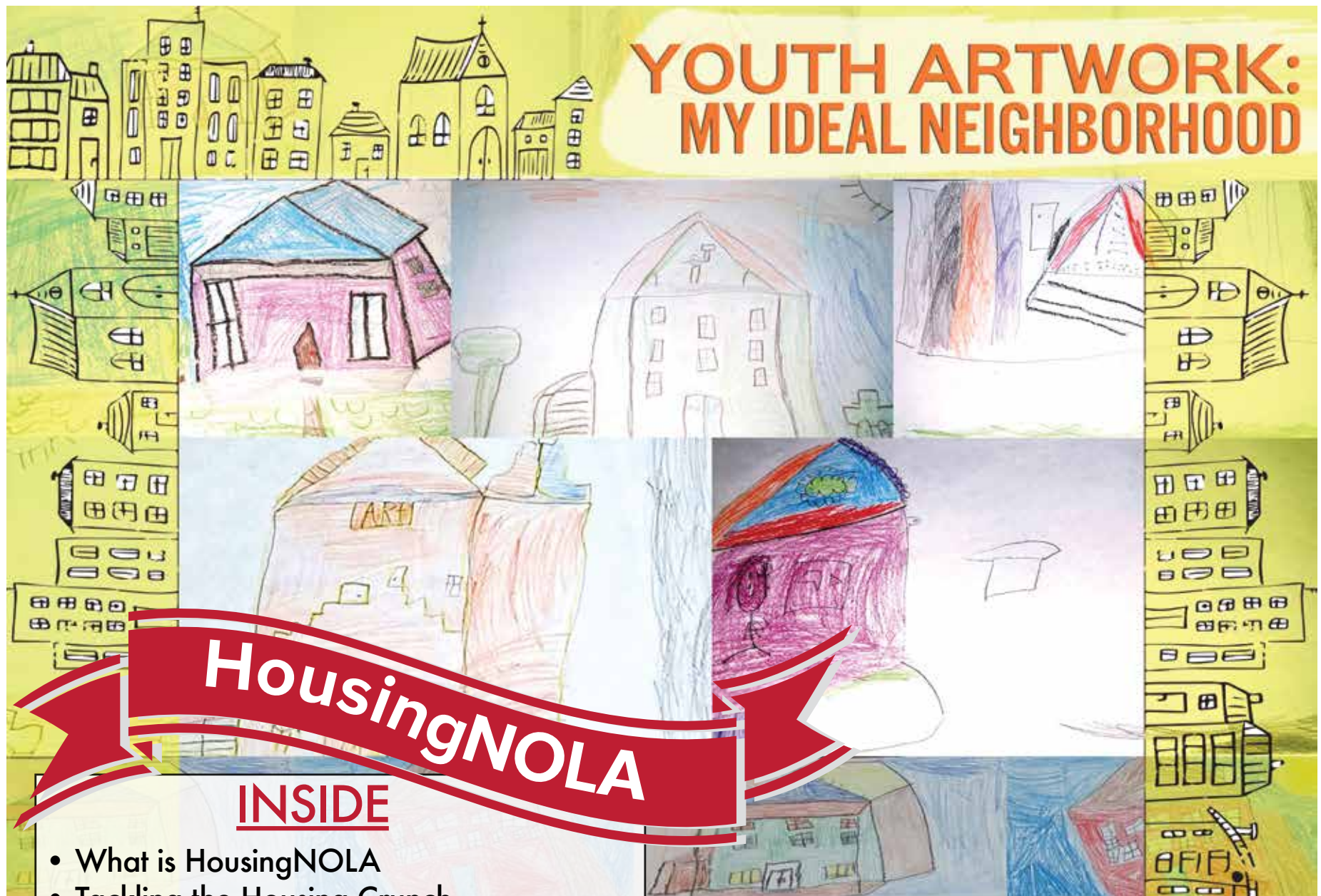


# The Trumpet

**NPN**  
NEIGHBORHOODS  
PARTNERSHIP NETWORK

SPECIAL  
EDITION  
**FREE**

April 2015 • Special Edition — HousingNOLA • Community Voices Orchestrating Change



## YOUTH ARTWORK: MY IDEAL NEIGHBORHOOD

### HousingNOLA

**INSIDE**

- What is HousingNOLA
- Tackling the Housing Crunch
- Living in Substandard Housing
- Gentrification
- The HousingNOLA Process

## THANK YOU

Sojourner Truth Neighborhood Center Students!  
We appreciate your submissions and participation!

