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

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.