



# Louisiana Homeowner Assistance Fund

POLICIES AND PROCEDURES





## REVISION HISTORY

VERSION	REVISION DESCRIPTION	RELEASE DATE
1	Initial version (pilot program)	09/22/21
2	Post-Treasury plan approval	12/13/21



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## 1.0 Definitions

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**100% of the area median income (AMI)** for a household means two times the income limit for very low-income families, for the relevant household size, as published by the U.S. Department of Housing and Urban Development (HUD) in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the Homeowner Assistance Fund (HAF).

**100% of the median income for the United States (NMI)** means the median income of the United States, as published by HUD for purposes of the HAF.

**150% of the area median income (AMI)** for a household means three times the income limit for very low-income families, for the relevant household size, as published by HUD in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the HAF.

**Applicant** refers to the homeowner(s) applying for assistance.

**Associated fees** with respect to a mortgage refers to recurring costs/fees such as escrowed values for insurance, taxes, homeowner's association, et al.

**Dwelling** means any building, structure, or portion thereof that is occupied as, or designed or intended for occupancy as, a residence by one or more individuals.

**Financial hardship** means a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

**Household size** is the sum of all individuals residing in the home as their primary residence.

**Household income** is the sum of all income earned by individuals, 18 years of age and older, who reside in the home as their primary residence.

**Mortgage** means any credit transaction (1) that is secured by a mortgage, deed of trust, or other consensual security interest on a principal residence of a borrower that is (a) a one- to four-unit dwelling, or (b) a residential real property that includes a one- to four-unit dwelling; and (2) the unpaid principal balance of which was, at the time of origination, not more than the conforming loan limit. For purposes of this definition, the conforming loan limit means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, a mortgage secured by a two-family residence, a mortgage secured by a three-family residence, or a mortgage secured by a four-family residence, as determined and adjusted annually under section 302(b)(2) of the Federal National Mortgage Association Charter Act (12 U.S.C. 1717(b)(2)) and section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act (12 U.S.C. 1454(a)(2)). A reverse mortgage, a loan secured by a manufactured home, or a contract for deed (also known as a land contract) may fall within this definition if it satisfies the criteria in this paragraph, in accordance with applicable state law.

**Socially disadvantaged individuals** are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or



cultural bias within American society; (2) resident of a majority-minority Census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land; or (5) individual who lives in a persistent-poverty parish, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with a process developed by a HAF participant for determining whether a homeowner is a socially disadvantaged individual in accordance with applicable law, which may reasonably rely on self-attestations.

## 2.0 Program Overview and Background

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On March 11, 2021, President Biden signed into law the American Rescue Plan Act (*hereinafter referred to as the "ARPA"*), setting aside a total of \$1.9 trillion in federal funding for coronavirus pandemic related expenses and needs. Section 3206 of the ARPA established the Homeowner Assistance Fund ("HAF"), which provides approximately \$9.9 billion in federal funding to states, territories, and tribal governments to assist low- to moderate-income homeowners who have experienced a negative financial impact associated with the coronavirus pandemic. The federal entity responsible for administering and overseeing HAF programs is the U.S. Department of Treasury (Treasury).

Relative to homeowner assistance funding, the State of Louisiana received a total allocation of \$146,668,557.00. The guidance provided by Treasury dictates that funding may be used to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing. Through the Louisiana HAF program, **applicants are eligible to receive maximum assistance totaling \$25,000, with a focus on mortgage assistance.** Note that this threshold may be amended by the State of Louisiana at any time.

## 3.0 Qualified Expenses

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The priority Louisiana HAF program will provide mortgage assistance to eligible households, providing reinstatement payments and payments over time for three key populations: mortgage loans in forbearance, delinquent loans not in forbearance, and loans in foreclosure. These populations will have their unpaid balance and associated fees (if applicable) paid to bring the loan current and to reinstate loans in the foreclosure process. In some instances, with respect to federally backed loans, the program will not be able to pay penalties or additional fees related to principal non-payment, although this may change pending evolving federal regulatory guidance.

Additional programs under consideration will be vetted based on need and available funding after the priority program has launched. The state will take a holistic approach to program offerings, with complementary programs intended to assist homeowners in obtaining manageable future monthly mortgage payment amounts, and to provide support for bringing homes up to safe and healthy living condition standards. These wrap around support programs are intended to be offered along with financial case management and counseling to determine the best path for applicants to obtain a sustainable debt/equity ratio. These may include: Loan Modification Assistance



(reduce interest rates, pay down principal), Tax or HOA Lien Assistance, utilities, and Home Repair and Maintenance Grants.

## 4.0 Homeowner Eligibility

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To qualify for assistance, an applicant must:

1. Own and occupy the home, which must be located in Louisiana, as their primary residence;
2. Have a total household income equal to or less than 150% AMI or 100% of the median income for the United States, whichever is greater; and
3. Attest to experiencing a financial hardship after January 21, 2020 (including hardship that began before January 21, 2020, but continued after that date) such as job loss, a reduction in household income, incurred significant costs for health care or experienced other financial hardship due to the coronavirus pandemic.

