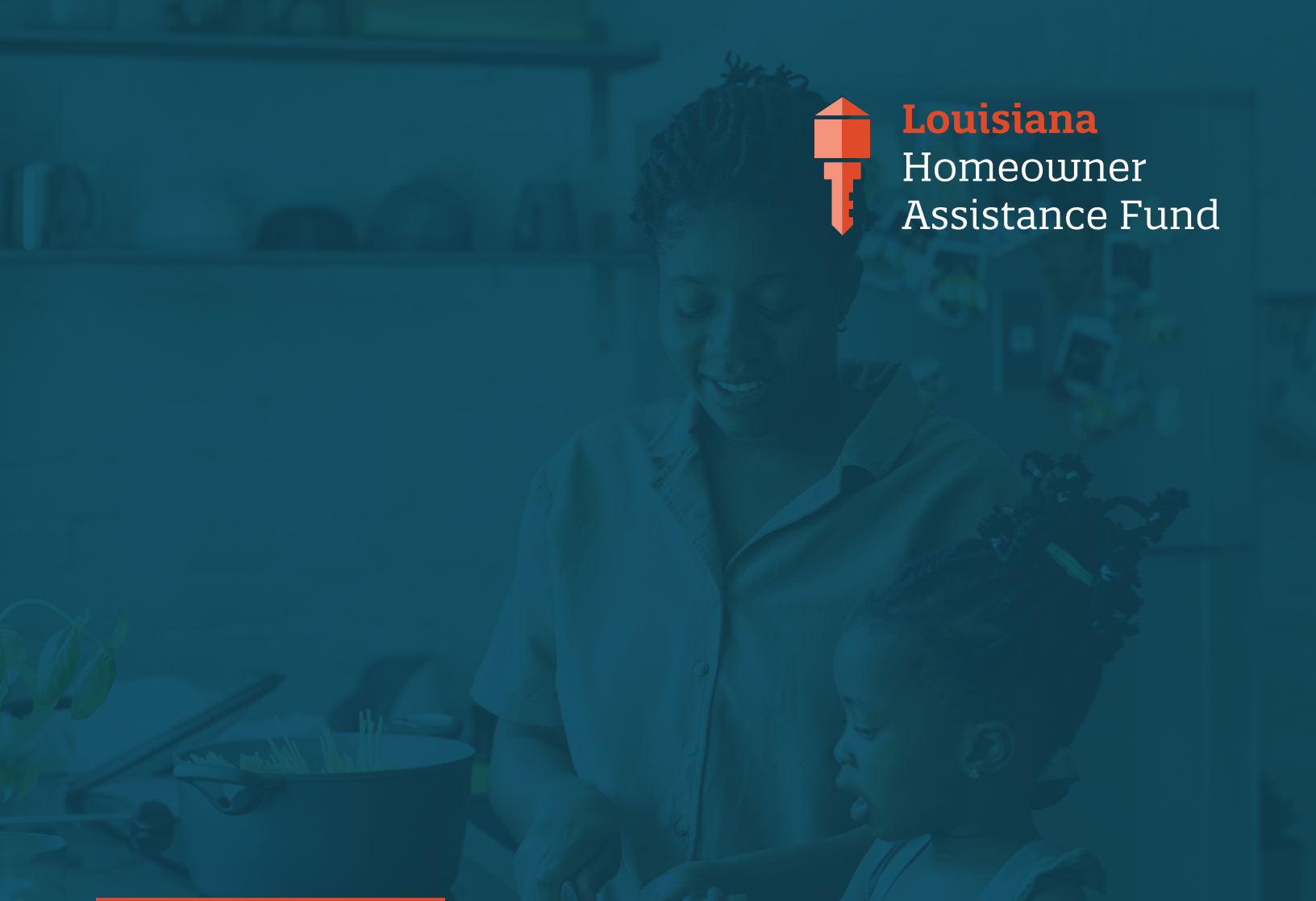


Louisiana
Homeowner
Assistance Fund

NOVEMBER 2025

Annual Performance Report

The State of Louisiana Homeowner Assistance Fund

Louisiana Division of Administration

Office of Community Development

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Executive Summary

The Louisiana Office of Community Development (LOCD) administered the Homeowner Assistance Fund program, under the name Louisiana Homeowner Assistance Fund, which was established to mitigate financial hardship associated with the coronavirus pandemic. The program provided funds to eligible entities to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services and displacements of homeowners experiencing financial hardship after January 21, 2020 ("Financial Hardship").

