative crisis such as a natural disaster, draw upon social support to mediate the effects of stress and the loss of resources (Drabeck, Key, Erickson, & Crowe, 1975; Erikson, 1976). Social support, defined as those functions performed for the individual or family by significant others (Thoits, 1995), can include support received from family members, friends, co-workers, churches, and community resources such as government and non-profit agencies. In cases of catastrophic disaster, such as what occurred in the gulf states following Hurricanes Katrina and Rita, individuals and families turn to government agencies at the local, state, and federal levels to provide assistance when their immediate and long-term needs outweigh their available resources. This paper, drawn from a more comprehensive study,¹ examines participants' perception of the Road Home Program, a State government program that emerged post-disaster to assist homeowners from Louisiana in rebuilding their homes.

Overview of the Road Home Program

The destruction brought about by Hurricanes Katrina and Rita in 2005 resulted in the loss of over 1,800 lives, the displacement of thousands of individuals and families, and billions of dollars in damage to the gulf coast states of Mississippi, Alabama, and Louisiana making it the costliest natural disaster in the history of the United States (Infoplease, 2006). The state of Louisiana suffered the most in terms of lives lost and disrupted by Hurricane Katrina. More than 1,400 deaths were reported (five times more than any other state), and over 900,000 Louisiana residents were displaced from their homes (Louisiana Recovery Authority, 2005). Strong storm surges caused breaches in the levees surrounding the city of New Orleans, Louisiana and subsequently flooded over 80% of the city. In Orleans Parish, where the city of New Orleans is located, over three-quarters (372,000) of the population were affected by flooding (Louisiana Recovery Authority, 2005).

Faced with the challenges of recovery and rebuilding, the Governor of Louisiana, Kathleen Babineaux Blanco, issued an executive order that established the Louisiana Recovery Authority (LRA) in October 2005. Legislative statute passed during the First Special Session of 2006 reinforced the LRA as the acting state agency charged with creating and coordinating short and long-term rebuilding plans for Louisiana. The LRA Board of Directors consists of 29 members appointed by the Governor and confirmed by the Senate. The LRA is responsible for making policy recommendations as well as recovery planning and allocation of available resources. Since its inception, the LRA has been involved in the implementation of a number of programs geared at helping families from Louisiana rebuild their homes and their lives.

In response to the loss of over 200,000 homes in the state of Louisiana, mostly due to flood damage, the Governor of Louisiana, in conjunction with the Louisiana Recovery Authority and the Office of Community Development announced the creation of the Road Home Program in February 2006. Citizens were invited to comment on the Road Home Housing Plan over a 10-day period in April 2006 before the State government submitted the plan to the Louisiana Legislature.

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The Federal government approved funding for the program in June 2006 and the program itself received official approval in July 2006, more than 10 months after the storm. Funded by the U.S. Department of Housing and Urban Development (HUD), the program was established to provide eligible homeowners with up to \$150,000 in compensation grants to either repair or rebuild their homes or relocate to another residence. HUD provides the federal funds through Community Development Block Grants (CDBG), a 30-year old program that helps communities allocate federal funds to meet their specific needs. A total of \$16.7 billion was allocated by Congress for the gulf states making it the largest and most complex housing assistance program ever attempted anywhere in the United States. Louisiana allocated \$7.8 billion of its \$10.4 billion CDBG funding to the Road Home Program (HUD, 2007).

Eligibility requirements for the Road Home Program include the following: 1) the owner must provide proof that he or she owned and occupied the property as a primary residence at the time of the Katrina/Rita disasters prior to August 29, 2005; 2) the home must be a single-unit structure; and 3) the owner must have registered with the Federal Emergency Management Agency (FEMA) Individual Assistance and the home must be categorized by FEMA as having been “destroyed” or having suffered “major” damage (Louisiana Recovery Authority, 2006).