## 5.0 Property Eligibility

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To be eligible for HAF assistance, properties must be located in Louisiana, and must be an owner-occupied one-to-four-unit dwelling, or in the case of a land contract or contract for deed, occupied by the documented buyer, and may include:

- Single-family (attached or detached) properties;
- 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; or
- Mobile homes not permanently affixed to real property

It is the state's intent to use third party data to verify eligibility requirements. If third party verification is not possible, the state may require the collection of additional documentation from the applicant in addition to applicant self-certifications. In the case of documenting occupancy, if third party verification is not possible, it may be determined based on a self-certification and additional documentation provided by the homebuyer, to include any one of the following: driver's license or state ID, utility bill, phone or internet bill, bank statement, mortgage statement, property tax bill, tax return, deed, or any government issued document that includes name and address.

## 6.0 Program Overview

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The program will consider three main populations of need:

- loans in foreclosure;
- loans not in forbearance but delinquent; and,
- loans in forbearance.



These populations will have their unpaid balance and associated fees (if applicable) paid to bring the loan current and for foreclosures to reinstate – up to the funding limit as set by the state. For applications where the homeowner is unemployed at the time of application, or applications wherein either the applicant, co-applicant or household member have been unemployed for twelve (12) weeks or more in the year of application may also be eligible for future mortgage payment assistance for up to three months, which would be included in the not-to-exceed \$25,000 cap. Applicants who are deemed underemployed or have a substantiated continuing hardship that have provided supporting documentation may be approved for three forward mortgage payments at the discretion of the Program Manager or at the recommendation of a HUD-certified Housing Counseling Agency (HCA).

Assistance provided through the program will be applied in the following order of priority:

- Mortgage/housing loan reinstatement (including escrows) or payments to make loan current, with possible advance payments available.
  - HAF funds may be used to reduce a homeowner’s monthly mortgage/loan payments for up to three months (advance payments) pending verification of unemployment of applicant or household member, plus an additional three months pending re-certification (six months total), or until the Maximum Amount of Assistance is reached (Currently the Maximum Award Cap is \$25,000, and subject to change).
- Property taxes and homeowner’s insurances (hazard and mortgage), if escrowed.
- Condominium/homeowners’ association fees, if escrowed.
- For those in foreclosure and/or bankruptcy, applicants will be provided with information for housing counseling agencies and non-profit legal services providers.

## 7.0 Income Targeting

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Applicants with a household income of 100% AMI and below will be prioritized. As per the guidance from Treasury, no less than 60% of the funds must be used for households with incomes (1) equal to or less than 100% of the AMI or (2) equal to or less than 100% of the median income for the United States, whichever is greater. The remaining allocation to the state must be prioritized for socially disadvantaged individuals, and after prioritization to those individuals, funds will be made available to other eligible households under the 150% AMI threshold in accordance with Treasury guidance. The program will utilize gross income for making determinations (not net income), including when calculating income on an annualized basis.

## 8.0 Targeting Specific Groups of Homeowners

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Based upon the guidance provided by Treasury, the state also recognizes the need to conduct outreach specifically tailored to target potentially eligible households, which includes those that have mortgages made with the proceeds of revenue bonds, mortgages backed by the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), or US Department of Agriculture (USDA). During the application process, homeowners self-certify their mortgage type, such as FHA, VA, or USDA, and if they have a mortgage made with the proceeds of mortgage revenue bonds.





Applicants will have the option on the application to select if their mortgage falls within one of the types above, and are also asked about foreclosure status, which may then trigger an urgent need review and in particular if a sale date has been set by their lender as part of foreclosure. Applicant-provided information contributes to prioritization, such as income and socially-disadvantaged data as discussed further in the following section, but on the whole applications will be reviewed on a first-come, first-served basis. Exceptions to the priority detailed above may include but not be limited to income qualified homeowners who may have a conventional loan and not have forbearance or loss mitigation options available to them.

## 9.0 Prioritization for Socially Disadvantaged Applicants

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In accordance with Treasury guidance, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. Any amount not made available to homeowners that meet this income-targeting requirement must be prioritized for assistance to socially disadvantaged individuals, with funds remaining after such prioritization being made available for other eligible homeowners, including those with both government-backed and conventional loans.

The US Dept. of Treasury has defined socially disadvantaged individuals as those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Below, the state has listed the indicators of impairment under this definition, and the process by which these homeowners will be identified and prioritized:

- (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society – to be automatically flagged according to demographic data submitted by applicant through the application portal.
- (2) resident of a majority-minority Census tract
- (3) individual with limited English proficiency – to be automatically flagged for those applicants that submit an application in a language other than English; applicants will also have the option to indicate LEP status on the application, even if the application is completed in English.
- (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home Land

For applications that are between 100% and 150% AMI, the state will prioritize applications that are categorized as socially disadvantaged. Once priority applications have been reviewed, the applications will then be reviewed on a first-come, first-served basis based on the submission date. This method allows the program to meet the prioritization requirements outlined by Treasury as well as ensure uninterrupted funding. The only exception to the priority detailed above will be those homeowners that can prove they are currently facing foreclosure.



## 10.0 Financial Hardship

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Applicants are required to attest to experiencing a financial hardship due to the coronavirus (Covid19) pandemic after January 21, 2020 (including hardship that began before January 21, 2020, but continued after that date). Examples of financial hardships include, but are not limited to, the following:

1. Job loss;
2. Reduced work hours and/or income;
3. Increased healthcare expenses; or
4. Increased costs due to care of a family member.