The state submitted its notice and agreement for its total allocation of $146,668,557, and the U.S. Dept. of the Treasury approved the state's plan on December 7, 2021, allowing for LOCD to access the allocated funding to administer the program. Louisiana also opted to accept the 10% up-front allocation to administer a pilot program, which began September 13, 2021. The full LA HAF program began on January 10, 2022.

On November 1, 2022, the state announced LA HAF would be expanding to include several new program offerings and provide greater assistance to existing and future program participants, including an increase of the assistance cap from $25,000 to $50,000 per eligible homeowner; an extension of monthly, forward payments from three months to six months; non-escrow expense assistance; mortgage assistance through the Restore Louisiana Homeowner Assistance Program, the federally funded, state-administered program for homeowners affected by Hurricanes Laura, Delta or Ida and/or the May 2021 Severe Storms; and principal reduction assistance. These program expansions resulted in the disbursement of $52.4 million in funding.

Following program expansion in November 2022, the application period for the program closed on December 21, 2022. By April 2023, all funding was awarded, with final disbursements completed as of December 29, 2023. Final reconciliations resulted in $2.6 million returned to the state and $2.7 million unobligated.

In February 2025, the state reallocated $2.7 million in unobligated Homeowner Assistance Fund dollars to support Louisiana homeowners through the Restore Louisiana Homeowner Assistance Program, which assists residents impacted by the 2020–21 disasters in repairing and rebuilding their homes. This additional funding enabled HAF to provide mortgage payment assistance to Restore Louisiana participants who were displaced during their repair or reconstruction projects, allowing the program to continue serving at-risk homeowners and strengthening the state's overall recovery efforts.

From program inception until the end of the annual reporting period, September 30, 2025:

- 7,623 households in 64 of 64 Louisiana parishes received $134 million in disbursed funding, with another $650,000 committed.
- 84% of all workable applications resulted in payments disbursed.
- 63% of all program applications came from the 10 parishes that represent 55% of the state's LMI population: East Baton Rouge, Jefferson, Orleans, Caddo, St. Tammany, Lafayette, Livingston, Ascension, Tangipahoa and Ouachita.
- More than 82% of homeowners who received payments were either unemployed, disabled or retired.
- More than 70% of homeowners who received payments identified as non-white, 26% identified as white and 4% did not wish to answer.

Community Engagement

COMMUNITY ORGANIZATIONS

Prior to launch, LA HAF established partnerships with housing counseling and legal service organizations willing to support homeowners receiving assistance through the program, including:

- Louisiana Fair Housing Action Center
- St. Martin, Iberia, Lafayette (SMILE) Community Action Agency
- Neighborhood Development Foundation
- Neighborhood Housing Services of New Orleans
- Mid-City Redevelopment Alliance
- HousingLA
- Southeast Louisiana Legal Services
- Acadiana Legal Services Corporation
- Cenla Community Action Committee

In addition to these community organizations, the program also coordinated outreach with other identified partner groups across the state that serve LA HAF's target population, including:

- Local Council on Aging Chapters
- Louisiana Voluntary Organizations Active in Disaster (VOADs)
- Volunteer Louisiana
- Louisiana Association of United Ways
- Louisiana Tribal Leaders
- AARP
- Community-Based State Partner Organizations
    - Louisiana Department of Veteran Affairs
    - Louisiana Faith-Based Organizations
    - Louisiana Department of Children & Family Services
    - Louisiana Housing Corporation
    - Louisiana Balance of State Continuum of Care
    - Louisiana Department of Health
- Louisiana Clerks of Court
- Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP)

Communication to community organizations and partner agencies included sharing resources and tools that allowed these groups to serve as a link between their networks and the program. The program provided informational webinars and communication toolkits, hosted roundtables and maintained open communication to ensure community organizations across the state were equipped with the knowledge and understanding to lead outreach and share program information within their respective communities.

