



**Louisiana**  
Homeowner  
Assistance Fund

**NOVEMBER 2022**

# Annual Performance Report

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**The State of Louisiana  
Homeowner Assistance Fund**



LOUISIANA  
Office of  
COMMUNITY  
DEVELOPMENT

# Table of Contents

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Executive Summary .....	3
Community Engagement .....	4
Performance Goals .....	5
Methods for Targeting and HAF Funding .....	6
Best Practices and Coordination with Other HAF Participants .....	14

# Executive Summary

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The Louisiana Office of Community Development (OCD) is administering the Homeowner Assistance Fund program, under the name Louisiana Homeowner Assistance Fund (LA HAF), which was established to mitigate financial hardship associated with the coronavirus pandemic. The program provides funds to eligible entities to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020 (“Financial Hardship”).

The state of Louisiana submitted its notice and agreement for its total allocation of \$146,668,557 and the U.S. Department of the Treasury (Treasury) approved the state’s plan on December 7, 2021, allowing for OCD to access the allocated funding to administer the program. Louisiana also opted to accept the 10% up-front allocation to administer a pilot program which began September 13, 2021. The full LA HAF program began on January 10, 2022.

Leveraging best practices from Louisiana’s other recovery programs, the program established a close partnership with the Louisiana Workforce Commission (LWC) to streamline the applicant income verification process. This partnership created efficiencies during program launch and expedited funding distribution to those in need, representing a true success of the program.

## **FROM PROGRAM INCEPTION UNTIL THE END OF THE ANNUAL REPORTING PERIOD, SEPTEMBER 30, 2022:**

- 4,594 households in 64 of 64 Louisiana parishes received \$37 million in disbursed funding, with another \$2.6 million committed.
- 47% of all workable applications have resulted in payments disbursed.
- 60% of all program applications come from the 10 parishes that represent 58% of the state’s LMI population: East Baton Rouge, Orleans, Jefferson, Caddo, Lafayette, Calcasieu, St. Tammany, Ouachita, Livingston, and Rapides.
- More than 80% of homeowners who have received payments to date are either employed, disabled, or retired.
- More than 64% of homeowners who have received payments identify as non-white, 31% identify as white, 5% do not wish to answer.

# Community Engagement

## COMMUNITY ORGANIZATIONS

Prior to launch, LA HAF established partnerships with housing counseling and legal service organizations willing to support homeowners receiving assistance through the program and maintains with these groups, including:

- Louisiana Fair Housing Action Center
- St. Martin, Iberia, Lafayette (SMILE) Community Action Agency
- Neighborhood Development Foundation
- Neighborhood Housing Services of New Orleans
- Mid-City Redevelopment Alliance
- HousingLA
- Southeast Louisiana Legal Services
- Acadiana Legal Services Corporation
- Cenla Community Action Committee

In addition to these community organizations, the program also coordinated outreach with other identified organizations partner groups across the state that serve LA HAF's target population, including:

- Local Council on Aging Chapters
- Louisiana Voluntary Organizations Active in Disaster (VOADs)
- Volunteer Louisiana
- Louisiana Association of United Ways
- Louisiana Tribal Leaders
- AARP
- Community-Based State Partner Organizations
  - Louisiana Department of Veteran Affairs
- Louisiana Faith-Based Organizations
- Louisiana Department of Children & Family Services
- Louisiana Housing Corporation
- Louisiana Balance of State Continuum of Care
- Louisiana Department of Health
- Louisiana Clerks of Court
- Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP)

Communication to community organizations and partner agencies includes resources and tools that allow these groups to serve as a link between their networks and the program. The program has provided informational webinars and communication toolkits, hosted roundtables, and maintained open communication to ensure community organizations across the state are equipped with the knowledge and understanding to lead outreach and share program information within their respective communities.