## 11.0 Application Information Verification and Documentation

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Wherever feasible, the program will utilize third-party, or proxy, verification methodologies to validate and confirm information submitted by the applicant. The information provided by the applicant during the application process, accompanied by the third-party authorization release, allows the program to work with other state agencies, banks/mortgage lenders, and/or federal entities to gather the majority of the information necessary to process applications. In some instances, the program may need additional information from the applicant to validate or confirm aspects of the application in order to complete eligibility reviews. The LA HAF Program Manager is responsible for conducting eligibility reviews and determining sufficiency of third-party data and applicant-provided data to meet eligibility criteria, and further for requesting additional required documentation from applicants when necessary, should conflicts exist between applicant-provided data and third-party data sources, or within documentation provided by an applicant. In short, if the Program Manager does not believe that the applicant has provided sufficient documentation to validate an eligibility component, the Program Manager will request additional supporting documentation. If the requested supporting documentation is not provided in the required timeframe, or the applicant refuses to provide requested documentation, the Program Manager will deny the application. The Program Manager is responsible for evaluating sufficiency of applicant-provided data relative to eligibility criteria, with respect to ownership and occupancy of the subject property as the primary residence, and for household income.

1. Examples of identification documentation of the Applicant/Homeowner, Spouse (if applicable), Co-Borrower (if applicable), and any other Adults living in the household (if applicable) - ***will be requested only if identification cannot be verified via third-party data. Identification documentation may also be used to support occupancy at subject address, such as in the case of a Louisiana-issued driver's license.***
  - a. Examples
    - i. Driver's License
    - ii. Passport
    - iii. State Identification Card
    - iv. Voter Registration Card
    - v. School Registration form
    - vi. Library card
    - vii. Student ID
    - viii. Social Security Card

- ix. Military ID
  - x. Naturalization certificate
  - xi. Lawful permanent residency card
  - xii. Employment authorization document
2. Examples of documentation for proof of home ownership and occupancy – **will be requested only if home ownership and occupancy cannot be verified via third-party data.**
    - a. Examples
      - i. Print out from the Parish Assessor’s website (to be obtained via program staff where available) indicating homestead exemption
      - ii. Cash Deed
      - iii. Bill of Sale
      - iv. Property Tax Assessment
  3. Power of Attorney or Probate Documents, if applicable
  4. Examples of income documentation for all household members over the age of 18 – **may be requested only if income cannot be verified via third-party data. Tax returns filed in Louisiana with the application property address may also be used to support occupancy at the application property address.**
    - a. Most recent Federal Tax Return (e.g. for an application submitted in 2021, this would be the 2020 tax return)
    - b. If most recent Federal Tax Return is not available, applicant may provide most recent tax filing + self-certification attesting to fact there has been no substantial change in applicant’s income.
    - c. If neither a nor b are available, applicant may provide other documents to substantiate monthly income for the last 60 days, which will be extrapolated over 12 months to calculate total annual income.
      - i. Acceptable documents include W-2s, other Wage Statements, Unemployment Statements, Social Security Statements, etc. Applicants may also sign and submit [a 4506T form](#) to the IRS to receive a tax transcript or provide their IRS 1040.

**Note:** The Internal Revenue Service (IRS) issued guidance for tax year 2020 indicating recipients of unemployment benefits are not required to claim the first \$10,200 of UI payments. This credit is typically reflected on Schedule 1 of the 2020 tax return.
  5. Third-party authorization form digitally signed by all adult (age 18 and older) household members.

## 12.0 Workflow





## 12.1: STEP 1—APPLICATION SUBMISSION

Applicants are encouraged to submit their application and required documentation online at [www.lacovidhousing.com](http://www.lacovidhousing.com). If an applicant is unable to utilize the website, he/she may contact the Call Center at 833.88.LAHAF (833.885.2423) for assistance. The required documentation can be emailed or mailed.

**Note:** applicants should submit photocopies of documentation; do not send original copies as they will not be returned.

Email address: Email the Case Manager directly, or [info@lacovidhousing.com](mailto:info@lacovidhousing.com)  
Mailing Address: 11100 Mead Road, Suite 200 | Baton Rouge, LA 70816  
Attn: LA HAF Program

Third-party data will be utilized to verify current income and homeownership to the extent possible. Ownership will be verified immediately upon application submission. However, data files must be manually submitted to the Louisiana Workforce Commission (LWC) to verify income. This process will be completed at regular intervals and on an as-needed basis by a Manager or Supervisor.

## 12.2: STEP 2—ELIGIBILITY ANALYST REVIEW

Once the application has been completed and submitted via the application portal, and all pending third party data queries have been satisfied or if a match has not occurred with third party data verification, the eligibility analyst will review the application. At this step, the eligibility analyst is ensuring completeness and validation of requirements for eligibility (or lack thereof), with respect to verifying qualifications for the program with respect to income, ownership and occupancy, and data necessary to process the application with the lender or mortgage servicer. As applications are reviewed, they will move forward for validation of eligible determinations. Ineligible determinations will be communicated by the analyst to the applicant.