# A Letter From GNOHA

**Can New Orleans evolve to meet the housing needs for a broad range of lifestyles, ages and incomes while also retaining its traditions and distinctive way of life?**



*The GNOHA Team*

**A**lmost 10 years after Hurricane Katrina and its aftermath destroyed over 275,000 homes and disrupted countless lives, passionate New Orleanians have been working with non-profit, community-based organizations, to actively sow the seeds of transformation in a city known for its racial polarization, NIMBYism, and a challenging political infrastructure. Much of the city's program to date has been inspired by citizen leaders and nonprofit organizations that have built residents' ability to influence policy decisions and develop creative, bottoms-up solutions to the issues in their communities. Foundation for Louisiana convened an affordable housing group under its TOGETHER initiative, to build upon cooperation between residents and nonprofits. The result is a process called HousingNOLA, led by GNOHA.

New Orleans is evolving into a very different place from what it was before Katrina. Though its population is still 100,000 below its 2000 population, New Orleans has now become the fastest growing city in America, according to the U.S. Census Bureau. Evidence shows the growing population is not just the result of returning residents, but an influx of young, college educated, white adults. Before Katrina, New Orleans was a rarity, a city where almost everyone was "from here," deeply rooted in their neighborhoods, traditions and history. As the city rebuilds, many long-time residents are worried about the economic effects these young newcomers will have on the city - especially in the area of keeping homes affordable.

The upcoming ten-year anniversary of Katrina signifies a critical transition period for New Orleans in which the governing focus will shift from recovery to long-term development. The newly created Master Plan and Comprehensive Zoning Ordinance are both testaments to this shift in thinking. The purpose of these documents is intended to inform future policy, but they lack strategic planning around housing that is affordable for everyone.

While renewal continues and the threat of another hurricane lingers in the back of people's minds, these are no longer the issues that will determine the future of this city when it comes to housing. New Orleans now has to deal with changing demographic realities, diminishing funding sources, and an inadequate supply of housing. The challenge is, can New Orleans evolve to meet the housing needs for a broad range of lifestyles, ages and incomes while also retaining its traditions and distinctive way of life?

In response, the Greater New Orleans Housing Alliance - along with anyone who wants to be involved - is developing the HousingNOLA Plan, which will lay out goals for housing in New Orleans for the next ten years. Essentially, New Orleanians are coming together to create a visionary document that reflects upon housing in the past, analyzes our present state of housing, and recommends strategies for making better housing-policy decisions in the future.

## What is HousingNOLA?

*By the Louisiana Housing Alliance*

**H**ousingNOLA is a broad-based initiative that will produce a community-led plan intended to meet the housing needs of New Orleans for the next 10 years. This effort is spearheaded by the Greater New Orleans Housing Alliance (GNOHA)—housing developers (non-profit and for-profit), fair housing advocates, and neighborhood groups—in partnership with City officials, neighborhood leaders, philanthropic leaders, and both natives and new residents. During the planning process, representatives of the Community Engagement Working Group will reach out to neighborhoods, culture bearers, and community groups to gather your input for the Plan. Any residents who want to become more involved can join the Community Engagement Working Group.

GNOHA believes that when elderly residents can keep their older homes, young people can find that first apartment, and parents and children can put down roots in their neighborhoods with confidence, then our whole community benefits. The HousingNOLA Plan will lay out how our community can provide high-quality housing for individuals and families of all income levels throughout New Orleans to advance these beliefs, and will provide the steps to make sure the Plan's goals—your goals—are achieved.

Please continue reading this edition of *The Trumpet* to learn more.