The Road Home Program offers three compensation options to eligible Louisiana homeowners whose homes were damaged by hurricanes Katrina and Rita. Homeowners can choose to 1) stay in their home, 2) purchase another home in Louisiana, or 3) sell their home and choose not to remain a homeowner in Louisiana. Grants for a homeowner choosing to repair or rebuild their home are based on either the pre-storm value of the home or the estimated cost of damages to the home minus any proceeds the homeowner received from homeowners’ and flood insurance or assistance for structural repairs received from FEMA. Grants for a homeowner choosing to relocate are based on a percentage of pre-storm values minus any other compensation received. In relocation instances, grant amounts vary based on whether or not the homeowner is relocating within the state of Louisiana or out of the state as well as whether or not the homeowner is over 65 years of age. Homeowners who are required to carry flood insurance but neglected to do so are assessed a 30 percent penalty.

Before official approval of the Road Home Program, ICF International (ICF), a global professional firm that specializes in helping governments deliver social programs such as health, defense, and emergency management programs, was selected to administer the program. For its services, ICF International and its team of subcontractors are being paid up to \$756 million dollars over a period of three years to implement the Road Home Program. Payments are made by the state of Louisiana based on invoices submitted by ICF for work completed and approved by the State. In order to implement the program, ICF hired over 2,000 people, established 11 customer service centers across the state, and developed procedures and complex computer systems for collecting and tracking information pertinent to processing the anticipated 100,000 applications for assistance (ICF, 2007). Initially, only 345 of the 2,000 people hired were residents of Louisiana (Road Home Program, 2006).

The Road Home Program allowed homeowners to begin registering with the Road Home Housing Registry in the spring of 2006 and officially began pilot testing the application process in Baton Rouge on July 12, 2006. By August 25, 2006, nearly one year after Hurricane Katrina struck, the Road Home Program began closing on its first disbursement accounts. Statistics provided on September 24, 2007 indicate that the program has received 184,667 applications for compensation of which only 54, 574 awards have been calculated and processed (Road Home Program, 2007).

According to ICF, the Road Home Program has undergone more than one hundred program changes since its inception (ICF, 2007). These changes, along with a larger than expected applicant pool, have been identified as causes for the lengthy turn around times in processing compensation grants. Furthermore, the state of Louisiana announced in May 2007 that the Road Home Program would no longer be accepting applications after July 31, 2007 due to a \$5 billion shortfall. According to Andy Kopplin, LRA Executive Director, the shortfall is attributed to a number of causes. Kopplin states, “There are more homeowners applying, . . . higher cost to repair and less insurance than we expected” (Hammer, 2007). The many program changes, the complexity of the application process, the lengthy delays in processing, and the announcement of a lack of funding to assist the remaining unserved applicants are adding to the obstacles families continue to face as they attempt to recover.

Literature Review

Literature as it pertains to this paper has been categorized as to how individuals and families cope with natural disasters and how government reacts to natural disasters.

Coping With Natural Disasters

Much of the research surrounding the effects of natural disasters focuses on the psychological impact on individuals and families. Limited research is available on how families cope with financial losses after a disaster and what resources are available and used by families to assist them in recovering from their financial losses. Disaster-related financial problems including “property damage, uncertainties about employment and income, or post-impact inflation create budget and psychological stresses” (Smith, 1983, p. 135). According to Smith, these economic problems can pose serious challenges to families. Recommendations for coping with financial losses brought about by a natural disaster are limited and general in nature and often don’t address the unique circumstances of the specific event.

Studies have identified a number of strategies survivors utilize for coping with natural disasters. In their exploration of coping strategies utilized by Mexican disaster survivors, Ibanez et al. (2004) identified four coping strategies: seeking support, seeking meaning, problem solving, and avoidance. Research has found that multiple coping strategies are generally employed when coping with stress (Billings, Cronkite, & Moos, 1983; Folkman & Lazarus, 1980; McCrae, 1984) and the effectiveness of coping strategies depends on the type of stressful situation confronted. According to one study, “coping is generally less effective among people exposed to a chronic difficulty than among those exposed to a life event” (Mattlin, Wethington, & Kessler, 1990, p. 118).