## 12.3: STEP 3—QA/QC REVIEW

The QA/QC team conducts the quality assurance and quality control (QA/QC) review to confirm and validate the status determination findings of the eligibility analyst – e.g. the application is ‘eligible’ or ‘ineligible’, and either advances the application forward for further processing and payment preparation, or provides confirmation for the eligibility analyst to provide necessary communication back to the applicant regarding ineligibility (if the application is ineligible) or may request further clarifying information, should such be needed.

## 12.4: STEP 4—PAYMENTS TEAM REVIEW / CDF PROCESS

The payments team works with lenders and mortgage servicers to share information back and forth via the Common Data File (CDF) process utilizing secure data-sharing protocols to validate data and monetary values, to prepare for payment.

## 12.5: STEP 5—PAYMENT FILE SUBMITTED TO STATE

Once the CDF process of data sharing and value validation between the program and servicers has been completed, and the payment is ready to be made, the request for payment or requisition routes from the program



through the state financial review and approval team for fund disbursement. Once the state financial team approves the funding request, the funds are transferred into the program account for remittance to servicers.

### 12.6: STEP 6—PROGRAM REMITS PAYMENTS TO SERVICERS

After the state financial team has transferred funds into the program account, the program makes the Automated Clearing House (ACH) transfer payment to the servicer. After payment has been remitted to the servicer, the servicer then sends a P-record indicating the payment has been received and applied to the account, and then a T-Record is then generated by the program and sent to the servicer, representing a termination or completion of the transaction, and effectively serving as the closeout.

**Note: As part of the CDF process (outlined further below), the program maintains flexibility on the timing of payments given different mortgage statement cycles and will work with servicers to ensure that payments are made with these cycles in mind. For example, typically through the CDF process servicers are providing a value to reinstate that is good for 30 days, so the program is then able to pay the amount to reinstate within that 30-day period. If the servicer does not provide a good-through date, the program will still make the necessary calculations to make the correct payment, which may include late fees and the next month’s payment, if applicable. This same approach also applies wherein a lender is not utilizing the CDF process and the program is determining the correct reinstatement payment amount based upon the most recent mortgage statement provided by the applicant.**

## 13.0 Common Data File (CDF) Process

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Common Data File (CDF) protocol provides communication between the state and servicers, ensuring communication is standardized. The two-way protocol covers multiple phases of the homeowner lifecycle from application through program closeout. The CDF protocol consists of exchange of individual CDF records between the state and a servicer.

Each record:

- applies to an individual homeowner mortgage;
- applies to a single program offered by the state;
- has a record type, indicating an action in the CDF process; and
- includes approximately 138 columns of data per CDF record.

CDF records are sent in either comma-separated value (CSV) or Microsoft Excel file format. A single file can contain multiple records for multiple mortgages. CDF files must be delivered through a secure File Transfer Protocol (FTP) service, depending on the servicer's requirements. Multiple files can be sent or received each day.

### 13.1 CDF PROGRAM RECORD TYPES

1. **A - Approval (State to Servicer)** - The A record is sent to servicer to indicate loan is approved and will be funded. Sent before sending any B payment records. An A in response to an O will require resolution & re-submission of I from the state or a V from the servicer once resolved.



2. **B – Bulk Payment Transfer (State to Servicer)** - The B record is sent to servicer to indicate payment amount. B records must reconcile with ACH bulk Payment sent. Sent after A record and following an ACH payment.
3. **C - Correction (State to Servicer or Servicer to State)** - The C record can be sent any time after the V record is sent to correct information in the file. Only send the information being corrected. The C record can be used to send a soft objection to the state for a change in loan status. Populate the Objection fields for this purpose.
4. **D - Declined (State to Servicer)** - The D record is sent by state after receiving the V record and in place of the A record. D record means the borrower has been declined by the state. A D record cannot be sent after sending an A record. If an A record has been sent a T record is expected.
5. **E - Change in Payment (Servicer to State)** - The E record is sent to communicate a change in payment that is not yet contractually due. Servicers should send the E record 30 days in advance of a change in payment. E records can also be sent along with the V record to indicate a change in payment in a past due amount. HELOC loans are an example of a type of loan in which the E record cannot be sent 30 days in advance.
6. **F – Final Terms (Servicer to State)** - The F record is sent to the state with the Final Mod Terms (following a successful trial period)
7. **I - Initial Submission (State to Servicer)** - The I record is the initial request record. This starts the HHF process where the State sends to the Servicer the initial loan information along with the third party agreement. The servicer will send back a V record validating the loan or an O record objecting to the loan.
8. **O - Objection (Servicer to State)** - The O record is the objection record sent from the servicer to the state indicating there is something wrong with this loan or third party agreement. Not all Objections are hard objections, and the state and servicer should have a conversation over the O records to make sure the objection cannot be removed. To overcome an O record, it will require resolution and re-submission of I from the state or a V from the servicer once resolved.
9. **P – Payments Applied (Servicer to State)** - The P record is sent from the servicer to the state indicating payment has been applied.
10. **Q - Re-Quote (State to Servicer)** - The Q record is requesting a new reinstatement amount and good through date is sent in the form of a Y record.
11. **T - Termination (State to Servicer)** - The T record is sent by the state to indicate the program has finished. All programs for each loan must be sent a T record including Reinstatement records. If the loan is being reinstated and followed by unemployment assistance, then no T record is required for the Reinstatement record. State must send T record when monthly assistance has completed.
12. **V - Validation (Servicer to State)** - The V record is sent to the state with the validation information for the loan. The I record precedes the sending of the V record.



