



### **Why did GNOFHAC bring suit against HUD and the State of Louisiana?**

The grant formula of the Road Home program - the single largest housing recovery program in U.S. history - had a discriminatory impact on thousands of African-American homeowners. Road Home program data show that African-Americans were more likely than whites to have their Road Home grants based upon the much lower pre-storm market value of their homes, rather than the estimated cost to repair damage.

### **What are the terms of the settlement?**

HUD and the State of Louisiana have agreed to amend the Road Home program. They will now:

- 1) **Offer an estimated \$62 million of supplemental rebuilding grants** to several thousand homeowners whose initial Road Home Option 1 grant awards were based on the pre-storm market value of their homes and who have been unable to rebuild their homes.
- 2) **Provide thousands of homeowners additional time to rebuild** their homes without the fear of penalty or foreclosure by the State of Louisiana. Under the agreement, Road Home Option 1 homeowners whose grant awards were based upon pre-storm market value can receive a one-year extension of the re-occupancy covenants attached to their Road Home grants.

**During the course of the litigation, the state and HUD agreed to dedicate an additional \$437 million to low and moderate income homeowners, to correct the shortfall of grants based on pre-storm value.** If you are a low or moderate income homeowner who received a grant based on pre-storm value, you should have already received this grant, known as the Additional Compensation Grant (ACG).

**GNOFHAC, NFHA, and their attorneys did not receive any money from the settlement.**

### **Am I eligible for supplemental grant funds?**

The following series of questions can help you determine if you are eligible for supplemental funds.

*Please note that GNOFHAC cannot provide information about your eligibility beyond the basic guidelines below. Questions about your eligibility and next steps are best determined on a case by case basis and should be directed to Road Home at [888-762-3252](tel:888-762-3252).*

**1) Have you completed repairs to the house?**

- a) **NO:** Move on to question #2.
- b) **YES:** It is likely that you are ineligible for the settlement.

**2) Did you choose Road Home Option 1 to rebuild your home?**

- a) **YES:** Move on to question # 3.
- b) **NO:** It is likely that you are ineligible for the settlement.

**3) Was your home in Orleans, Plaquemines, St. Bernard, or Cameron Parish?**

- a) **YES:** Move on to question #4.
- b) **NO:** It is likely that you are ineligible for the settlement.

**4) Did you receive the maximum \$150,000 from the Road Home?**

- a) **NO:** Move on to question # 5.
- b) **YES:** It is likely that you are ineligible for the settlement.

**5) Do you still own the home that you received the Road Home grant for?**

- a) **YES:** Move on to question # 6.
- b) **NO:** It is likely that you are ineligible for the settlement.

**6) Was the Road Home grant you received based on the pre-storm value of the house? OR Did you not receive a grant because your pre-storm value was less than what you received from insurance?**

- a) **YES or NOT SURE:** You may be eligible. Call the Road Home at [888-762-3252](tel:888-762-3252) to express your interest in receiving the Blight Reduction Grant Adjustment.
- b) **NO:** It is likely that you are ineligible for the settlement.