Performance Goals

	PROGRAM DESIGN ELEMENT MORTGAGE PAYMENT ASSISTANCE	PROGRAM DESIGN ELEMENT MORTGAGE REINSTATEMENT
METRIC:	Number of Homeowners Assisted	Number of Homeowners Assisted
GOAL:	3,000	10,000
ACTUAL: (10/20/21 - 9/30/25)	7,233	7,253
PERCENTAGE OF GOAL:	241.10%	72.53%
STATUS:	*Goal Met*	*Risk of Not Meeting Goal Based on Available Funding Remaining and Eligible Homeowners*
COMMENTARY:	The program's mortgage payment assistance was based on available funding and not the primary source of program assistance. The expansion of the Future Payment Assistance program resulted in a large growth, allowing the program to more than double its goal for assisted homeowners.	While the program was able to exceed its goal of disbursing mortgage payment assistance (240.6%), the program also provided reinstatement payments to impacted homeowners. Due to policy updates that increased the funding cap from $25,000 to $50,000, LA HAF was able to assist a larger share of Louisiana homeowners with reinstatement payments.

Methods for Targeting and HAF Funding

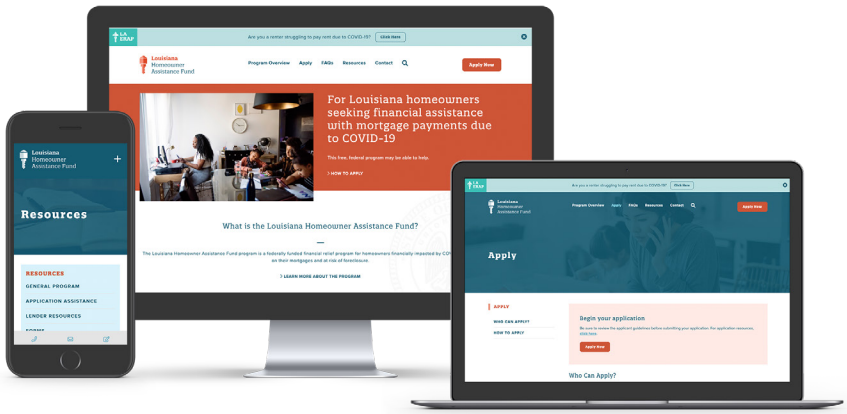
Prior to program launch, LA HAF developed an outreach plan to reach target audiences and stakeholders across the state and inform them of available program assistance.

A main priority of outreach for the program was to increase awareness of available funding and assistance with community and state partners and encourage potential eligible homeowners to complete the application prior to the December 21, 2022, deadline. These organizations have an established network of those most likely in need of assistance through LA HAF and existing communication channels to reach them and amplify LA HAF messaging.

As such, LA HAF created and launched the following initiatives and tactics to effectively communicate its purpose to at-need homeowners and community partners across the state.

PROGRAM WEBSITE

To serve as an informational hub, digital resource and avenue to the application portal, the program established a comprehensive, dedicated website prior to launch. The program website housed relevant information in one centralized location that allowed a clear path for applicants and stakeholders to apply for assistance or contact the program. Available resources included eligibility criteria, informational materials, FAQs, links to the application portal and forms for both applicants and lenders.



LA HAF's website was built to comply with Web Content Accessibility Guidelines (WCAG) and is accessible to those with visual and mobility impairments, as well as visitors with limited internet connection speeds. The program added elements such as alternative text for images, semantic code, skip links, translation widgets and area labels to ensure that it reached as broad of an audience as possible.

The program website had over 754,477 visits and 60,471 portal clicks, indicating how often an individual went from the website to the application portal. The website experienced 183,222 organic search sessions from who found it through a Google Search.



In April 2025, LOCD launched a new agency website featuring a dedicated page with all LA HAF information and resources. After the new site went live, the state decommissioned the LA HAF website in August 2025.

RESOURCE DATABASE

The resource database served as a central library of documents, guides and forms for applicants and program partners, including:

- Applicant user guide
- List of available housing counseling agencies and legal services
- Bulletins for both applicants and lenders detailing program updates and announcements
- Outreach toolkit for lenders
- General program flyers and informational documents, such as the program design document and the state's submitted plan to Treasury
- Accessible digital forms to support those completing applications, including the program Appeals Form and the Release of Information Authorization Form

Key resources were also available in Spanish and Vietnamese, which are the second and third most common languages in Louisiana.

STAKEHOLDER ENGAGEMENT

LA HAF continued to coordinate with partner agencies, community organizations, local leaders and lenders throughout the program to connect their networks with available program assistance under the shared goal of serving those most in need of mortgage relief.

Throughout the pandemic, numerous organizations worked with homeowners to prevent foreclosures and keep residents in their homes. The program proactively engaged these respective organizations to reach homeowners, particularly those in under-resourced communities that may otherwise be challenging to reach via traditional methods.

