

**MORTGAGE RELIEF**



**Louisiana**  
Homeowner  
Assistance Fund

# Online Application User Guide

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**The State of 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 facing potential default and/or foreclosure. The program is funded through the U.S. Treasury Department and administered by the Louisiana Office of Community Development.*



**LOUISIANA**  
Office of  
**COMMUNITY**  
**DEVELOPMENT**

# Overview

## What is the Louisiana Homeowner Assistance Fund?

The Louisiana Homeowner Assistance Fund program is a free, federal financial relief program for homeowners financially impacted by COVID-19 who are behind on their mortgages and at risk of foreclosure. The program, which can provide up to \$25,000 per eligible homeowner, is funded through the U.S. Treasury Department and administered by the Louisiana Office of Community Development.

**WHO:** Louisiana homeowners can apply.

**WHAT:** The program can provide up to \$25,000 in assistance to cover mortgage loan balances and escrowed/associated fees (e.g. property taxes, property or flood insurance, HOA fees).

## How do I know if I am eligible for the program?

You are eligible if you meet the following requirements:

- Own and occupy a home in Louisiana as your primary residence
- Meet income qualifications of 150% area median income or 100% of the median income for the United States, whichever is greater\*
- Have experienced a financial hardship caused directly or indirectly by the COVID-19 pandemic

\* To view the AMI table for each Louisiana parish, please visit [haf.lacovidhousing.com/AMI](https://haf.lacovidhousing.com/AMI).

## Need further assistance?

If you need help filling out your application, please contact our call center at **833-88-LAHAF (833-885-2423)**.

Call Center Hours of Operation: **Monday – Friday, 8 am – 5 pm**

# Initial Screening

First time users will need to fill out the initial screening questionnaire to determine eligibility.

### Questionnaire

1. Is the property you are requesting assistance for your primary residence?

Yes  No

[Next →](#)

[Cancel](#)

# Applicant Login

## Create an Account

You will need to register to create a unique username and password for your account.

*Note: If you have already registered, you can log back in with your username and password.*

Have you already registered, but forgotten your password? No problem. You can reset your password where it says **Forgot Password?**

### Create an Account

First Name

Last Name

How'd you hear about us?

Select One ▼

# Verification

Upon clicking **“Create Account”** a 6-digit security code will be emailed to you for identity verification.

Please check your inbox and type in the 6-digit code when prompted.

## 6-Digit Security Code

Check your inbox for the email address you provided. You should receive a 6-digit security code that will help us verify your identity.

# Application Portal

After submitting the 6-digit verification code, you will be taken to the application portal main page where you can begin your application.

Welcome to the application portal for the State of Louisiana HAF Program! We are here to provide you with assistance and information on how to apply to receive aid.

- ✔ Tell us about you ^
- ✔ Tell us about your co-applicant(s) ^
- ✔ Tell us about your household ^
- ✔ Tell us about your loan(s) ^
- ✔ Tell us about your need for assistance ^
- ✔ Tell us about your finances ^
- ✔ Tell us about your hardship ^
- ✔ Documents ^
- ✔ Signatures ^

# Tell us about you

The first section of the application will provide basic information. You will need to provide the following:

- Name
- Primary phone number
- Email
- Date of birth
- Gender
- Race
- Ethnicity
- Veteran status
- Are you disabled?
- Social Security number
- Marital status
- Employment status
- Are you actively in bankruptcy?

### Tell us about you

First Name \*

This field is required

Middle Name

Last Name \*

This field is required

Primary Phone Number \*

Secondary Phone Number

Email

Date of Birth \*

Gender \*

Race \*

Ethnicity \*

Veteran \*  Yes  No

Race \*

Ethnicity \*

Veteran \*  Yes  No

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# About the property

In this section, you will provide information about the property for which you are applying for mortgage assistance for.

Enter property details:

- Property type
- Address
- Parish
- City
- State
- Zip
- Is this property your mailing address?

You will then need to verify the address submitted.