Studies have also shown that in cases of disaster, the “threatened or actual loss of valued resources leads to psychological distress” (O’Neill, Evans, Bussman, & Strandberg, 1999, p. 159). O’Neill, et al. (1999) utilized the conservation of resources model developed by Hobfoll (1989), as a means of predicting the relationship between the threatened loss of resources due to a natural disaster (the flooding of Red River) and psychological distress. The conservation of resources model proposes that individuals attempt to acquire, protect, and keep resources valued by society (Hobfoll, 1989). Threatened resources included the loss of homes and possessions, the loss of social networks, the loss of time and energy, and the loss of personal resources such as self-confidence or the sense of being in control. Their study supported the hypothesis that when the potential for a disaster threatens a community, the anticipation of losing valuable resources can cause distress. The conservation of resource model also suggests that replacement of lost resources reduces psychological distress (O’Neill et al., 1999).

Government and Disasters

The government’s response to disasters and the perceived effectiveness of governmental response emerged as a field of study in the 1950s after the enactment of the Federal Disaster Act in 1950. Prior to the Federal Disaster Act, disaster relief was granted through the passing of a bill by Congress on each specific disaster (Clary, 1985). According to Clary, society’s historical perspective of natural disasters was that it was a normal part of life and did not view the management of disasters as the responsibility of the government. Individuals and families turned to their social network of extended family, neighborhoods, churches, and volunteer organizations for support in time of need. Prior to 1950, the primary source of natural disaster relief was through volunteer organizations such as the Red Cross (Bondy, 1957).

Through a series of statutes passed by Congress, the Federal government now provides disaster relief through a number of major programs such as the Small Business Administration’s disaster loan program and the National Flood Insurance Program of FEMA. These and other programs provide relief to individuals, businesses, farmers, and state and local governments in the form of loans, grants, or insurance. Clary (1985) states that these programs “represent a decision made by Congress to treat loss from natural disasters as a problem requiring governmental action” (p. 25). The emergence of these types of Federal government policies and programs geared towards disaster relief prompted individuals, families, and communities to turn towards local, state, and government agencies as the main source of support and relief.

Research has looked at the intergovernmental relations between local, state, and federal agencies in providing relief from natural disasters (Clary, 1985). Disaster plans lay out specific courses of action for government agencies to follow and deviation from these plans can affect the government’s ability to adequately supply aid to survivors (Schneider, 1990). Survivors of natural disasters are not always aware of the chain of responsibility and decision

making that local, state, and federal governmental agencies must follow in the disaster response process. The post-disaster setting, like many other public policy arenas, has been “characterized by limited coordination, uncertainty, problem complexity, and conflict” among the different acting agencies (Rubin & Barbee, 1985, p. 58).

The effectiveness of government agencies to assist individuals and families in returning to self-sustaining states is often the topic of public debate during post-disaster recovery periods. According to Schneider (1992), the effectiveness of governmental efforts in responding to the needs of disaster survivors has been “highly variable.” Studies have attributed the variance in effectiveness to the lack of structure in governmental agencies (Smith, 2006), ineffective means of measuring needs (May, 1982), and miscommunication and misconceptions between local, state, and federal agencies regarding the level of responsibility in providing relief (Rubin & Barbee, 1985). Others argue that it is the nature of the disaster (Hurlbert, Beggs, & Haines, 2006) and the unpredictable behavior of the survivors that accounts for this variance (Schneider, 1992). Schneider (1992) further argues that the governments’ ability to effectively provide relief “lies neither in the nature of the disaster nor the structure of the governmental response system” but rather depends on the extent to which the survivors’ expectations for relief and the governmental planning and expectations for delivering relief correspond. According to Schneider, after each disaster a “gap” exists between these two expectations and the larger the gap, the more likely the relief effort is perceived as being ineffective.

Methodology

Qualitative research methodology was employed to gain a better understanding of the experiences of families affected by Hurricane Katrina and to further explore what coping strategies and resources assist them in recovering from the financial losses sustained as a result of the storm. The methods used included structured and face-to-face unstructured interviews, participant and field observations, use of field notes and logs, and the collection of documentation pertinent to available resources.

