

Overview

The Louisiana Homeowner Assistance Fund and the Louisiana Emergency Rental Assistance Program were federally funded financial relief programs for Louisiana residents struggling due to COVID-19 and at risk of losing their homes.



**Louisiana
Homeowner
Assistance Fund**

**PROVIDED UP TO \$50,000 IN
MORTGAGE ASSISTANCE TO
ELIGIBLE HOMEOWNERS**

The **Louisiana Homeowner Assistance Fund (HAF)** was a financial relief program to help homeowners financially impacted by COVID-19. The program provided up to \$50,000 in financial aid to low- to moderate-income families who were behind on their mortgages and at risk of foreclosure.

The American Rescue Plan Act funded the program, which allocated Louisiana \$146.7 million to prevent mortgage delinquencies, defaults and foreclosures by eligible homeowners. Specifically, LA HAF provided full mortgage reinstatement payments and monthly forward payments for six months to eligible homeowners. The program expanded in late 2022 to include non-escrow expense assistance and principal reduction assistance.

The program launched in January 2022, and the application period closed in April 2023 with all funds disbursed by the end of 2023.

TOTAL FUNDING: \$146.7 million

Reporting Highlights

- **7,794 households** in 64 of 64 Louisiana parishes received assistance.
- **78%** 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 low- to moderate-income 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**.



**Louisiana
Emergency Rental
Assistance Program**

**PROVIDED RENTAL AND UTILITY
ASSISTANCE TO ELIGIBLE RENTERS
AND LANDLORDS**

The **Louisiana Emergency Rental Assistance Program (ERAP)** provided emergency rental and utility assistance to Louisiana renters who were at risk of experiencing homelessness or housing instability because of financial impacts from COVID-19. The program also helped property owners who were struggling to collect rent due to the pandemic.

Seven parishes received direct allocations from the Treasury Department and administered their own programs: Caddo, Calcasieu, East Baton Rouge, Jefferson, Lafayette, Orleans and St. Tammany.

The state-administered program was funded through the Consolidated Appropriations Act of 2021 and the American Rescue Plan Act of 2021. The Treasury Department issued \$569 million to Louisiana, from which \$129 million went directly to the seven parishes administering their own rental assistance programs. The state reallocated an additional \$229 million to the seven parishes, as well.

The program expended more than \$157 million in funding to residents in 57 parishes. This included more than \$9 million in utility payments.

The program launched in March 2021, with all funds disbursed by April 2023.

TOTAL FUNDING: \$569 million

Reporting Highlights

- **More than 28,900 residents** received assistance throughout 57 parishes.
- **Of the \$569 million the state received, LOCD-DR allocated \$129 million directly to the seven parishes administering their own programs.** In addition, the state reallocated \$229 million of its original funding to these parishes, which represented approximately half of the state's total population.



**Louisiana Office of
Community Development
Disaster Recovery**

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