13. **W - Withdrawn (State to Servicer or Servicer to State)** – The W record indicated the borrower is being withdrawn.
14. **Y - Re-Validation (Servicer to State)** - The Y record is exactly the same as a V record and is sent after receiving the Q record from the state. The Y record is returning updated information following the previous V records reinstatement good through date has expired. If state does not wish to move forward after receiving a Y record, servicers expect a T record to close process on loan.
15. **R – Refund Overage to State (Servicer to State)** - R record is for the supplemental P records where an original P record has gone back to the state and an overage has occurred afterwards and a funds are being returned to the state.

## 14.0 Housing Counseling Agencies and Legal Services

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Each applicant will be evaluated for the need to be referred to housing counseling or legal services at the outset of case management review of survey information and application responses. Further, applicants who provide information demonstrating potential need for such services are provided with contact information for housing counseling and legal services to enable and empower them directly to take action as well. Those applicants in foreclosure will be referred to legal services if they are not represented at the time of application and they request a referral. Those applicants who have identified challenges around on-going financial instability and/or who attest to being unable to sustain their current monthly mortgage payment will be referred to counseling services. Additionally, applicants who have challenges such as a high interest rate on their mortgage may also be referred to a housing counseling agency to understand options to improve their household financial stability.

The LA HAF program anticipates fully utilizing the loss mitigation process and the HAF funds available per applicant to obtain the most advantageous and sustainable monthly payment feasible for each applicant. The program will work with the Louisiana Housing Corporation (LHC) to coordinate directly with HUD-certified Housing Counseling Agencies as well as non-profit legal services providers, should these types of services be needed. The loss mitigation support process will be led in most cases by a program referred counselor who will fully examine the financial situation of each applicant, determine the status of the loss mitigation process between the lender and applicant, determine a sustainable monthly payment amount and determine the best way to apply HAF funds to implement that monthly payment amount. This may include principal reduction, refinancing to reduce interest rates, payment of past due amounts, or a combination of these.

Applicants who are in bankruptcy proceedings and in need of legal services may also be referred to legal services providers.

## 15.0 Incompleteness Process

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1. Eligibility Analyst attempts to contact applicant via phone and/or email if the application is incomplete or missing documents.
2. Eligibility Analyst sends Incompleteness Notice via email (or U.S. mail), if necessary. Applicant has 14 calendar days to remedy incompleteness.



3. After 14 calendar days, if incompleteness has not been remedied, Eligibility Analyst will change the status of the application to Inactive/Withdrawn, and in order proceed the applicant will need to re-engage program staff and provide requested documentation/ information.

All outreach attempts including phone calls and emails should be documented in the Communication Notes and Status section of the system of record.

## 16.0 Denial Process

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Eligibility Denial Notices should be sent by the Eligibility Analyst as reviews are completed. Applicants have 30 days to file an appeal from the date of the denial notice.

All outreach attempts including phone calls and emails should be documented in the Communication Notes section of the system of record.

## 17.0 Appeals Process

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Applicants will be afforded the opportunity to appeal a final determination one time. The appeal must be filed within 30 days of the date of the determination letter. Applicants may access the appeal form on the program website, or if desired, request a reconsideration form, contact the Call Center at 833.88.LAHAF (833.885.2423) to have the form emailed or mailed to them.

When submitting an appeal, applicants should include all relevant documentation to support the appeal, and if additional documentation or information is needed then the program may request additional information from the applicant.

Once received, the appeal will be reviewed by an Eligibility Analyst and elevated for additional reviews as needed with program management staff and in coordination with state staff when required. Following review of the appeal, the applicant will be provided with a determination.

## 18.0 Close Out Process

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An applicant file will be considered closed when payment has been made to the lender and the respective "T-Record" has been transmitted. The T-Record is the termination record the state sends to the servicer, as described above. For applicants who are ineligible or who voluntarily withdraw or are withdrawn administratively (e.g. due to incompleteness due to non- responsiveness), the reasoning for the determination will be documented in the case file.

## 19.0 Fraud, Waste, and Abuse Reporting

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Suspected fraud, waste, and abuse should be reported to the HAF program at [afwa@lacovidhousing.com](mailto:afwa@lacovidhousing.com).





Further, suspected fraud, waste, and abuse may be reported to the Louisiana Legislative Auditor Hotline. Reports can be filed online or by phone, fax, and mail.

Website: [www.la.gov/report-fraud/](http://www.la.gov/report-fraud/)  
Phone: 1-844-50-FRAUD (844-503-7283)  
Fax: 1-844-40-FRAUD (844-403-7283)  
Mail: LLA Hotline, P.O. Box 94397, Baton Rouge, LA 70804

Names and telephone numbers, as well as the status of complaints, remain confidential.

## 20.0 Reporting Requirements

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Quarterly and Annual Reports will be submitted to Treasury. The quarterly reports will include financial data, targeting data, and other information while the annual report will detail the overall impact of the HAF program. The Treasury will release additional guidance regarding HAF reporting requirements.

## 21.0 Appendices

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The 2021 HUD HAF Income Limits data will be utilized as the baseline for household income, until updated data guidance is provided by Treasury.