# Performance Goals

	PROGRAM DESIGN ELEMENT <b>MORTGAGE PAYMENT ASSISTANCE</b>	PROGRAM DESIGN ELEMENT <b>MORTGAGE REINSTATEMENT</b>
<b>METRIC:</b>	Number of Homeowners Assisted	Number of Homeowners Assisted
<b>GOAL:</b>	3,000	10,000
<b>ACTUAL:</b> (10/20/21 - 9/30/22)	527	4,811
<b>PERCENTAGE OF GOAL:</b>	<div><div></div>17.57%</div>	<div><div></div>48.11%</div>
<b>STATUS:</b>	<i>On Track</i>	<i>On Track</i>
<b>COMMENTARY:</b>	The mortgage reinstatement program has been priority from the onset. The mortgage payment assistance is based on available funding and not the primary source of program assistance. As of 10/25/22, LA HAF was updated to increase eligibility for the Future Payment Assistance program to applicants who are both current on their mortgage and employed.	As of 10/25, the LA HAF Program has raised its funding cap from \$25000 to \$50000, allowing homeowners who are significantly behind to receive greater assistance and become current on their mortgage.

# Methods for Targeting and HAF Funding

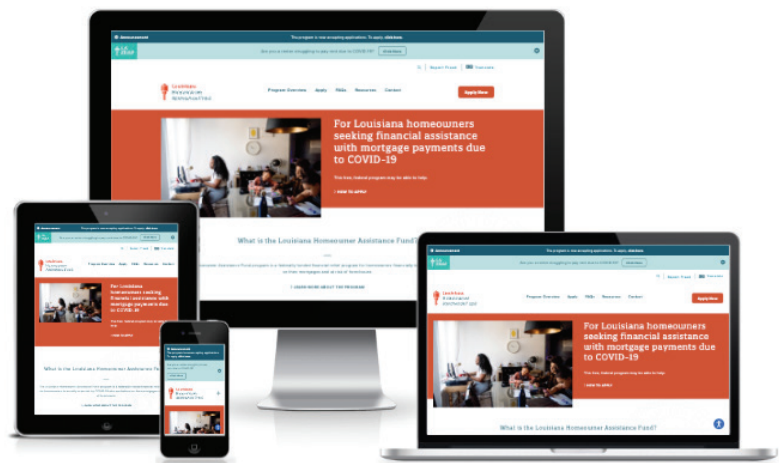
Prior to program launch, the Louisiana Homeowner Assistance Fund developed an outreach plan to reach target audiences and stakeholders across the state and inform them of available program assistance.

A main priority of outreach has been to increase awareness of available funding and assistance with community and state partners. These organizations have an established network of those most likely to need assistance through LA HAF and existing communication channels to reach them and amplify LA HAF messaging.

As such, the Louisiana Homeowner Assistance Fund created and launched the following initiatives and tactics to effectively communicate purpose to at-need homeowners and community partners across the state.

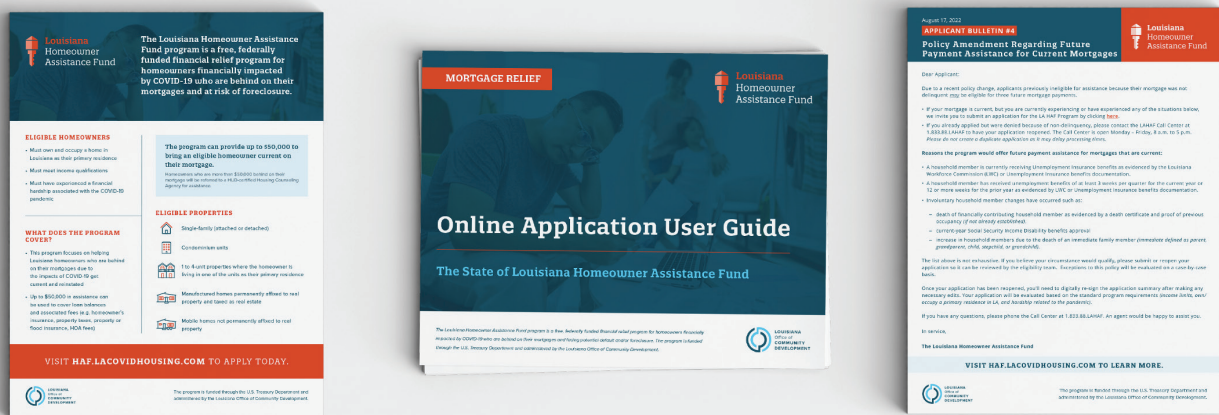
## PROGRAM WEBSITE

To serve as an informational hub, digital resource, and avenue to the application portal, the program established a comprehensive, dedicated website prior to launch. The program website houses relevant information in one centralized location that allows a clear path for applicants and stakeholders to apply for assistance or contact the program. Available resources include eligibility criteria, informational materials, FAQs, links to the application portal, and forms for both applicants and lenders.



