

MORTGAGE RELIEF



Louisiana
Homeowner
Assistance Fund

Online Application User Guide

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.

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 *

Middle Name

Last Name *

This field is required

This field is required

Primary Phone Number *

(555) 555-5555

Secondary Phone Number

(555) 555-5555

Email

info@lacovidhousing.com

Date of Birth *

mm/dd/yyyy

Gender *

Select

Race *

Select Race

Ethnicity *

Select

Veteran *

☐ Yes
 ☐ No

Select

Race *

Select Race

Ethnicity *

Select

Veteran *

☐ Yes
 ☐ No

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 *

Select

Address 1 *

Address 2

County *

Select

City *

State

Zip *

Louisiana

Is this property address also your mailing address? *

☐ Yes
☐ No

Verify Address

Cancel

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.”**

Address Verification

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.

You entered

☐ 617 N. 3rd street , Baton Rouge, Louisiana 70802

Suggested Addresses


☒ 617 N 3RD ST, BATON ROUGE, LA, 70802

Use This Address

Cancel

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.”**

 Tell us about your co-applicant(s)

+ Add Co-Applicant

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

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.

 Tell us about your household

+ Add Household Member

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

First Name *

Middle Name


Last Name *

Date of Birth *




Social Security Number *

Employment Status (select all that apply) *



Relationship To Homeowner (select all that apply) *



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 *

Select

Mortgage Type *

Select

Original Mortgage Balance *

\$

Purchase Date *

mm/dd/yyyy

Mortgage Account Number *

Current Mortgage Balance *

\$

Current Mortgage Payment *

\$

Current Mortgage Interest Rate *

3.25

%

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

Save

Cancel

Tell us about your need for assistance

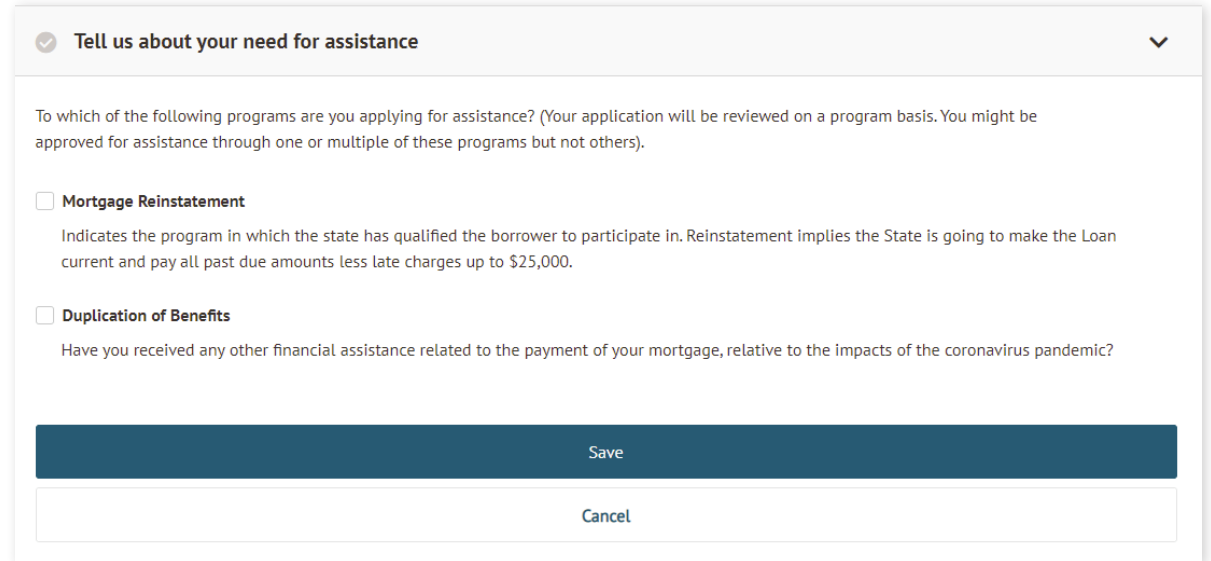
In this section, you will need to check the box confirming that you are applying for the **“Mortgage Reinstatement”** program.

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.

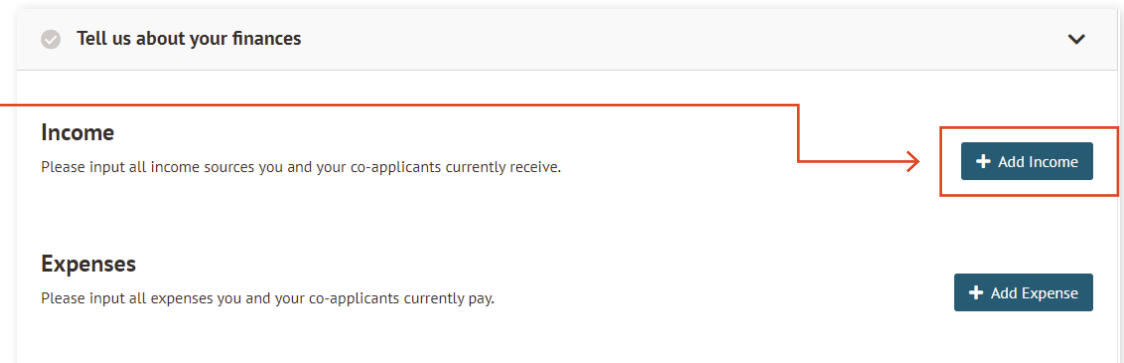
☐ **Duplication of Benefits**
Have you received any other financial assistance related to the payment of your mortgage, relative to the impacts of the coronavirus pandemic?

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.”**


Tell us about your hardship


Reason(s) for hardship:

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

Save

Cancel

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.

Documents

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.)

ID

See Description

Upload File

Additional Documents

See Description

Upload File

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.

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.

Signatures

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 is the list of names and email address which will receive a signature envelope via email:

FirstName LastName:

info@lacovidhousing.com

Warning!

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

Send Documents