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The Housing NOLA Plan is made possible by Foundation for Louisiana and its partners in the TOGETHER initiative. Foundation for Louisiana's TOGETHER initiative is supported through funding from the Convergence Partnership, the City of New Orleans through its Network for Economic Opportunity, Ford Foundation, the Greater New Orleans Foundation's Metropolitan Opportunities Initiative, JPMorgan Chase Foundation, Surdna Foundation and W.K. Kellogg Foundation.

Additional funding provided by: Ford Foundation, JPMorgan Chase Foundation and the Greater New Orleans Foundation.

# Tackling the Housing Crunch

By Casius Pealer, Tulane University

**People choose to live in New Orleans for a variety of reasons: the weather, the culture, the history or even the people. Some also choose to live in New Orleans despite many of those same things.... Regardless, being a New Orleanian is a big part of who we are.**

**T**he same is true of our neighborhoods and our homes. The physical places we choose to live and invest in say much about our individual identity. They also say much about our safety, our job opportunities, our children's education, where we worship, and even our long-term health.

As a result, housing choice matters greatly, and the choices of many New Orleanians are increasingly restricted by rising housing costs. Perhaps this is obvious, but the need for safe, decent and affordable housing applies to every member of a community, at all income levels. However, lower-income families generally have a greater challenge with housing affordability and may face more difficult choices between what is safe and decent, and what is affordable. But the concept applies to all households, as does the challenge.

Many people think of "affordable housing" only as housing that receives a rental subsidy from the government, or perhaps a family with a housing choice voucher that supports affordability. However, there are many kinds of federal housing subsidies, such as the Mortgage Interest Deduction, that also reduce the cost of homeownership and aren't tied to income qualifications. For instance, according to 2013 research by the Pew Charitable Trusts, 20.2% of tax filers in the 70115 zip code deducted an average of \$13,102 each from their federal income taxes in 2012, based on mortgage interest paid that year. For a taxpayer in the 28% income tax bracket (up to \$178,000 in 2012), this deduction amounts to a federal housing subsidy of approximately \$300/month. The result is increased affordability and housing choice not tied to low household income.

Whether a particular home is affordable to a particular family depends on two basic factors: income and expense. As a rule, housing costs that are less than 30% of a household's gross annual income are considered "affordable." This percentage target is based on the federal measure of affordability for most direct housing subsidy programs and is similar to private mortgage lending targets. These housing costs include utilities, water and trash pickup, as well as taxes and insurance for homeowners.

To figure out what percentage of income you pay for housing, add up all of your mortgage or rent payments, utility payments, property tax payments, and insurance payments for one calendar year. This number is your total housing cost for that year. Then, calculate your total household income for that same year—how much pre-tax income you and the other people who live with you earned during that year. Divide the first number (cost) by the second number (income) and you will get the percentage of your income that you spent on housing that year.

When a family spends more than 30% on total housing costs they are said to be "cost-burdened." When a family spends more than 50% on these costs they are "severely cost-burdened." According to a 2014 report by the Center for Housing Policy, more than one in four working families in the New Orleans metropolitan area (28.3%) are severely cost-burdened, compared with 21.2% in Louisiana and 22.1% nationally. Again, these measures are of severe housing cost burdens that can greatly limit household spending on other necessities such as health care, education and training, transportation and retirement savings.

In addition to looking at current statistics or snapshots for individual families, it is important to look at overall trends and to plan for the future—this is one of the main objectives of the HousingNOLA Plan. According to the National Association of Realtors, rents in New Orleans increased 9.33% between 2009 and 2013, while the average income for renters actually fell 1.5% during that time. These numbers mean that New Orleans has been getting significantly less affordable for renters over time, even compared to the national averages (15.04% increase in rental costs versus 11.17% increase in

renter incomes). Whether this and other similar trends will continue is the kind of issue that HousingNOLA aims to discuss and address.