Established stakeholder groups included:

Mortgage Lenders and Servicers

The program initially leveraged mortgage lender and servicer partners for program outreach, as these stakeholders have a direct line of communication with homeowners in the program's target audience and provide them with financial assistance. Once the program was underway, it continued communication with mortgage lenders and servicers to provide program policy updates and close-out information.

Elected Officials and Local Leaders

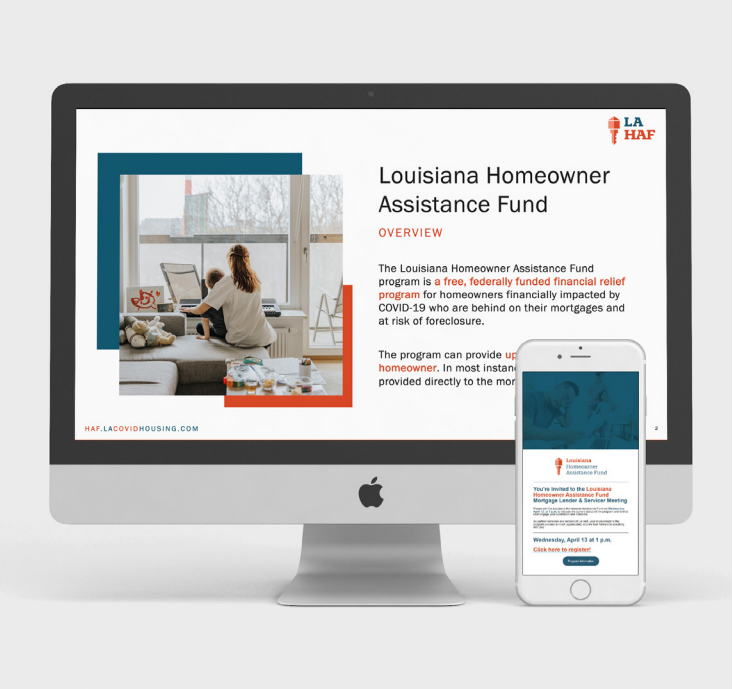
Communication and coordination with elected and appointed officials who have a statewide reach helped amplify LA HAF's messaging, including the Louisiana Legislature; local parish and municipality officials; and the Louisiana court system. These groups may be involved in foreclosure proceedings and can reach rural or under-resourced areas more easily.

Housing Advocacy Community and Key Stakeholders

Advocacy groups and partner organizations understand the critical need that this program intended to meet for residents throughout Louisiana and could connect vulnerable populations in their respective networks to program assistance.

MEETINGS, WEBINARS AND ROUNDTABLES

LA HAF recognized the importance of engaging stakeholder groups throughout the duration of the program and establishing two-way communication early on. Prior to program launch, LA HAF hosted several webinars, roundtable discussions and informational briefings for lenders, housing advocate partner groups, housing counselors and legal services to discuss the pilot program, program processes, status on approval of funding, how best to engage their networks, program expansions and program deadlines. The program continued to host meetings and roundtables as needed to ensure communication and knowledge sharing on resources and updates.



As the program continued to roll out program expansions and policy updates, it maintained constant communication with partner lenders and servicers and hosted informational webinars to provide more information on updates and offer a space for questions and answers.

PROGRAM ANNOUNCEMENTS AND UPDATES

LA HAF developed and disseminated e-blasts to subscribers to inform stakeholders of all program updates and milestones, including:

- Pilot program kickoff
- Notification of plan approval by Treasury
- Full program launch
- Program expansion/updates
- Application deadline
- Documentation deadline

The program sent a total of 43 campaigns from September 2021 to the end of the reporting period, with more than 4,900 emails to lenders, stakeholders and elected officials.

ESTABLISHED PARTNERSHIPS

LOCD-DR has partnered with a number of other state agencies to support outreach and share resources to create program process efficiencies.

Louisiana has administered multiple federally funded recovery programs, allowing LA HAF to be established quickly and leverage best practices related to application processing. LOCD-DR worked closely with partners like the Louisiana Workforce Commission for income verification so the program could streamline the review process for applicants. Additionally, the state was able to leverage communication from other ongoing recovery programs to inform audiences of LA HAF programs, services and how to apply.

TOOLKITS AND RESOURCES

The program also used email marketing to distribute resources and toolkits to stakeholder groups, allowing for seamless contact with respective networks.