Eligible participants were chosen from households located in the New Orleans Metropolitan Area before Hurricane Katrina and focused on individuals and families who chose to return to the New Orleans Metropolitan Area post-disaster. In an effort to minimize the effects of Posttraumatic Stress Disorder, only participants who had evacuated from their residence before the storm were deemed eligible to participate.

Households were classified according to income levels which were defined using income guidelines based on percentages of the 2005 poverty threshold for a two-person household family unit with two related children under the age of 18 as provided by the U. S. Census Bureau. The U. S. Census Bureau bases poverty estimates on data gathered through national surveys. The 2005 poverty threshold for a two-person household family unit with two related children under the age of 18 is \$15,735 (United States Census Bureau, 2005). Therefore, income levels were divided into low-income households earning less than 200 % (\$31,470) of the 2005 family poverty threshold, middle-income households earning between 200 % and 400 % of the family poverty threshold (\$31,470 to \$62,940), and higher-income households earning over 400% (\$62,940) of the family poverty threshold. These income levels were defined prior to recruitment of participants and were used as a means of classification only during the initial qualifying interviews. Participants were assured prior to participation agreement that they would not be required to provide specific financial details such as exact income, debt or net worth dollar amounts so it was not possible to reclassify participants based on household size and income once they were selected for participation.

The study’s interview population consisted of at least one adult household member from nine households. One household had two adult family members present during the interview process. The sample included four high income, two middle income, and three low-income households. All of the households interviewed were homeowners. Two of the nine households, both classified as low-income households, owned their homes mortgage free. Five of the nine households had applied or were planning to apply for assistance through the Road Home Program.

Participants were informed prior to interviews that the focus of the study was to explore what coping strategies and resources individuals and families utilized in their efforts to recover from the financial losses they sustained as a result of Hurricane Katrina and the subsequent flooding. Data collection took place from January 2007 to April 2007 with face-to-face interviews conducted either at the current residence of the participant or a location in the New Orleans Metropolitan Area that was mutually agreed upon by the interviewer and the interviewee. The unstructured interviews, ranging from one to three hours, included open-ended questions prompting interviewees to share their

pre-crisis experiences as well as their experiences during the evacuation and recovery periods. Questions also focused on the meanings and perceptions they attached to the disaster, the coping strategies and resources that were available and utilized by their household to cope with the financial hardships brought about by the disaster, and how they implemented the managerial process to decide how to utilize available resources.

Interviews were transcribed based on audio recordings and field notes taken by the interviewer. Every attempt was made to provide full, verbatim transcription of the interviews. Interview transcriptions were returned to the participants for review and follow up interviews were conducted by either telephone or e-mail. Interview transcriptions as well as field notes were then coded and analyzed to identify key categories that represent the coping strategies and resources utilized by the individuals and families. These key categories were used to further analyze the data to identify descriptive information about the participants, events, and perspectives and to formulate specific assertions that emerged from the data. These assertions were then written up using a narrative format that allowed the information provided by the participants to be retold in a descriptive manner (Creswell, 2003). The combination of the participants' experiences with documented knowledge of coping strategies and resources provided an in-depth insight into the findings.

Findings

In the aftermath of a disaster, survivors confront a number of situations and problems that fall outside the normal boundaries of everyday living. In an effort to find solutions to these situations and problems, survivors begin searching for "appropriate standards of behavior" (Schneider, 1992). This act, called the *milling process*, is most likely to occur in situations where "existing organizations or institutional procedures are inadequate or inappropriate for the situation at hand" (Schneider, 1992, p. 137). From this milling process, survivors gather information that provides direction in how to deal with the abnormal situations. Survivors will then select or discard specific ideas from the gathered information through a process called *keynoting*. The specific ideas that emerge serve as new norms or expectations. In the case of disaster relief and recovery, survivors looking for resolution to their loss of resources may initially have one expectation for government response but through the milling and keynoting processes, develop new expectations. It is in this context that this paper examines the perceptions and views of the Road Home Program.