**Whether a home is affordable to a family or individual depends on two basic factors: income and expense.**

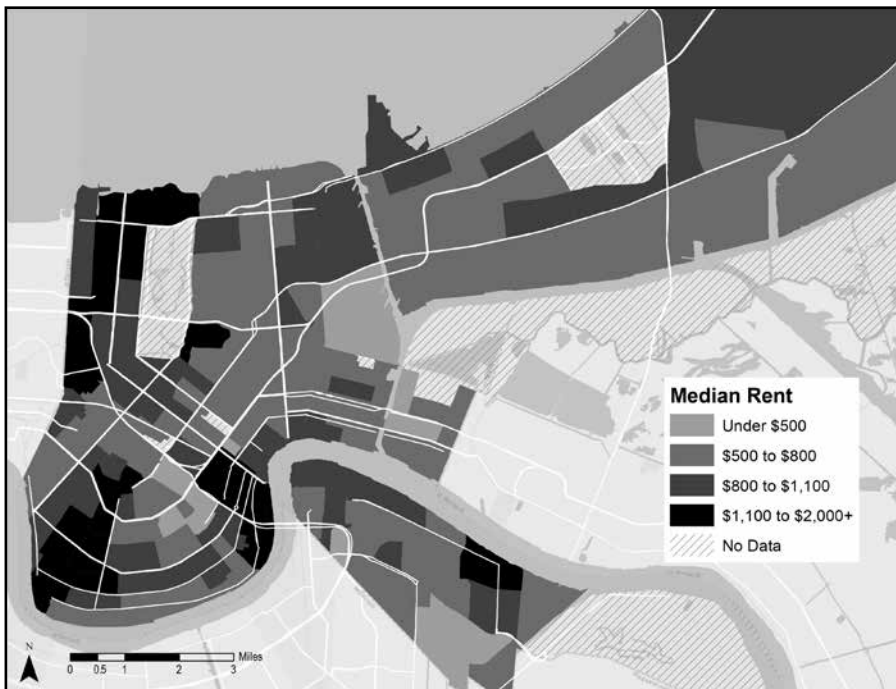
**% of income spent on housing**

**=**

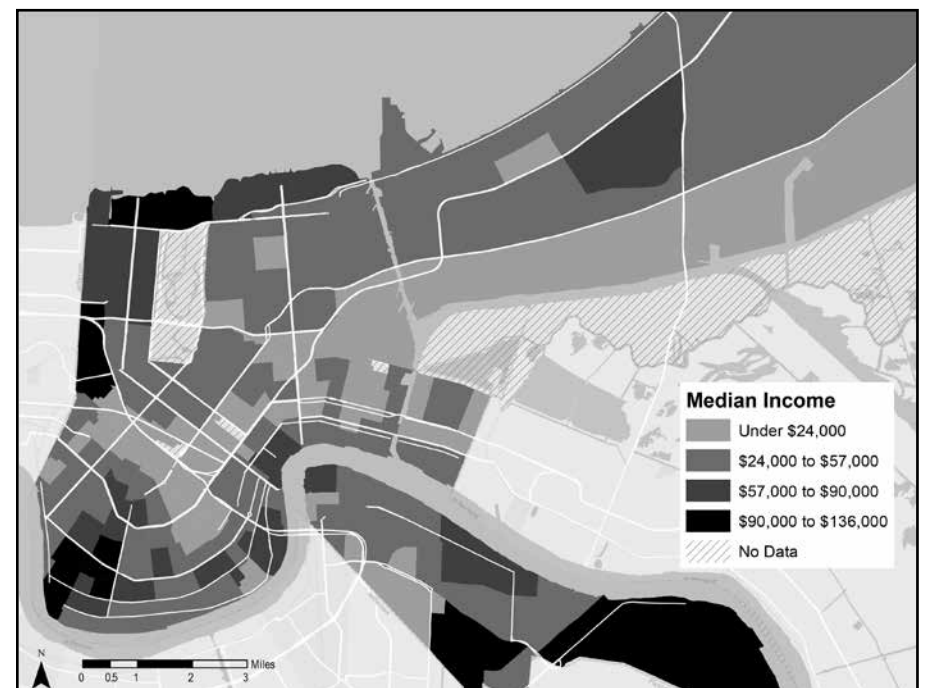
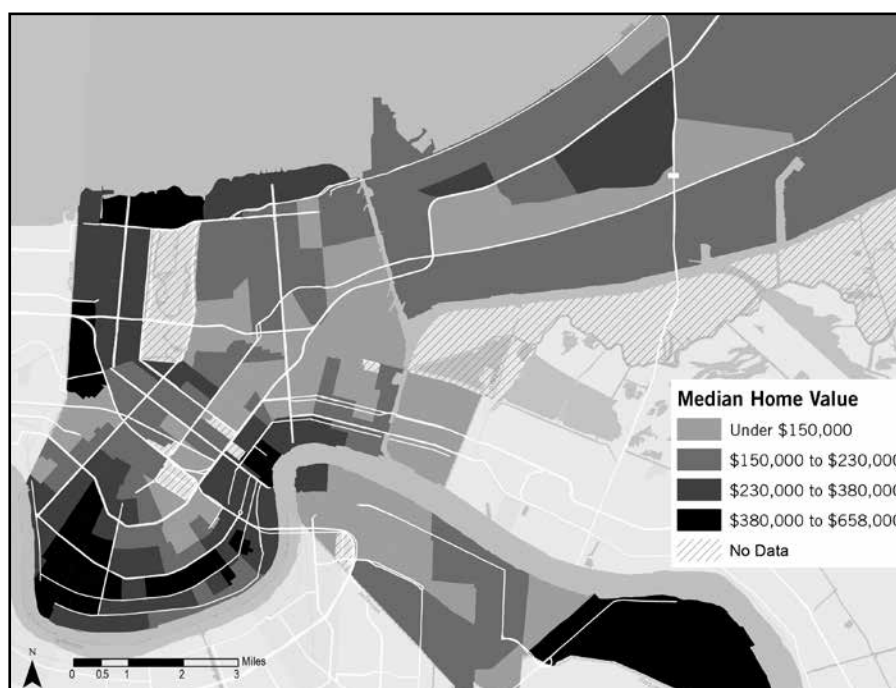
**mortgage/rent payments + utilities +  
property taxes + insurance payments**