LA HAF's website was built to comply with Web Content Accessibility Guidelines (WCAG) and is accessible to those with visual and mobility impairments, as well as visitors with limited internet connection speeds. The program has added elements such as alternative text for images, semantic code, skip links, translation widgets, and area labels to ensure that it reaches as broad of an audience as possible.

During the reporting period, the program website had over 383,000 visits and 53,166 portal clicks, indicating how often an individual went from the website to the application portal. The website experienced 68,555 organic search sessions, or those who found the website through a Google Search.



## RESOURCE DATABASE

The resource database serves as a central library of documents, guides, and forms for applicants and program partners, including:

- Applicant user guide
- List of available housing counseling agencies and legal services
- Bulletins for both applicants and lenders detailing program updates and announcements
- Outreach toolkit for lenders
- General program flyers and informational documents such as the program design document and the state's submitted plan to Treasury
- Accessible digital forms to support those completing applications, including the program Appeals Form and the Release of Information Authorization Form

Key resources are also available in Spanish and Vietnamese, which are the second and third most common languages in Louisiana.

## STAKEHOLDER ENGAGEMENT

The program has continued to coordinate with partner agencies, community organizations, local leaders, and lenders to connect their networks with available program assistance under the shared goal of serving those most in need of mortgage relief.

Throughout the pandemic, numerous organizations have worked with homeowners to prevent foreclosures and keep residents in their homes. The program proactively engaged these respective organizations to reach homeowners, particularly those in under-resourced communities that may otherwise be challenging to reach via traditional methods.



Established stakeholder groups include:

### **Mortgage Lenders and Servicers**

Mortgage lenders and servicers have a direct line of communication with homeowners in the program's target audience and provide them with financial assistance.

### **Elected Officials and Local Leaders**

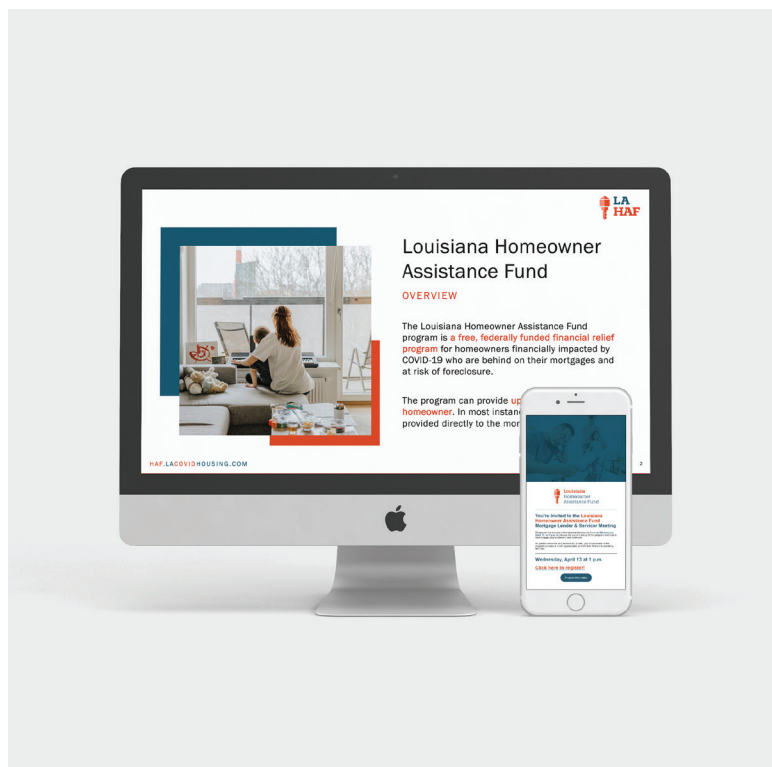
Communication and coordination with elected and appointed officials who have a statewide reach to amplify LA HAF's messaging, including the Louisiana Legislature; local parish and municipality officials; and the Louisiana court system. These groups may be involved in foreclosure proceedings and can reach rural or under-resourced areas more easily.

### **Housing Advocacy Community and Key Stakeholders**

Advocacy groups and partner organizations understand the critical need that this program intends to meet for residents across Louisiana and can connect vulnerable populations in their respective networks to program assistance.