### About the Property

Property Type \*

Address 1 \*  Address 2

County \*

City \*  State  Zip \*

Is this property address also your mailing address? \*  
 Yes  No

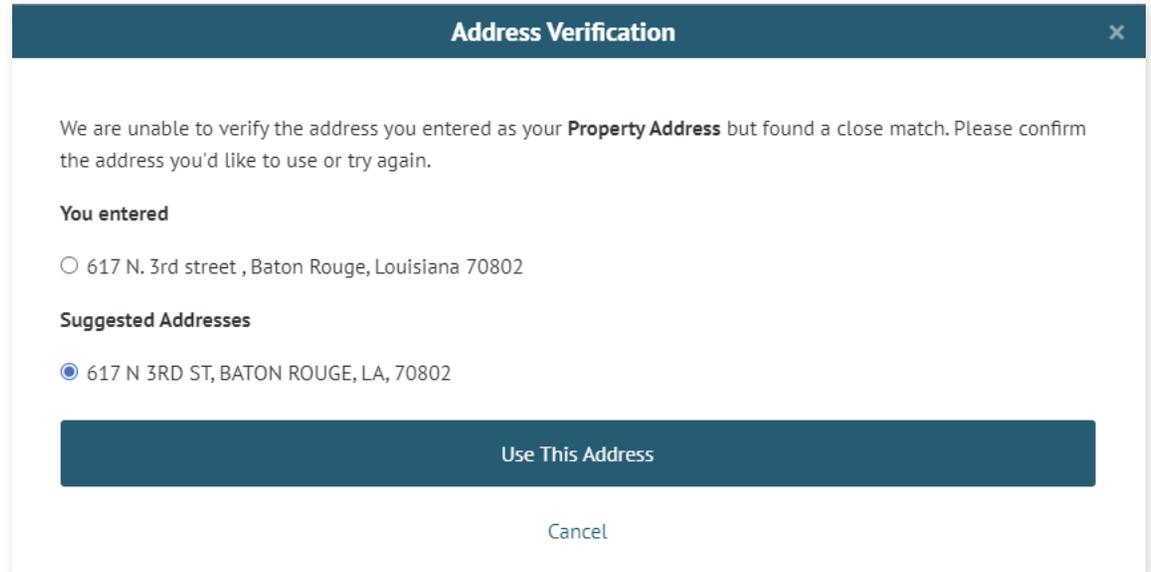
# Address verification

For address verification, you might receive a pop-up that says:

“We are unable to verify the address you entered as your Property Address but found a close match. Please confirm the address you’d like to use or try again”

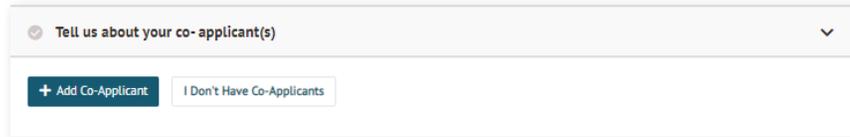
In most instances, the address will be the same, only formatted differently. Either select to proceed with the reformatted address or try again.

Click **“Save.”**

A screenshot of an "Address Verification" pop-up dialog box. The title bar is dark blue with the text "Address Verification" and a close button (X). The main content area is white and contains the following text: "We are unable to verify the address you entered as your **Property Address** but found a close match. Please confirm the address you'd like to use or try again." Below this, there are two sections: "You entered" with a radio button and the text "617 N. 3rd street , Baton Rouge, Louisiana 70802", and "Suggested Addresses" with a selected radio button and the text "617 N 3RD ST, BATON ROUGE, LA, 70802". At the bottom, there is a dark blue button labeled "Use This Address" and a "Cancel" link.