Individuals and families, displaced from their homes due to the effects of hurricanes Katrina and Rita, faced an uncertain future. Gail and Rob, a professional couple who resided in the Lakeview District of New Orleans, shared the state of confusion and uncertainty that existed post-disaster. Gail stated, "*For a while, we didn't know if we had jobs. We did not know if there was a valid city here. Do we stay; do we go ... where do we spend our money? Are we going to rebuild our house? What risks are we willing to take if we rebuild?*" As days and weeks passed and the mandatory evacuation orders were lifted, displaced citizens turned to their local, state, and federal government officials for direction only to be confronted with additional unanswered questions. Rob stated that their uncertainty and confusion existed "*because there was a lot of government decisions that weren't made. We did not know if we could come back to our house, we did not know if we could rebuild our house as it is. We did not know if we would have to raise our house. There was so much uncertainty.*" For individuals and families who lacked financial resources or sufficient insurance coverage to compensate them for their losses, uncertainty also centered around securing the necessary funds to repair or rebuild their homes.

The Louisiana government, faced with the arduous task of repopulating the regions heavily impacted by hurricane and flood damage, presented the Road Home Program as the answer to homeowners concerns about finding the necessary financial resources to repair, rebuild or replace their damaged homes. Print, radio, and televised public service announcements for the Road Home Program focused heavily on reminding displaced homeowners of their sentimental attachments to their home state. The service announcement for print reads:

"What people don't get about Louisiana is that the things that matter – really matter – haven't gone anywhere. This is still my home. We still love crawfish boils, and the people – they are still as friendly as ever. Neighbors still kiss hello and ask about your family. We still brag about the Tigers and tell tales about our catch. At night, you can still here the sounds of bullfrogs singing or Cajun music playing on somebody's radio. Louisiana isn't just the birthplace of jazz. It's my birthplace. You bet I'm rebuilding" (Road Home, 2006).

The announcement further informs the reader that:

“Eligible homeowners affected by Hurricane Rita or Katrina may receive up to \$150,000 in compensation for their losses to get them back into their homes” (Road Home, 2006).

The wording of these public service announcements signaled to displaced residents that the government was committed to helping them rebuild their lives in Louisiana through the Road Home Program. Use of the term “compensate,” which by definition means to “offset an error” or “supply the equivalent” (Merriam-Webster Online, 2007), may have perpetuated the expectation that the State governments sought to assist individuals and families in achieving the equivalent of their pre-storm status in terms of homeownership. In a time of great uncertainty, it is easy to understand how these public service announcements may have raised the expectations of displaced citizens above and beyond what the State government intended to provide.

The announcements failed to present a complete picture of the actual processes associated with determining eligibility and the amount of compensation grants. Details such as the penalties assessed for those not carrying mandatory flood insurance as well as the numerous caveats that surrounded the computation of grant awards and the manner in which grant monies were to be disbursed were not present in the public service announcements. The Louisiana government did provide opportunities for displaced citizens to review and comment on the Road Home Housing Plan prior to official approval by making it accessible online or by phone request. The first action plan available on April 11, 2006 was 217 pages in length.

Soon after the Road Home Program began taking applications and generating award letters, information about the caveats and penalties became general public knowledge. Criticisms about the Road Home Program centered on the insufficient damage and pre-storm value appraisals, penalties and deductions, disbursement methods and lengthy processing times. The news media contained numerous stories of disgruntled applicants who felt they were not fairly compensated for their losses. In fact, a content review of news media stories concerning the Road Home Program generates multiple stories of dissatisfaction.

