



Louisiana Homeowner Assistance Fund

The Louisiana Homeowner Assistance Fund program is a free, federally funded financial relief program for homeowners financially impacted by COVID-19 who are behind on their mortgages and at risk of foreclosure.

ELIGIBLE HOMEOWNERS

- Must own and occupy a home in Louisiana as their primary residence
- Must meet income qualifications
- Must have experienced a financial hardship associated with the COVID-19 pandemic
- Loan must be delinquent and/or in forbearance or foreclosure

WHAT DOES THE PROGRAM COVER?

- This program focuses on helping Louisiana homeowners who are behind on their mortgages due to the impacts of COVID-19 get current and reinstated
- Up to \$25,000 in assistance can be used to cover loan balances and escrowed/associated fees (e.g. property taxes, property or flood insurance, HOA fees)

The program can provide up to \$25,000 to bring an eligible homeowner current on their mortgage.

Homeowners who are more than \$25,000 behind on their mortgage will be referred to a HUD-certified Housing Counseling Agency for assistance.

ELIGIBLE PROPERTIES



Single-family (attached or detached)



Condominium units



1 to 4-unit properties where the homeowner is living in one of the units as their primary residence



Manufactured homes permanently affixed to real property and taxed as real estate



Mobile homes not permanently affixed to real property

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The program is funded through the U.S. Treasury Department and administered by the Louisiana Office of Community Development.