# Tell us about your co-applicant(s)

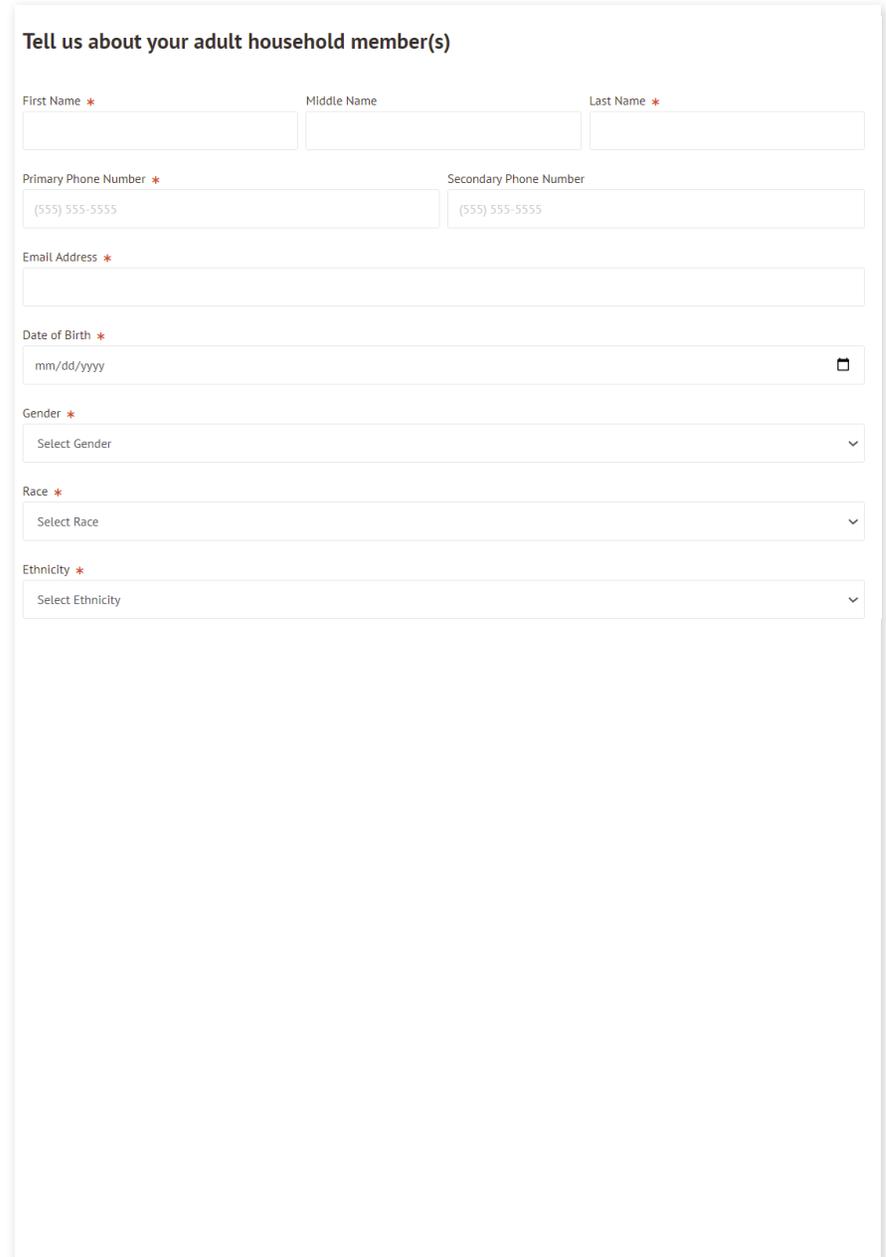
In this section, you will be able to provide information about your co-applicant(s). If you do not have any co-applicants, click **“I Don’t Have Co-Applicants.”**



This section of the application will provide basic co-applicant information. You will need to provide the following:

- Name
- Primary phone number
- Email
- Date of birth
- Gender
- Race
- Ethnicity
- Veteran status
- Are you disabled?
- Social Security number
- Marital status
- Employment status
- Are you actively in bankruptcy?
- Relationship to homeowner