1. 100% 2021 HUD HAF Income Limits Table
2. 150% 2021 HUD HAF Income Limits Table
3. Third-Party Authorization Form
4. Servicer Agreement



## 21.1 100% AMI Table

Parish	2021 Median Income	Household Income — 100% 2021 HUD HAF Income Limits							
		Number of Persons in Household							
		1	2	3	4	5	6	7	8
Acadia	56,600	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Allen	58,300	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Ascension	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
Assumption	59,000	79,900	79,900	79,900	79,900	79,900	79,900	79,900	81,200
Avoyelles	51,100	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Beauregard	67,400	79,900	79,900	79,900	79,900	79,900	79,900	83,600	89,000
Bienville	42,100	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Bossier	60,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Caddo	60,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Calcasieu	68,400	79,900	79,900	79,900	79,900	79,900	79,900	80,250	85,450
Caldwell	46,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Cameron	68,400	79,900	79,900	79,900	79,900	79,900	79,900	80,250	85,450
Catahoula	59,600	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Claiborne	39,200	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Concordia	47,200	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
De Soto	60,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
East Baton Rouge	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
East Carroll	32,100	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
East Feliciana	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
Evangeline	44,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Franklin	48,300	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Grant	60,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Iberia	56,600	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Iberville	60,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Jackson	51,700	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900



Parish	2021 Median Income	Household Income — 100% 2021 HUD HAF Income Limits							
		Number of Persons in Household							
		1	2	3	4	5	6	7	8
Jefferson	70,100	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550
Jefferson Davis	56,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Lafayette	72,100	79,900	79,900	79,900	79,900	79,900	79,900	84,850	90,300
Lafourche	67,600	79,900	79,900	79,900	79,900	79,900	79,900	83,850	89,250
La Salle	50,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Lincoln	58,100	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Livingston	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
Madison	34,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Morehouse	46,000	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Natchitoches	47,000	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Orleans	70,100	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550
Ouachita	63,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Plaquemines	70,100	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550
Pointe Coupee	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
Rapides	60,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Red River	52,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Richland	46,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Sabine	54,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
St. Bernard	70,100	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550
St. Charles	70,100	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550
St. Helena	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
St. James	66,200	79,900	79,900	79,900	79,900	79,900	79,900	82,100	87,400
St. John the Baptist	70,100	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550
St. Landry	42,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
St. Martin	72,100	79,900	79,900	79,900	79,900	79,900	79,900	84,850	90,300
St. Mary	53,300	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
St. Tammany	70,100	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550



Parish	2021 Median Income	Household Income — 100% 2021 HUD HAF Income Limits							
		Number of Persons in Household							
		1	2	3	4	5	6	7	8
Tangipahoa	60,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Tensas	33,500	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Terrebonne	67,600	79,900	79,900	79,900	79,900	79,900	79,900	83,850	89,250
Union	63,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Vermilion	65,000	79,900	79,900	79,900	79,900	79,900	79,900	80,600	85,800
Vernon	59,400	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Washington	47,600	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
Webster	40,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
West Baton Rouge	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
West Carroll	48,800	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900
West Feliciana	79,300	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700
Winn	46,000	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900



## 21.2 150% AMI Table

Parish	2021 Median Income	Household Income - 150% 2021 HUD HAF Income Limits							
		Number of Persons in Household							
		1	2	3	4	5	6	7	8
Acadia	56,600	79,900	79,900	79,900	84,900	91,700	98,500	105,300	112,100
Allen	58,300	79,900	79,900	79,900	87,450	94,450	101,450	108,450	115,450
Ascension	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Assumption	59,000	79,900	79,900	83,050	92,250	99,650	107,050	114,400	121,800
Avoyelles	51,100	79,900	79,900	79,900	79,900	82,800	88,950	95,050	101,200
Beauregard	67,400	79,900	80,900	91,000	101,100	109,200	117,300	125,400	133,500
Bienville	42,100	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Bossier	60,800	79,900	79,900	80,350	89,250	96,400	103,550	110,700	117,850
Caddo	60,800	79,900	79,900	80,350	89,250	96,400	103,550	110,700	117,850
Calcasieu	68,400	79,900	79,900	87,350	97,050	104,850	112,600	120,350	128,150
Caldwell	46,800	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Cameron	68,400	79,900	79,900	87,350	97,050	104,850	112,600	120,350	128,150
Catahoula	59,600	79,900	79,900	80,500	89,400	96,600	103,750	110,900	118,050
Claiborne	39,200	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Concordia	47,200	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
De Soto	60,800	79,900	79,900	80,350	89,250	96,400	103,550	110,700	117,850
East Baton Rouge	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
East Carroll	32,100	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
East Feliciana	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Evangeline	44,500	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Franklin	48,300	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Grant	60,500	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Iberia	56,600	79,900	79,900	79,900	84,900	91,700	98,500	105,300	112,100
Iberville	60,500	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Jackson	51,700	79,900	79,900	79,900	79,900	83,800	90,000	96,200	102,400