Stakeholder toolkits included an example email to homeowners on the stakeholder's behalf, shareable social media graphics with template copy, program talking points and program resources/marketing collateral.

PAID MEDIA CAMPAIGN

To effectively reach homeowners statewide, LA HAF launched a multi-pronged media campaign, accounting for target audience demographics and preferred mediums while leveraging best practices from other state-administered recovery programs.

REACHING VULNERABLE HOUSEHOLDS

The program made efforts to reach existing Disadvantaged Communities, as defined by the U.S. Dept. of Housing and Urban Development, through a layered approach that provided multiple touchpoints with the target audience through a variety of channels. The approach was deployed in areas with high concentrations of low-to-moderate income households across the state. The program's promotional efforts showed effective coverage and overlap between identified vulnerable populations and campaign reach.

In 2025, the state expanded the program to provide remaining funds to Louisiana residents affected by disaster events. This coordinated effort aligned with ongoing disaster recovery initiatives to support homeowners across the state.

BROADCAST TELEVISION AND RADIO

The program engaged the Louisiana Association of Broadcasters to roll out a six-week campaign through the Public Education Partnership Program, which effectively promoted LA HAF's message across channels statewide.

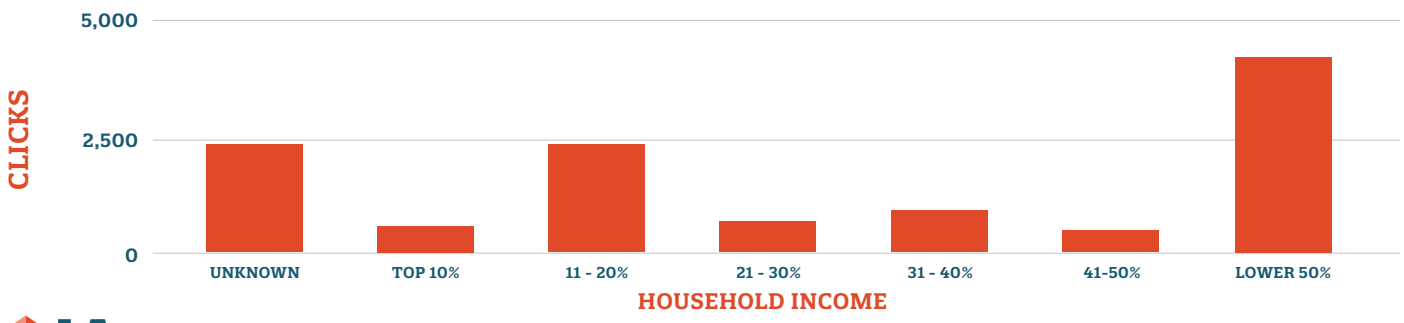
The ad was played consistently on most major stations in Louisiana, including 7,005 radio broadcasts and 2,261 TV broadcasts, to total 9,266 runs and a 4:1 return on investment for the program.

DIGITAL

The program's digital campaign launched in phases and ran for over two months, spanning from June 2022 to August 2022. Of the 7,597 website clicks with documented household income*, 57% were in the lower 50th percentile of the household income demographic, indicating effective outreach to LMI populations.

**2,365 of clicks did not document household income.*

DIGITAL CAMPAIGN HAF SEARCH	DIGITAL CAMPAIGN HAF DISPLAY	DIGITAL CAMPAIGN HAF VIDEO
42,197 IMPRESSIONS	**140,261** IMPRESSIONS	**319,233** IMPRESSIONS
7,854 CLICKS	**1,792** CLICKS	**90,230** ENGAGEMENTS



SOCIAL MEDIA

The social media component of the campaign ran for three weeks and was layered to reinforce the messages disseminated through the paid media campaign.

The program saw a consistent increase in applications started and submitted throughout duration of the social media promotion. Further, the ads led to engagement from viewers in all 64 parishes.