Click **“Save.”**



**Tell us about your adult household member(s)**

First Name \* Middle Name Last Name \*

Primary Phone Number \* Secondary Phone Number

(555) 555-5555 (555) 555-5555

Email Address \*

Date of Birth \* mm/dd/yyyy

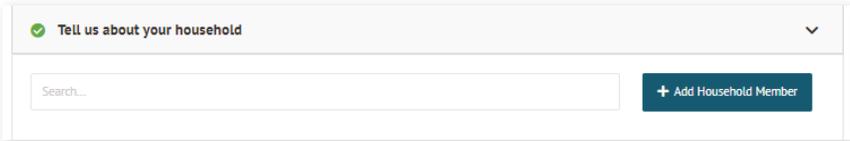
Gender \* Select Gender

Race \* Select Race

Ethnicity \* Select Ethnicity

# Tell us about your household

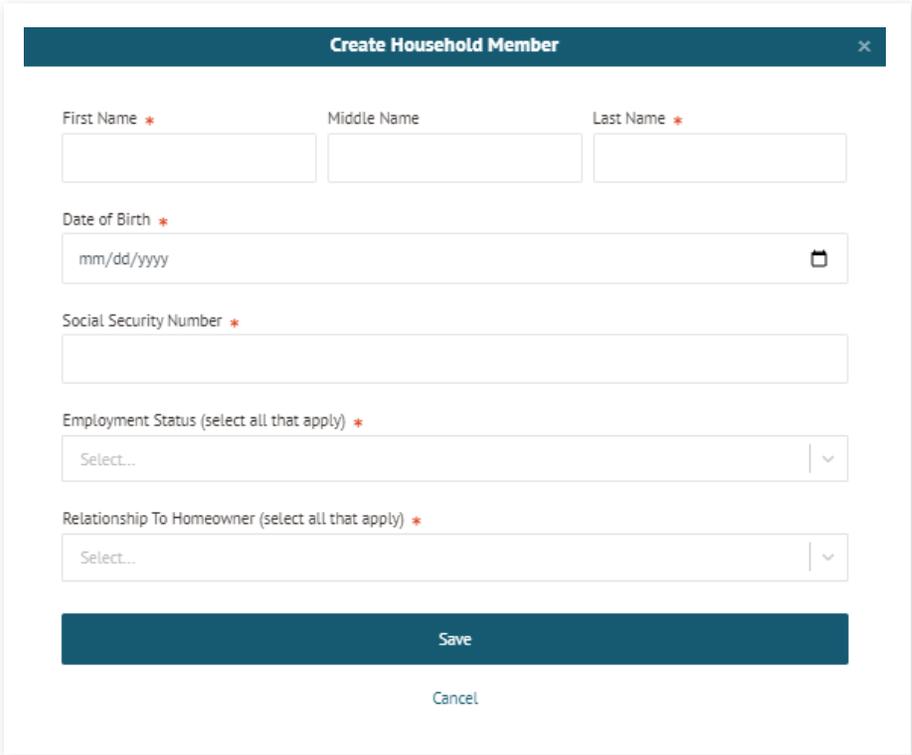
In this section, you will be able to provide information for all of the members of your household, including both adults and children, if applicable.



You will need to provide the following for each household member:

- Name
- Date of birth
- Social Security number
- Employment status
- Relationship to homeowner

Click **“Save.”**



**Create Household Member** [X]

First Name \*      Middle Name      Last Name \*

Date of Birth \*  
mm/dd/yyyy

Social Security Number \*

Employment Status (select all that apply) \*  
Select...

Relationship To Homeowner (select all that apply) \*  
Select...

Save

Cancel

# Tell us about your loan(s)

After clicking **“Add Loan”** on the main application page, you will be able to provide information regarding your lender and mortgage.

You will provide the following to the best of your ability:

- Lender
- Mortgage type
- Purchase price
- Purchase date
- Mortgage account number
- Current mortgage balance
- Current mortgage payment
- Current mortgage interest rate
- Is this loan in default?
- Have you received a foreclosure notice?
- Has your loan been in forbearance?
- Was a FHA HUD claim filed due to pandemic delinquency?
- Are you in the process of a loan modification?
- Do you have any HOA or Condo fees?

If you do not know all the requested information, please fill out as much as possible and a program representative will work with you on filling in the gaps.