Interviewed participants voiced the same disenchantment with a government program that had at one time offered them hope. The concern they expressed was not just for their own struggles but also the struggles of friends, family members, neighbors and co-workers. Rita, who was still negotiating reimbursements with the flood insurance program, spoke of the struggles her co-worker experienced in securing funds to rebuild her home. According to Rita, *“She (her co-worker) has not made much progress with Road Home yet. She has gotten through the application process and gotten an award letter that she totally disagreed with so she is appealing that. FEMA is going to help her with rental through February. She will probably move in with a sister, which she really doesn’t want to do... So she struggles a lot.”*

Gene, a 53 year-old business owner, has devoted the last year to running a non-profit relief organization after losing his business because of Hurricane Katrina. The organization emerged from the efforts of a small inner-city church that began coordinating volunteer efforts towards helping individuals and families gut and repair damaged homes. Gene when referencing the Road Home Program stated, *“the Road Home Program, that’s been a big roadblock, not no road home”* after being exposed repeatedly to the struggles people were having in receiving compensation.

Francis, a 57 year-old divorced mother of three grown children who had been living in a FEMA trailer for the past year, spoke of trying to get a fair appraisal of her destroyed home through the Road Home Program. Francis stated, *“They (the Road Home Program) are talking about reappraising the properties. I don’t know if I should wait for that or go on ahead and hire my own appraiser or what because they really undervalued the property. That is what they are doing with everybody. The problem is if you are not rebuilding, they are going to take your property as well as the house, which they are going to eventually sell. And what they are offering people to rebuild is the same amount as relocating and that is not fair because they are taking our property where these other people, like my cousin, he’s rebuilding on his property and he’s going to get basically the same valuation as mine. It is not fair.”*

Francis goes on to share that the wait time on receiving monies from the Road Home Program has pushed her into making alternative arrangements to buy a new home. According to Francis, *“Their estimate of the value of the home, they estimate it at like \$87,000 so it’s not enough. So that is kind of what I’m battling at this point. They offered me*

something like \$56,000. So, between the two of them (insurance and the Road Home assistance) I would have maybe \$90 - \$95,000 to buy another house and I can't do it. I can't find another house for \$95,000. So, I've applied with the SBA. I have my loan approved with the SBA but the Road Home; I'm not going to wait for it. I'm just going to go ahead with the SBA loan and when the Road Home money comes in, I'll just go ahead and apply it to the loan."

Louise, a tax professional, spoke of additional issues with the appraisals offered by the Road Home Program. According to Louise *"An adjuster comes in and adjusted the house for this amount. Well, as they go into fix it and start pulling board they are finding more damage. So now, they need a readjustment. And to get that, it gets slowed up, getting additional monies...so you have properties that are being exposed. Some of them, the work had begun, they run out of money, so now it is exposed to the elements and they are waiting on money. What they have done, in a lot of cases, will have to be redone once they have money. They are still losing money. It is outrageous."*

Several participants expressed concerns with the many caveats that were included in the original program plans. These included requirements to pay off Small Business Administration loans as well as the penalties that were being assessed to individuals that were not covered by flood insurance. Rob shared, *"I think that's happening with people with the Road Home, is that they are going to have to take their Road Home money and pay off your SBA loan so they are going to be left with not enough money to rebuild."*

Gail stated, *"The neighborhood we live in Lakeview had a lot of demographically older people and houses had really appreciated in value and I know that there were many, many people in this area who had most of their money, most of their retirement in their homes and that was literally washed away in one day."* At which Rob pointed out, *"And the older people, once they pay off their house they stop paying on their flood insurance because it is no longer required."*

Katherine, 53 year-old divorced mother of two, was also struggling with the penalty assessments. Katherine was a self-employed caterer who ran her business from an outbuilding located next to her home in the 9th Ward. Katherine's father had given her the corner lot that contained her home and business shortly after Katherine went through a divorce over 20 years ago. He had purchased the lot for a storefront building that was located around the corner on the same piece of property. The home was condemned at the time of purchase and Katherine's father gave her the home under the condition that it was her responsibility to restore it, which she did. Katherine never carried a mortgage on her home and because of that, she neglected to carry homeowners' or flood insurance. Katherine was struggling with working through the Road Home application process and was notably upset that she was being assessed a penalty for not carrying flood insurance because without a mortgage, she wasn't legally responsible to carry it.