DIGITAL CAMPAIGN

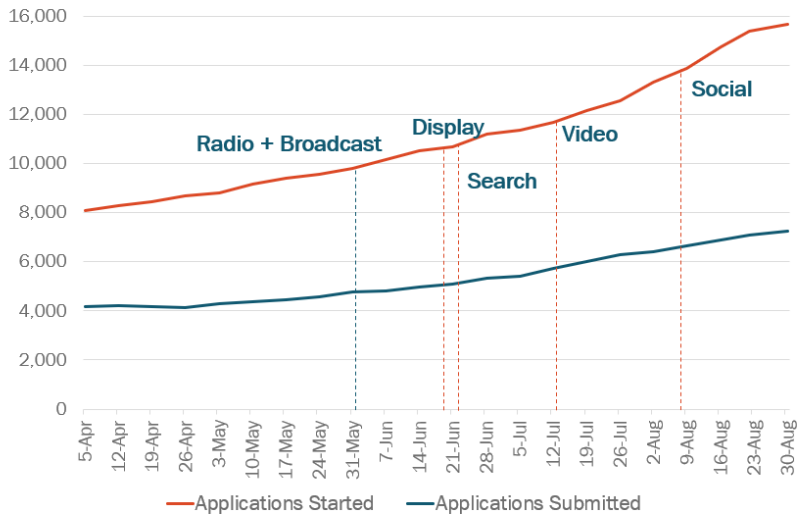
HAF SOCIAL

119.6K

REACH

2,399

LINK CLICKS

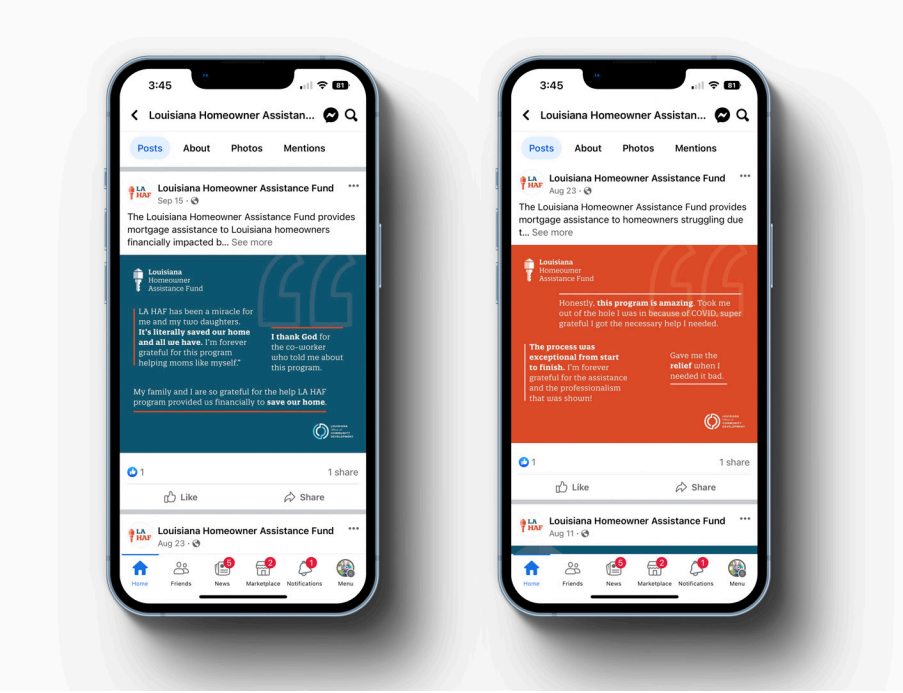


The above graph shows when various components of the campaign were implemented as it relates to applications started and submitted. The program saw a successful increase throughout the campaign as more components were added, displayed here.

EARNED MEDIA AND SOCIAL MEDIA

The program leveraged notable program milestones and updates into effective earned media opportunities, increasing awareness, website activity and program applications.

Additionally, the program used its Facebook page to establish credibility and share testimonials from homeowners who have received assistance to increase trust among those hesitant to apply and add a relatable, human element to outreach.



COMMUNICATIONS AND APPLICANT RELATIONS

Since its inception, the program remained committed to being accessible and available to target audiences and applicants. LA HAF established a call center and email account to provide direct access and two-way communication between program staff and stakeholders.

The program call center was open from 8 a.m. – 5 p.m., Monday through Friday. Program representatives were trained in application intake, in assisting applicants with accessibility needs and in translation services. The program call center closed on August 31, 2023. It received an average of 192 calls per day and 1,338 calls per week.

Similarly, the program's informational email account, which was linked to a contact form on the program website and included on program resources, was available to triage inquiries and provide direction on next steps to interested homeowners, applicants or stakeholders.

Between January 2022 and September 2025, the info account received approximately 11,470 emails (based on best available data).

The program also used the informational email account to relay important program information, such as policy updates and communication around program closeout, to partner lenders and servicers.