Click **“Save.”**

### Tell us about your loan(s)

Lender \*

Mortgage Type \*

Original Mortgage Balance \*

Purchase Date \*

Mortgage Account Number \*

Current Mortgage Balance \*

Current Mortgage Payment \*

Current Mortgage Interest Rate \*  
 %

Is this loan in default? \*  
 Yes  No

Have you received a foreclosure notice? \*  
 Yes  No

Has your loan been in forbearance? \*  
 Yes  No

Was a FHA HUD claim filed due to pandemic delinquency? \*  
 Yes  No

Are you in the process of a loan modification? \*  
 Yes  No

Do you have any HOA or Condo fees? \*  
 Yes  No

# Tell us about your need for assistance

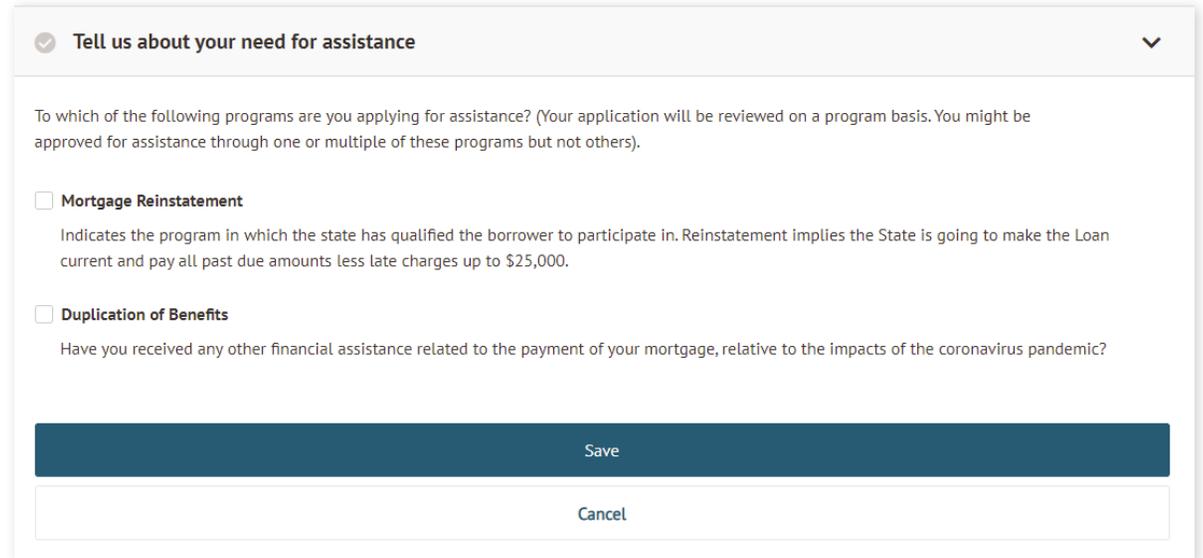
In this section, you will need to check the box confirming that you are applying for the **“Mortgage Reinstatement”** program.

Click **“Edit.”**

Check the box that says **“Mortgage Reinstatement.”**

If you received any other financial assistance related to your mortgage, relative to the coronavirus pandemic, please check the box that says **“Duplication of Benefits.”**

Click **“Save.”**



**Tell us about your need for assistance**

To which of the following programs are you applying for assistance? (Your application will be reviewed on a program basis. You might be approved for assistance through one or multiple of these programs but not others).

**Mortgage Reinstatement**  
Indicates the program in which the state has qualified the borrower to participate in. Reinstatement implies the State is going to make the Loan current and pay all past due amounts less late charges up to \$25,000.

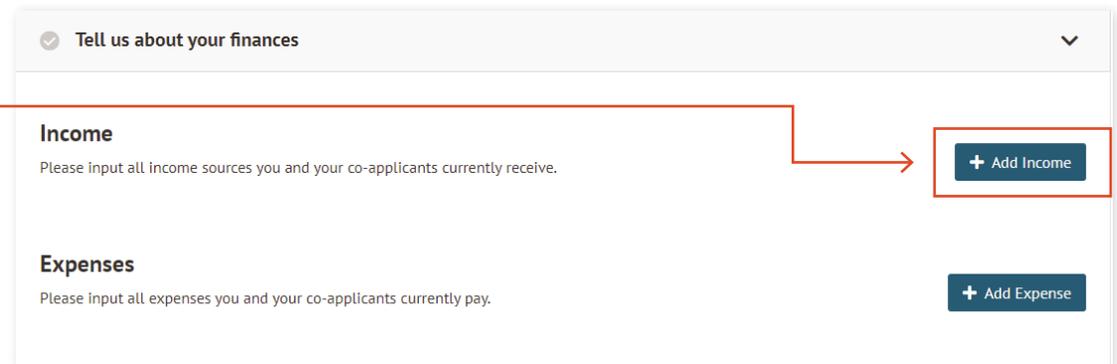
**Duplication of Benefits**  
Have you received any other financial assistance related to the payment of your mortgage, relative to the impacts of the coronavirus pandemic?