According to Katherine, who was relying on volunteers to help her rebuild her home, *"It seems like everybody is forgetting about Katrina and the people down here in New Orleans. There are so many houses, even as we speak, being gutted out. People can't afford to get their homes gutted out. People can't afford to come back home. The Road Home Program, nobody really understands what is going on with that. The money has been allocated but nobody has seen anything. If you don't come back here and try and do it on your own with volunteers from all over the world and church groups to help us, we don't know what we would do. We are so grateful."*

Conclusion

Overall, participants expressed frustration with the complexity and confusion of the application process, the challenges of getting fair appraisals, the lengthy timeframes for receiving grant monies, and concerns about the caveats such as penalties for not having flood insurance which seemed to be a common problem among elderly and low-income homeowners. They also expressed concern about the manner in which compensation grants are disbursed. Initially, the Road Home Program did not disburse award monies in lump sums but instead allocated partial payments to escrow accounts limiting the availability of money to pay for the cost of rebuilding or relocating. Disbursement checks were also being issued as two party checks that included both the mortgage companies name as well as the survivor's name.

Participants emotions ranged from disillusionment to blatant anger when speaking about the general problems associated with the Road Home Program. Participants that were counting solely on assistance from government programs such as the Road Home Program to rebuild their homes were still stalled in the recovery process as opposed to those who had relied on other venues such as homeowners' insurance or flood insurance to secure

funding to repair or rebuild their homes. Waiting for resources to become available either through FEMA, the Road Home Program or insurance providers hindered the decision-making and recovery process for most of the participants.

None of the participants who spoke of the Road Home Program viewed it as a success. Through their own experiences and the information they had gathered from the media and their social network, the program failed to meet their original expectations of assisting individuals and families in restoring their homes to pre-storm values. Although the Louisiana government made it clear in its publication of the Road Home Housing Plan that “It is the intent of the program to provide a homeowner the resources to get into a home, based upon the homeowner’s financial means, needs, and the pre-storm value of the damaged home. Not every homeowner is necessarily entitled to the maximum amount of financial assistance, however, and in many cases The Road Home will not provide 100% of the required resources for repair, rebuilding or resettlement” (Louisiana Recovery Authority, 2006, p. 8), the public service announcements did not make this clear to the general public. It is possible, as suggested by Schneider (1992), that this gap between the expectations of the displaced homeowners and the expectations of the governmental agencies that developed the Road Home Program was wide enough to deem the program ineffective.

Implications

It is estimated that some form of disaster (natural or man-made) occurs somewhere in the world every day (Norris, 1999). By nature, disasters carry the potential to affect many lives and generate tremendous economic and financial losses. Practitioners and educators who offer financial advice and information can assist in preparing individuals for the potential impact of a disaster by emphasizing the need for continued management of risk through home and flood insurance and the establishment and maintenance of emergency funds. Education also needs to focus on the decision-making process utilized in designing and implementing personal recovery plans and the need to practice due diligence in seeking out and acquiring assistance from external resources.

Resource providers need to be thorough in providing explicit details regarding all caveats, restrictions, and requirements for receiving assistance so that survivors of natural disasters have access to the information needed to make decisions regarding their personal recovery plans. In the same respect, survivors seeking assistance need to be proactive in their efforts to acquire knowledge about programs so that they can make informed decisions.

Certainly, the views and opinions expressed by the interviewees represents a small sample of the population that had direct experience with the Road Home Program and in no way serves as a means of generalization to the population as a whole. However, their voices might serve as a reminder that caution needs to be exercised in raising the expectations of receiving resources that providers may not be able to deliver.

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Endnotes

¹ See Linda A. Bradley, Recovering From Financial Losses: A Qualitative Analysis of Coping Strategies and Resources Among Hurricane Survivors (unpublished Master's Thesis, University of Kentucky, August 2007, prepared under the direction of Raymond E. Fogue, Ph.D.)