**pre-tax income**

# How Affordable is Your Neighborhood?



Source: GCR, American Community Survey 2008-2013, ESRI, City of New Orleans



## We're Asking, What's Your Response?

**Go to the @GNOHA Facebook or Twitter pages and let us know your answers to these questions.**



- 1. Are you happy with your neighborhood and why?**
- 2. What are the strengths and weaknesses of your neighborhood?**
- 3. Do you see yourself living in your current neighborhood in the next 5-10 years? Why?**
- 4. What would you like to see in your neighborhood that doesn't exist now?**

# Gentrification

## The Good, the Bad and the Hipsters

### The word conjures different images:

- **New construction in an old neighborhood.**
- **A row of formerly double-shotguns converted to single family homes.**
- **A fresh paint job on an old house with a landlord demanding higher rent.**
- **A homeowner whose property value has increased.**
- **A new corner coffee shop or a hip new restaurant.**
- **More construction and less blight.**
- **More white people moving in to a predominantly black neighborhood.**

**S**ome view gentrification as a good thing – it means more people are investing in a neighborhood, and homeowners are seeing increased value for long-ago investments. For others, gentrification is bad, as it signals displacement of long-time neighbors and friends as new people move in. It may surprise many that gentrification does not actually have a standard definition. The word is often applied to many elements of neighborhood change: we know it when we see it. Changing racial demographics. Changing age demographics, as young people move in and older people move out. New businesses or different types of businesses. Decreased blight. Decreased vacancy. Increases in rent. Increased property values. Increased property taxes.

While some see gentrification as good, and others see it as bad, without a standard definition it is hard to know what to do about it. What we are really talking about is neighborhood change.

Neighborhoods change all the time. Older homeowners pass away and leave their homes to younger relatives. Young families move out to the suburbs. Baby boomers invest in condos as second homes. Landlords start or stop making repairs.

In New Orleans, we've watched these waves come and go. Formerly vibrant neighborhoods close to the core of the city residents population as the overall population of New Orleans decreased from a high of 627,000 in 1960 to 455,000 in 2000, the census before Katrina. Neighborhoods on the high ground of the "sliver by the river" have gained population in the years after Katrina. As the city expands and contracts, neighborhoods change. People move. All we can do is identify what we value about our neighborhoods and what it takes to ensure that New Orleans has a variety of housing options available to all who want to live in their neighborhoods and call New Orleans home.