Save

Cancel

# Tell us about your finances

In this section, you will add information for both income and expenses. To start, click **“Add Income.”**



**Tell us about your finances**

**Income**  
Please input all income sources you and your co-applicants currently receive.

**Expenses**  
Please input all expenses you and your co-applicants currently pay.

+ Add Income

+ Add Expense

# Add income

In this section, provide the following information:

- Household Member
- Category
- Frequency
- Amount
- Description

**Add Income**
✕

Household Member \*

Select...
▼

Category \*

Select...
▼

Frequency \*

Select...
▼

Amount \*

\$

Description

Save

Cancel

# Add expenses

In this section, provide the following information:

- Household Member
- Category
- Frequency
- Amount
- Description

**Add Expense**
✕

Household Member \*

Select...
▼

Category \*

Select...
▼

Frequency \*

Select...
▼

Amount \*

\$

Description

Save

Cancel

# Tell us about your hardship

In this section, declare your reason(s) for hardship, and as such, your reason for applying for mortgage assistance.

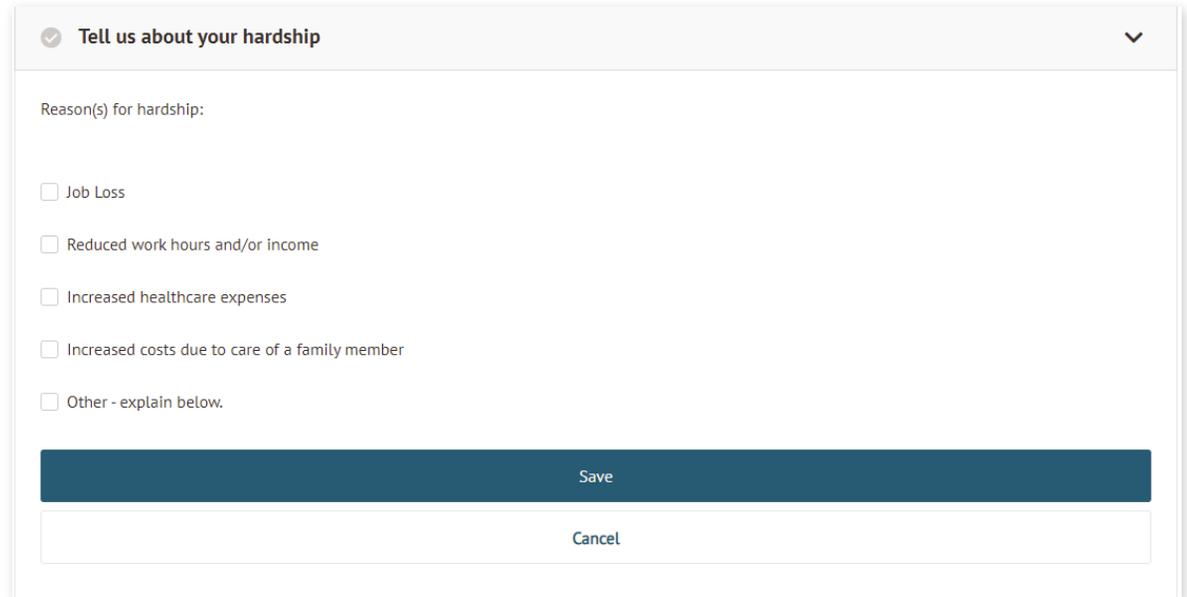
Click **“Edit.”**

Select all that apply from the following:

- Job loss
- Reduced work hours and/or income
- Increased healthcare expenses
- Increased costs due to care of a family member
- Other- explain below

If you select **“Other”**, a box will be provided that says “Explanation” where you can explain your hardship.