## **MEETINGS, WEBINARS, AND ROUNDTABLES**

LA HAF recognizes the importance of engaging stakeholder groups throughout the duration of the program and establishing two-way communication early on. Prior to program launch, LA HAF hosted several webinars, roundtable discussions, and informational briefings for lenders, housing advocate partner groups, and housing counselors and legal services to discuss the pilot program, program processes, status on approval of funding, and how best to engage their networks. Meetings and roundtables are ongoing, as needed, to ensure communication and knowledge sharing on resources and updates.





## PROGRAM ANNOUNCEMENTS AND UPDATES

LA HAF developed and disseminates e-blasts to subscribers to inform stakeholders of all program updates and milestones, including:

- Pilot program kickoff
- Notifying organizations of plan approval by Treasury
- Announcing full program launch
- Program expansion / updates

The program has sent a total of 29 campaigns from September 2021 to November 2022 with a total of 2,888 emails to lenders, stakeholders, and elected officials.

- **Average open rate of 41.37%**

## ESTABLISHED PARTNERSHIPS

OCD has partnered with a number of other state agencies to support outreach and share resources to create program process efficiencies.

Louisiana has administered multiple federally funded recovery programs, allowing LA HAF to be established quickly and leverage best practices related to application processing. OCD has worked closely with partners such as the Louisiana Workforce Commission for income verification for the program to streamline the review process for applicants. Additionally, the state is able to leverage communication from other ongoing recovery programs to inform audiences of LA HAF programs, services, and how to apply.

## TOOLKITS AND RESOURCES

The program also uses email marketing to distribute resources and toolkits to stakeholder groups, allowing for seamless contact to respective networks.

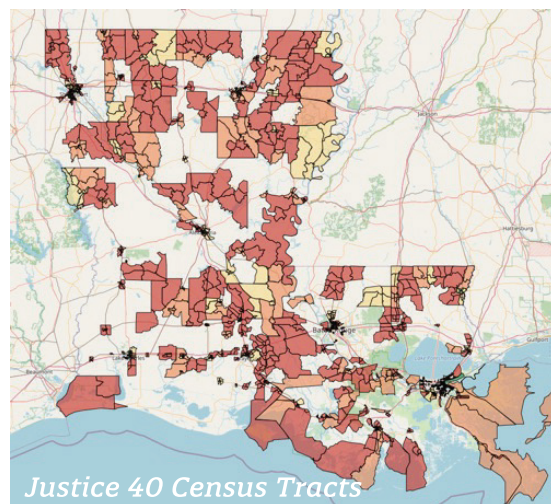
Stakeholder toolkits include an example email to homeowners on the stakeholder's behalf, shareable social media graphics with template copy, program talking points, and program resources/marketing collateral.

## PAID MEDIA CAMPAIGN

To effectively reach homeowners statewide, LA HAF launched a multi-pronged media campaign, accounting for target audience demographics and preferred mediums while leveraging best practices from other state-administered recovery programs.

## REACHING VULNERABLE HOUSEHOLDS

The program made efforts to reach existing Disadvantaged Communities, as defined by the U.S. Dept. of Housing



and Urban Development, through a layered approach that provided multiple touchpoints with the target audience through a variety of channels. The approach was deployed in areas with high concentrations of low-to-moderate income households across the state. The program’s promotional efforts showed effective coverage and overlap between identified vulnerable populations and campaign reach.

**BROADCAST TELEVISION AND RADIO**

The program engaged the Louisiana Association of Broadcasters to roll out a six-week campaign through the Public Education Partnership Program, which effectively promoted LA HAF’s message across channels statewide.