For this reason, we want to make sure that when we discuss what to do about gentrification, it's also a conversation about what we value about our neighborhoods. Perhaps it is the many generations that live on one block, with grandparents on one side of the double who can provide care for their grandchildren living on the other. Or perhaps it's the small apartments that are affordable to the college student who just left home for the first time. Or the neighborhood corner store that sells everything needed to prepare dinner after a long day at work. Or maybe the historic architecture.

The critical question is how change (whether called gentrification or otherwise) actually affects real people and families. Rather than call it gentrification, we need to name what it is we want to keep and what is changing. We also need data to tell us what is actually happening in our neighborhoods. If we see our neighbors displaced when landlords increase their rents, how do we ensure that affordable rental housing remains available? How do we support new neighbors building new housing on vacant lots, rather than displacing old neighbors in old homes? Can we provide incentives to help local small businesses open on our main streets rather than national chain stores?

As we develop a 10-year housing plan, what is it we want to keep about our neighborhoods? And what is it we want to change? It is the answers to these questions that will help us to identify the policies that we need.

## Living in Substandard Housing

**New Orleans has thousands of rental units in deteriorating conditions. You might assume that the house on the corner with the broken window rents for cheap, but many renters in substandard housing pay tremendous hidden costs.**

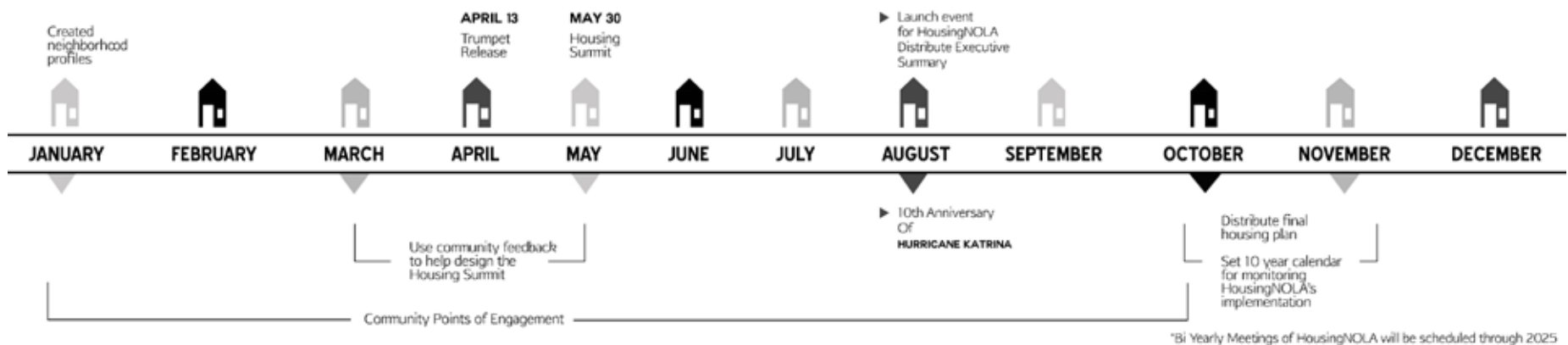
Trisha (whose name is changed to protect her privacy) moved into a unit near the Garden District in 2013. Unfortunately, within a month of living in the unit, she discovered that the roof leaked and the moisture from the leak had caused mold. Moreover, her home was infested with insects. Trisha repeatedly requested repairs and also contacted the Office of Code Enforcement, but received no response. Finally, she concluded that she had to move out. The landlord kept Trisha's security deposit and sued her for \$5,000 for moving out before the end of the lease. Other tenants in substandard housing report paying for plumbing repairs, pest control, and mounting medical bills from conditions related to black mold. Trisha's story reminds us that many tenants pay housing expenses far above their actual rent.

*By the Greater New Orleans Fair Housing Action Center*



**Visit [www.gnofairhousing.org](http://www.gnofairhousing.org) for more info.**

## HOUSINGNOLA TIMELINE



# The HousingNOLA Process

**T**he need for a comprehensive housing plan in New Orleans has become very clear. Though the housing issues we face are diverse - whether it's skyrocketing rent, soaring insurance costs, substandard rental conditions, or for many of our residents, barriers to obtaining housing - these problems are all interrelated and must be addressed as a whole.