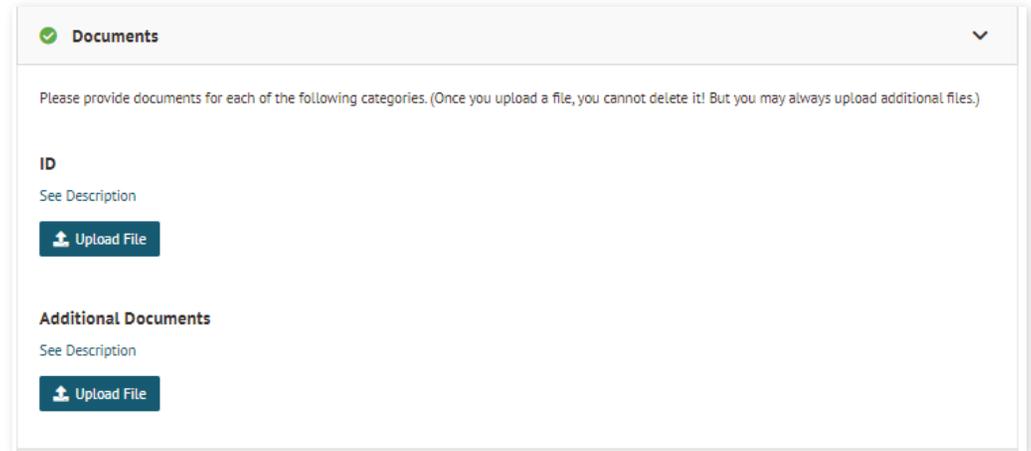
Click **“Save.”**

A screenshot of a web form titled "Tell us about your hardship". The form has a header with a checkmark icon and a dropdown arrow. Below the header, the text "Reason(s) for hardship:" is followed by five radio button options: "Job Loss", "Reduced work hours and/or income", "Increased healthcare expenses", "Increased costs due to care of a family member", and "Other - explain below.". At the bottom of the form, there are two buttons: a dark blue "Save" button and a white "Cancel" button with a thin border.

# Documents

In this section, you will be able to submit a copy of your photo ID. You will also be able to provide any additional documents to supplement your application. If documentation is needed for your application, your case manager will let you know following the submission of your application.

*Please note: Once you upload a file, you will not be able to delete it.*



The screenshot shows a 'Documents' section with a green checkmark icon and a dropdown arrow. Below the header, there is a message: 'Please provide documents for each of the following categories. (Once you upload a file, you cannot delete it! But you may always upload additional files.)'. There are two categories listed: 'ID' and 'Additional Documents'. Each category has a 'See Description' link and an 'Upload File' button with a plus icon.

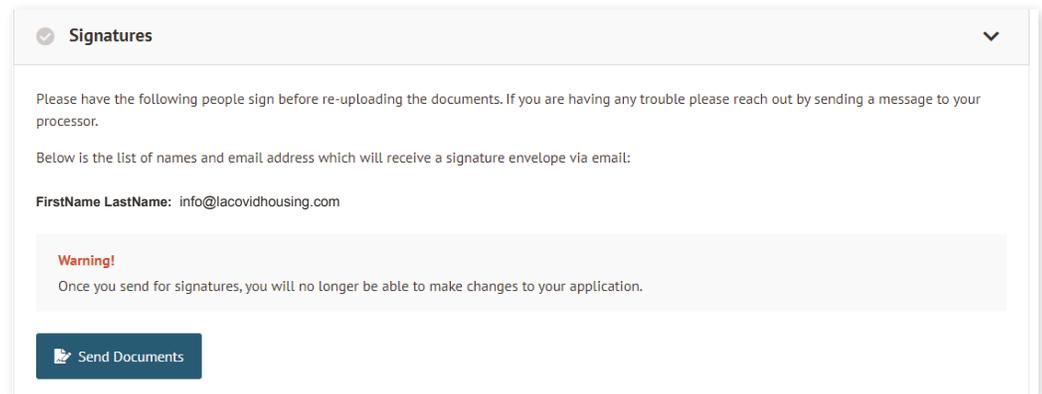
# Signatures

Once all other sections have been completed, you will be able to select the **“Signatures”** section.

Applicants, co-applicants, and household members over age 18 will have to sign – this is for income verification purposes for all 18+ HH members.

Applicants and co-applicants will receive a signature envelope via email to be signed and submitted.

*Note: Once you send for signatures, you will no longer be able to make changes to your application.*



The screenshot shows a 'Signatures' section with a checkmark icon and a dropdown arrow. Below the header, there is a message: 'Please have the following people sign before re-uploading the documents. If you are having any trouble please reach out by sending a message to your processor.' Below this, it says: 'Below is the list of names and email address which will receive a signature envelope via email:'. There is a text field with 'FirstName LastName: info@lacovidhousing.com'. A warning box with a red border and 'Warning!' text says: 'Once you send for signatures, you will no longer be able to make changes to your application.' At the bottom, there is a 'Send Documents' button with a plus icon.

**Submitting your signature is the last step in submitting your application. Once you submit your signatures sent to your email, then your case manager will contact you for next steps with your application.**

**You will be able to log back into the Application Portal to review the status of your application at any point in time.**