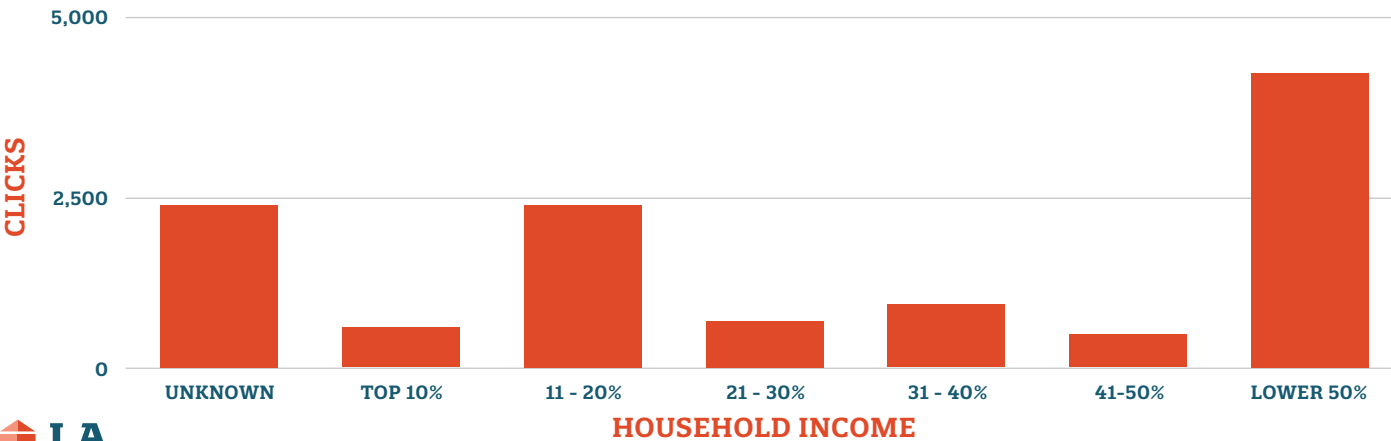
The ad was played consistently on most major stations in Louisiana, including 7,005 radio broadcasts and 2,261 TV broadcasts to total 9,266 runs and a 4:1 return on investment for the program.

**DIGITAL**

The program’s digital campaign launched in phases and ran for over two months, spanning from June to August. Of the 7,597 website clicks with documented household income, 57% were in the lower 50th percentile of the household income demographic, indicating effective outreach to LMI populations.

*\*2,365 of clicks did not document household income.*

DIGITAL CAMPAIGN HAF SEARCH	DIGITAL CAMPAIGN HAF DISPLAY	DIGITAL CAMPAIGN HAF VIDEO
42,197 IMPRESSIONS	140,261 IMPRESSIONS	319,233 IMPRESSIONS
7,854 CLICKS	1,792 CLICKS	90,230 ENGAGEMENTS



## SOCIAL MEDIA

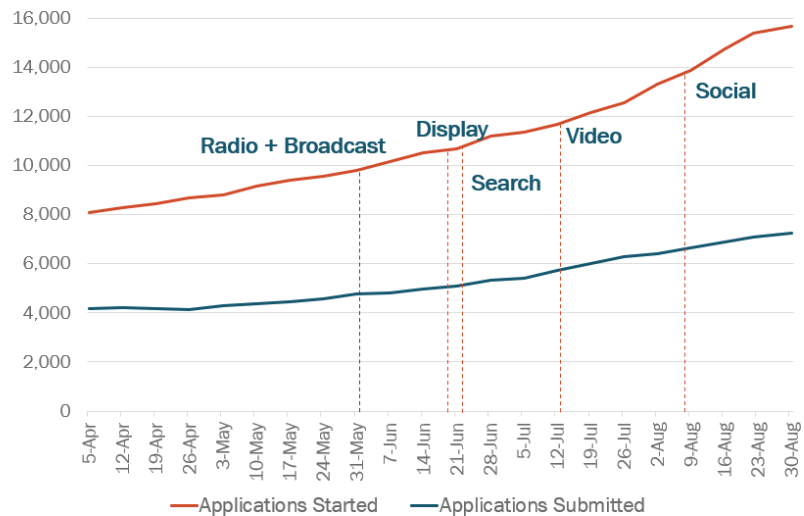
The social media component of the campaign ran for three weeks and was layered to reinforce the messages disseminated through the paid media campaign.

The program saw a consistent increase in applications started and submitted throughout duration of media campaign. Further, the advertisements led to engagement by viewers in all 64 parishes across Louisiana.