Parish	2021 Median Income	Household Income - 150% 2021 HUD HAF Income Limits							
		Number of Persons in Household							
		1	2	3	4	5	6	7	8
Jefferson	70,100	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
Jefferson Davis	56,900	79,900	79,900	79,900	85,350	92,200	99,050	105,850	112,700
Lafayette	72,100	79,900	82,100	92,350	102,600	110,850	119,050	127,250	135,450
Lafourche	67,600	79,900	81,150	91,300	101,400	109,550	117,650	125,750	133,850
La Salle	50,800	79,900	79,900	79,900	79,900	82,300	88,400	94,500	100,600
Lincoln	58,100	79,900	79,900	79,900	87,150	94,150	101,100	108,100	115,050
Livingston	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Madison	34,500	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Morehouse	46,000	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Natchitoches	47,000	79,900	79,900	79,900	79,900	80,050	86,000	91,900	97,850
Orleans	70,100	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
Ouachita	63,800	79,900	79,900	79,900	86,850	93,800	100,750	107,700	114,650
Plaquemines	70,100	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
Pointe Coupee	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Rapides	60,500	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Red River	52,900	79,900	79,900	79,900	79,900	85,700	92,050	98,400	104,750
Richland	46,500	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Sabine	54,800	79,900	79,900	79,900	82,200	88,800	95,400	101,950	108,550
St. Bernard	70,100	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
St. Charles	70,100	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
St. Helena	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
St. James	66,200	79,900	79,900	89,400	99,300	107,250	115,200	123,150	131,100
St. John the Baptist	70,100	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
St. Landry	42,800	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
St. Martin	72,100	79,900	82,100	92,350	102,600	110,850	119,050	127,250	135,450
St. Mary	53,300	79,900	79,900	79,900	79,950	86,350	92,750	99,150	105,550
St. Tammany	70,100	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800



Parish	2021 Median Income	Household Income - 150% 2021 HUD HAF Income Limits							
		Number of Persons in Household							
		1	2	3	4	5	6	7	8
Tangipahoa	60,500	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Tensas	33,500	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Terrebonne	67,600	79,900	81,150	91,300	101,400	109,550	117,650	125,750	133,850
Union	63,800	79,900	79,900	79,900	86,850	93,800	100,750	107,700	114,650
Vermilion	65,000	79,900	79,900	87,750	97,500	105,300	113,100	120,900	128,700
Vernon	59,400	79,900	79,900	80,900	89,850	97,050	104,250	111,450	118,650
Washington	47,600	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Webster	40,800	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
West Baton Rouge	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
West Carroll	48,800	79,900	79,900	79,900	79,900	81,000	87,000	93,000	99,000
West Feliciana	79,300	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Winn	46,000	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850

## 21.3 Third-Party Authorization Agreement



### RELEASE OF INFORMATION AUTHORIZATION FORM

"I" and "My" means and refers to individually and collectively the undersigned Owner and Co-Owner (if any), and any non-owner borrower identified below.

"Servicer" means the first mortgage lender/servicer identified below.

In connection with my application to participate in the Louisiana Homeowner Assistance Fund, administered by the Louisiana Division of Administration Office of Community Development, I hereby acknowledge that personal and financial information will be necessary to process my application, including but not limited to my personal identify, bank and financial records, tax returns, employment records, unemployment insurance program records (from the Louisiana Workforce Commission), and property records, income and assets. I hereby consent to and authorize the OCD, its agents, contractors and assigns (collectively the State) to request, access, review, disclose, release and share personal information – including any private or confidential information which is not normally subject to public disclosure but is necessary to process the application and administer my grant. I further acknowledge and agree that any party holding such information above is hereby authorized to disclose such information to the State, and that the disclosing party is not responsible for any negligent misrepresentation and has no responsibility or liability for what the State or any party to whom the State discloses the information may do with the information. I agree to hold the disclosing parties harmless from and against all claims, actions, suits or other proceedings, and any and all losses, judgments, damages, expenses or other costs (including reasonable attorneys' fees and disbursements), arising from or in any way relating to their disclosure. Applicant(s) further acknowledges/acknowledge that the information gathered may be released to any other governing agency responsible for administering, monitoring, or auditing the State/Program including, but not limited to the U.S. Treasury or the Office of Inspector General (OIG).

I authorize the State and the below referenced loan service to obtain, share, release, discuss, and otherwise provide to and with each other and with my public and non-public personal information contained in or related to my mortgage loans, insurance policies and associated premiums, tax and homeowner payment obligations. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Owner and non-owner borrower.

**Before signing this Release of Information Authorization, beware of foreclosure rescue scams!**

- A HUD-approved housing counselor, HFA representative or other authorized third party may work directly with the Owner's lender/mortgage servicer.
- The Owner can visit <https://www.hud.gov/findacounselor> to identify a HUD-approved housing counseling agency.
- Beware of anyone who asks for a fee in exchange for a counseling service or modification of a delinquent loan.





All owners and non-owner borrowers should sign this [Third Party](#) Authorization. This authorization is not revocable except as otherwise required by applicable law.

If the application, authorization to release information, or grant agreement is signed by a legal representative through a power of attorney or court authorization, the power of attorney form or court order must be provided.

