



## **ROAD HOME HOMEOWNER ASSISTANCE PROGRAM CLOSEOUT AGREEMENT FREQUENTLY ASKED QUESTIONS**

**Q: I heard the Road Home Program is closing. What does that mean?**

On Feb. 16, 2023, the U.S. Department of Housing and Urban Development and the state of Louisiana announced the end of legal actions against 3,300 homeowners related to their Road Home Homeowner Assistance Program obligations. The state is releasing unpaid judgments and payment plans against homeowners, meaning affected Louisiana homeowners will no longer have to make repayments and their grant with the Road Home Homeowner Assistance Program will be forgiven. The state will also withdraw pending lawsuits related to Road Home Homeowner Program non-compliance.

**Q: Does this include Small Rental Property Program?**

**No.** The Small Rental Property Program provides financial assistance to qualified property owners who agreed to lease apartment units at affordable rents to lower-income households. As this program is separate from the Road Home Homeowner Assistance Program, SRPP is still active and participants must remain compliant with affordability and other program requirements.

**Q: I signed a promissory note with Shows, Cali & Walsh attorneys. Can I stop paying that note?**

**Yes.** You may stop paying on the promissory note with Shows, Cali & Walsh, L.L.P (the administering law firm for the Road Home Homeowner Assistance Program). The attorneys will return the note to you with confirmation that no more funds are due. Checks sent to SCW will be returned to homeowners.

**Q: I signed a promissory note with my elevation contractor. Is this forgiven?**

**No.** The closeout agreement only applies to unpaid judgments and payment plans incurred through the Road Home Homeowner Assistance Program. Any actions or processes undertaken by the homeowner that do not involve the state or HUD—such as working directly with an elevation contractor—are not included in the closeout agreement.

**Q: Are the lawsuits and payment plans only being dismissed for Road Home elevation grants?**

**No.** The closeout agreement covers all Road Home Homeowner Assistance Program funds received, whether in the form of elevation grants, compensation grants, Additional Compensation Grant (ACG) or Individual Mitigation Measure (IMM) grants. This agreement does not apply to HMGP elevation funds, which is a separate program funded by FEMA, not HUD.

**Q: I have received a request for repayment of some or all of my Road Home grants. What should I do?**

Stop making repayments toward your Road Home Homeowner Assistance Program grants. The suit against you will be dismissed and the judgment will be canceled.



**Q: I have a current payment plan scheduled for Road Home through Shows, Cali & Walsh. What should I do?**

Shows, Cali & Walsh, L.L.P., is notifying homeowners about next steps. At this time, stop making payments to SCW and cancel any automatic payments set up through your bank. Payments received by SCW after Feb. 16, 2023, will be returned to you.

**Q: I filed for bankruptcy and funds were paid back to the program. What happens now?**

Shows, Cali & Walsh, L.L.P., has identified all active bankruptcy cases. The Proofs of Claim filed on behalf of the program in bankruptcy cases will be withdrawn. This process may take time. SCW will contact homeowners in bankruptcy cases to provide more information on the closeout process. Any payment received from Chapter 13 Trustees after Feb. 16, 2023, will be returned to the Trustees.

**Q: I already paid back my Road Home grants in full or part. Will this amount be returned?**

**No.** The program closeout agreement applies to future payments. Only payments received after Feb. 16, 2023, will be returned. The state will continue to repay HUD for non-compliant files up to that date.

**Q: What should I do now? Do I need to call or write someone?**

**No.** You do not need to contact the Program at this time. Shows, Cali & Walsh, L.L.P. will contact all participating homeowners over the next several weeks.

**Q: How long will all this take?**

At this time, we cannot provide an absolute timeline for processing all recapture files. However, based on the volume of cases, we hope to cancel all judgments, liens and payment plans by the end of 2023. Regardless, the effect of the cancellation is immediate.