### DIGITAL CAMPAIGN HAF SOCIAL

**119.6K**  
REACH

**2,399**  
LINK CLICKS

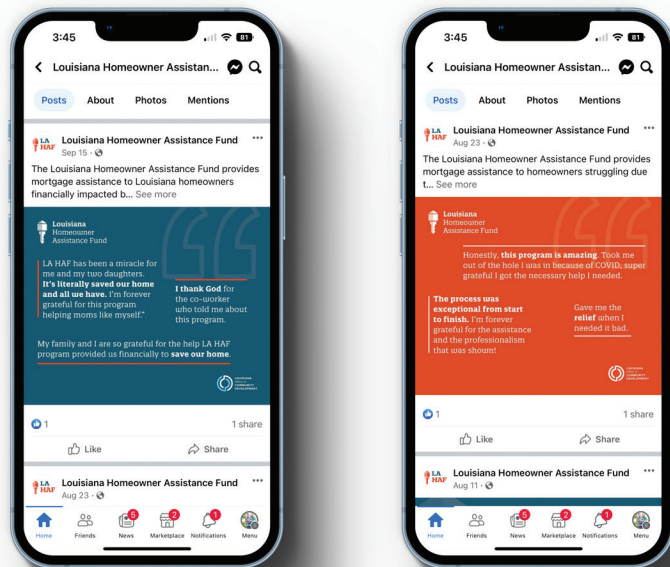


The above graph shows when various components of the campaign were implemented as it relates to applications started and submitted. The program saw a successful increase throughout the campaign as more components were added, displayed here.

## EARNED MEDIA AND SOCIAL MEDIA

The program has leveraged notable program milestones and updates into effective earned media opportunities, increasing awareness, website activity, and program applications.

Additionally, the program uses its Facebook page to establish credibility and share testimonials from homeowners who have received assistance, to increase trust among those hesitant to apply and add a relatable, human element to outreach.



## COMMUNICATIONS AND APPLICANT RELATIONS

Since inception, the program has remained committed to being accessible and available to target audiences and applicants. LA HAF established a call center and email account, monitored daily, to provide direct access and two-way communication between program staff and stakeholders.

The call center is open 8 a.m. – 5 p.m., Monday through Friday. The program has representatives who are trained in application intake, in assisting applicants with accessibility needs, and with translation services.. The program call center receives an average of 775 per day and 3,880 calls per week.

Similarly, the program’s informational email account, which is linked to a contact form on the program website and included on program resources, is available to triage inquiries and provide direction on next steps to interested homeowners, applicants, or stakeholders. Between January 2022 and September 2022 the info account received over 3,600 emails (based on best available data).

Additionally, the program engages applicants who have successfully gone through the program and received assistance, via a monthly survey, to assess the program’s current processes, inform future changes, and gather feedback. Negative feedback is documented and used to identify problems, proactively address issues, and build processes to increase accessibility and success. Positive feedback gathered through the survey translates to testimonials shared on the program website and social media to build trust and raise awareness.

### Testimonials



Honestly, this program is amazing. Took me out the hole I was in because of COVID, super grateful I got the necessary help I needed.

They kept me in touch with every step I really didn't have to worry about the process of what was going to happen. I'm grateful for the help.

Saved us. Literally saved us. We were going into foreclosure before they came through. Everyone there was absolutely exceptional to deal with.



## EMAIL

Email serves as the primary method of communicating with homeowners and applicants to share large program updates and pertinent information.

- Seven total batches of emails were sent to applicants who had already received funding from the program asking for feedback through a participant experience survey, with an average open rate of 65%
- The program sent a total of 4109 outreach emails to potential applicants, with an average open rate of 60%

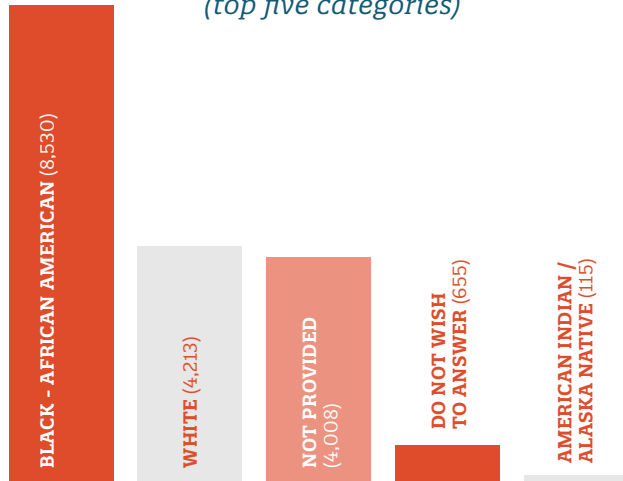


- The program sent 3 batches of emails, totaling 11,527 emails, to applicants who had withdrawn from the program asking for feedback through an Incomplete Application Feedback survey, with an average open rate of 58%