\_\_\_\_\_

First Mortgage Lender/Service Name [Account][Loan] Number

Property Address: \_\_\_\_\_

**I UNDERSTAND AND AGREE WITH THE TERMS OF THIS RELEASE OF INFORMATION FORM**

**Owner**

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Co-Owner**

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
~~Signature~~

\_\_\_\_\_  
~~Date~~

**Additional Co-Owner**

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Additional Co-Owner**

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Non-Owner Borrower**

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date


**Additional Non-Owner Borrower**

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
~~Date~~

## 21.4 Servicer Agreement



### SERVICER PARTICIPATION AGREEMENT

AGREEMENT made this \_\_\_\_\_ day of \_\_\_\_\_ ("Agreement Date") between \_\_\_\_\_ ("Servicer") and the Louisiana Office of Community Development (OCD) .

**The undersigned hereby confirm their mutual agreement on the following principles relating to the Servicer's participation in the Louisiana Homeowner Assistance Fund (HAF) Program:**

1. OCD is administering the Louisiana's HAF, which is funded through a grant to the State of Louisiana by the U.S. Treasury. OCD's administration of the program includes services provided by partner state agencies as well as contractors (collectively referred to as "the Program"). The Program is responsible for the selection/qualification of Borrowers ("Applicants") to receive HAF funding; a Servicer will not be involved in the selection but may with pre-authorization from the Program, refer borrowers for consideration.
2. The Program is responsible for collecting Release of Information Agreements from Applicants and certifies such agreement is on file prior to requesting applicant-specific information from Servicer. Individual agreements will not be forwarded to Servicer. Agreements will be retained for the duration of the program.
3. Upon notification that an Applicant has been conditionally approved for HAF assistance, the Servicer (and its client if Servicer is not the holder of the secured promissory note(s)) shall not initiate the foreclosure process or, if the borrower is already in the foreclosure process, conduct a foreclosure sale for at least 45 days, with any extensions by mutual consent of Program and the Servicer. Servicer warrants it is authorized to make this commitment on behalf of clients.
4. All communication that includes the exchange of Applicant's Nonpublic Personal Information between Program and Servicer shall be through a secure portal or other similar secure electronic delivery system designated by the Program. Program will maintain appropriate measures designed to ensure the security and confidentiality of any Nonpublic Personal Information it receives from the Servicers.
5. Servicers agree to utilize the Common Data File (CDF) to confirm Applicant's loan information and to indicate Servicer's acceptance of or objection to funding. Program agrees to train Servicer on utilizing the Common Data File should Servicer not be familiar with the process.
6. All HAF programs and workout options will be conducted in accordance with the program descriptions and requirements detailed in the attached Standardized Program term sheet(s), which require acceptance by the Servicer and Program. Servicer may object to a particular transaction for a limited set of reasons including, but not limited to, bankruptcy and fraud. Servicer must provide documentation of the reason for rejection upon request by Program.
7. Servicer agrees to accept HAF funds paid on behalf of Applicants **ONLY** if the payment will fully satisfy all past due amounts, bringing the account fully current. If the maximum HAF payment will not bring the account current, Servicer may object to payment or contact the Program to propose an alternate solution such as pairing the HAF funds with a free refinancing or other loss mitigation options to bring the loan current.
8. Servicer agrees to post all payments received within 5 business days. Servicer will be provided with instructions on how to download remittance advice for bulk ACH payments. Servicer shall hold the Applicant harmless if payments are not applied in a timely manner. Servicer agrees to provide an updated CDF record to Program to document that funds were applied.
9. Servicer should notify Program of any ongoing action against a borrower, including fraud-related activities, and if it has evidence that the property is non-owner occupied, within 3 business days of becoming aware of the action or information.
10. Should Servicer receive more funds than needed from Program, Servicer shall remit the surplus funds back to Program and provide written notification to the Program within 5 business days of receiving the funds.
11. The Servicer Point of Contact shall be:|

LOUISIANA HOMEOWNER ASSISTANCE FUND1



**Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Direct Phone #:** \_\_\_\_\_ **Email Address:** \_\_\_\_\_

**12. The Servicer's Payment Remittance Information is:**

**Routing #:** \_\_\_\_\_ **Account #:** \_\_\_\_\_

**Remittance Advice Email Address:** \_\_\_\_\_

**Payment Mailing Address:** \_\_\_\_\_

*Note: Payments will be submitted via U.S. Postal Service only as a temporary option while the ACH process is setup. All Servicers must agree to accept ACH payments.*

**13. The Program Points of Contact shall be:**

**Program Managers:** HORNE, LLP  
 Seth Magden, Project Director  
 Travis Johnson, Senior Project Manager  
 Phone: 1-833-88-LAHAF  
 payments@lacovidhousing.com

**Program Administrator:** Louisiana Office of Community Development (OCD)  
 Jeff Haley, Chief Operating Officer  
 jeff.haley@la.gov

**In Cooperation With:** Louisiana Housing Corporation (LHC)  
 Brenda Evans, Director of Housing Development  
 bevans@lhc.la.gov

The points of contact may be changed by OCD or Servicer in writing delivered by email or personal delivery to the other's designated point of contact.

The Program retains sole authority for its program eligibility determination and communications to the Applicants and Servicers. Servicer will communicate with Applicants and Program regarding loan modifications and other Servicer-driven approvals. This agreement may be terminated with or without cause by either party by a 30-day written notice.

**Servicer:**

**Louisiana Office of Community Development:**

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Printed Name & Title*

\_\_\_\_\_  
*Printed Name & Title*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*