EMAIL

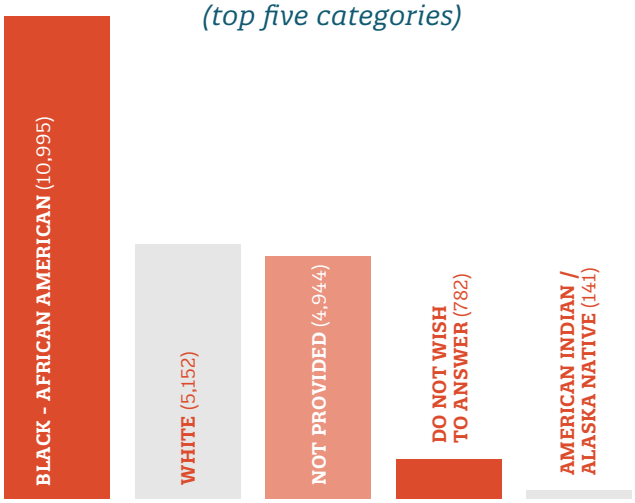
Email served as the primary method of communicating with homeowners and applicants to share large program updates and pertinent information. The program sent a total of 18,988 outreach emails to potential applicants, with an average open rate of 66.17%*. The program continued to keep applicants informed on program updates and policy changes via email.

*Average open rate is 21.33%, as reported by MailChimp, LA HAF's email marketing platform

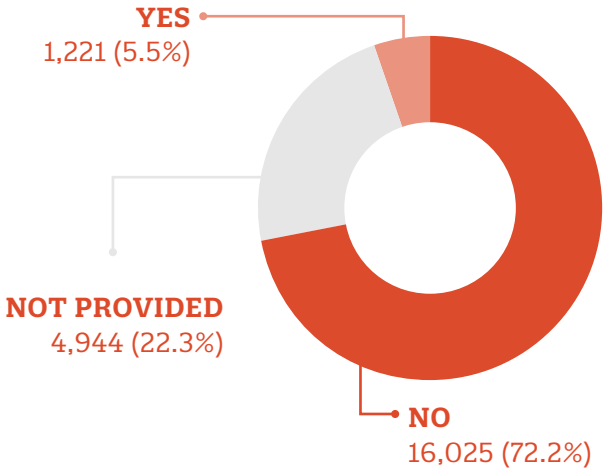
Applicant Demographics

HOMEOWNER RACE

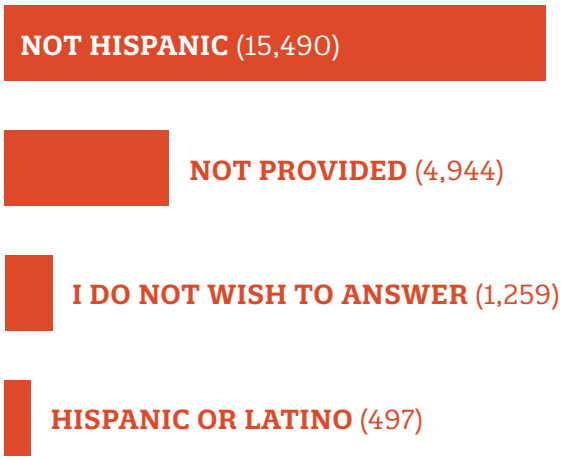
(top five categories)



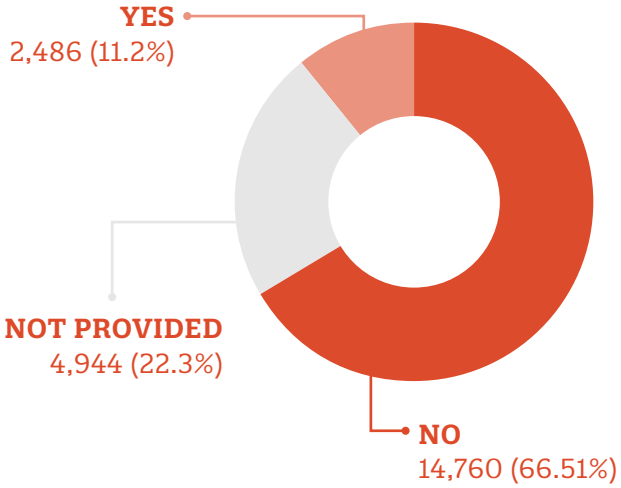
HOMEOWNER VETERAN STATUS



HOMEOWNER ETHNICITY



HOMEOWNER DISABILITY STATUS





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