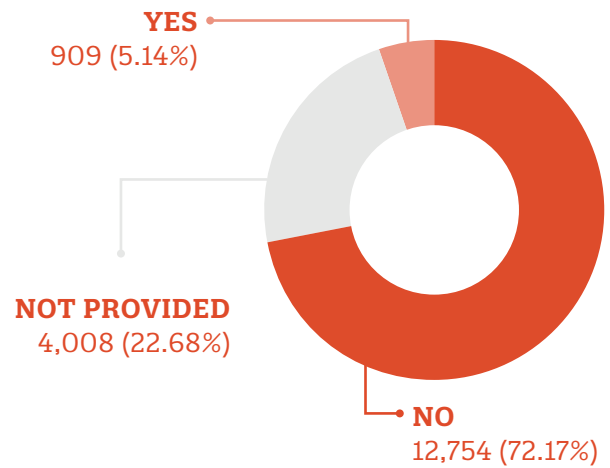
*\*Average open rate is 21.33%, as reported by MailChimp, LA HAF's email marketing platform*

### HOMEOWNER RACE

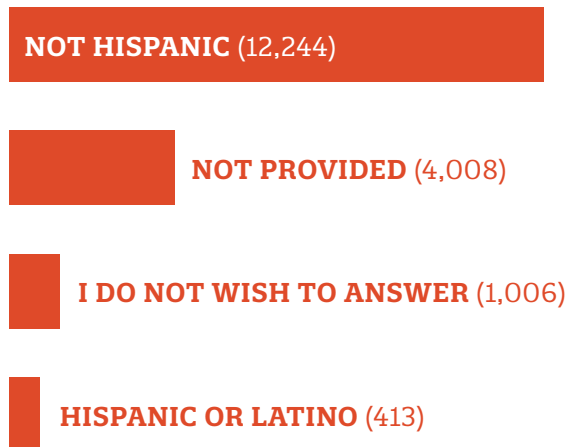
*(top five categories)*



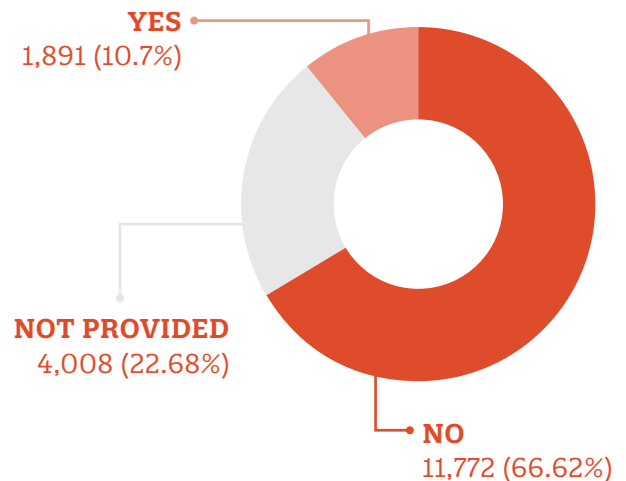
### HOMEOWNER VETERAN STATUS



### HOMEOWNER ETHNICITY



### HOMEOWNER DISABILITY STATUS



# Best Practices and Coordination with Other HAF Participants

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## LENDER AND SERVICER OUTREACH

LA HAF engaged lender and servicer groups from the beginning as critical partners of the program, not only for streamlining processing and record transfers, but also to inform customers of available program assistance through LA HAF. The program has hosted informational webinars for partner lenders and servicers on application processing and how to engage their customers; provided email communications regarding program updates; and created a lender-specific communications toolkit and resource hub on the website. .

Following outreach to partner lenders and servicers encouraging them to connect their customers to the program, LA HAF typically sees an increase in applications to follow.

Additionally, the Louisiana Homeowner Assistance Fund has worked with national and local servicers to plan a webinar for their customers who may be potentially eligible and have provided catered collateral for marketing.

For the 12-month period between September 2021 through September 2022, the FHA Neighborhood Watch report indicates FHA servicers reduced the number of seriously delinquent mortgages in the state of Louisiana from 13,356 to 5,773. During this same period, the Louisiana HAF Program provided 2,126 eligible homeowners (with FHA loans) with reinstatement assistance. This represents 37% of the total FHA-reported reductions in seriously delinquent loans in the state.

The program has regularly engaged the Louisiana Bankers Association to share program information with local organizations and connect their respective customers to available assistance.



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[haf.lacovidhousing.com](https://haf.lacovidhousing.com)