That's why we are creating HousingNOLA. It's our opportunity to define the housing challenges and develop strategies to address those issues over the next 10 years. Rather than just being a written document, HousingNOLA will be an ongoing initiative to collectively remind ourselves and our elected officials of the issues we face and our pledge to maintain a plan of action.

HousingNOLA will establish goals and strategies to inform the creation of affordable housing options for all New Orleans residents. It will guide policy makers in determining what funding and policy for housing should look like, based upon what New Orleanians want. Since responsibility of this plan goes beyond the realm of our elected officials, this plan will live on even as mayors, city councilmembers, and other elected officials come and go. It's our job to hold our next leaders accountable to the recommendations we make in HousingNOLA.

Inclusiveness and community participation in developing the housing plan are the two most important factors in determining whether HousingNOLA is a success. Everyone has an interest in the final outcome of this housing plan, and that is why we are working to ensure that everyone can participate. The diversity of participation is reflected at every level of the HousingNOLA process.

The HousingNOLA Executive Committee is the Greater New Orleans Housing Alliance (GNOHA), which will manage the plan and process; the Foundation for Louisiana, the major financial contributor; the City's Office of

Housing & Community Development; and the co-chairs from HousingNOLA's Working Groups.

The Leadership Board sets the wider table of stakeholders in our city, both the usual participants in civic engagement as well as the "unusual participants". This includes Public Officials, Community Leaders, Neighborhood Associations, Cultural Bearers, Financial Institutions, Policy Developers, individuals representing Education, Philanthropy, Hotel and Lodging, Restaurants, Transportation, Green Building, Criminal Justice, and Special Needs Advocacy Groups, as well as Non-Profits and Real Estate Developers. Foundation for Louisiana and the City's Office of Housing and Community Development are playing an active role in this group as well.

Then there are three Working Groups, where participants come together based on their expertise and turn the ideas of the Leadership Board into action. Each working group is made up of two co-chairs that are elected by their members.

The Data Working Group sets the stage, informing both community members and policy makers of where we are currently and where we are headed with housing.

The Policy Working Group make the policy recommendations that will make up the backbone of HousingNOLA.

Most important is the involvement of residents like you, through the Community Engagement Working Group. Members are responsible for informing residents about the creation of HousingNOLA and asking them to share their housing needs and priorities. This input will help shape the policy recommendations presented in the final plan.

Though there are many ways to get involved, a great start is to attend the Housing Summit on May 30th. The Housing Summit will provide a great opportunity to have the difficult discussions around housing and what a city can do to successfully move forward.

Join HousingNOLA and play a role in the future of our city!

**Housing is  
the thread  
that pulls our  
neighborhoods  
together.  
The tighter the  
thread, the tighter  
the neighborhood.**

# Turning Vacant Buildings into Workforce Housing

By Renaissance Neighborhood Development Corporation

In July 2013, Renaissance Neighborhood Development Corporation (RNDC) completed the redevelopment of the Lykes Steamship District, a two-acre block within the Lower Garden District's historic post-industrial Mississippi riverfront neighborhood, located along Tchoupitoulas Street. Through the adaptive reuse of three underutilized and vacant buildings within the existing urban infrastructure, RNDC was able to add much needed workforce housing, a fresh and healthy food business, and additional retail to this neighborhood.

The residential rental apartments, Centennial Place, are located in the former Lykes Steamship Company office building. The adjacent Centennial Cotton Press building houses the Fresh Food Factor, a program of Volunteers of America Greater New Orleans, which prepares nutritious meals for a number of institutional customers, principally public and charter schools in New Orleans ([www.freshfoodfactor.org](http://www.freshfoodfactor.org)). Additional commercial space is available in these historic buildings. Furthering RNDC's commitment to sustainability, Centennial Place is certified Enterprise Green Communities and LEED for Homes Gold.



Cotton Press building exterior (after renovation)



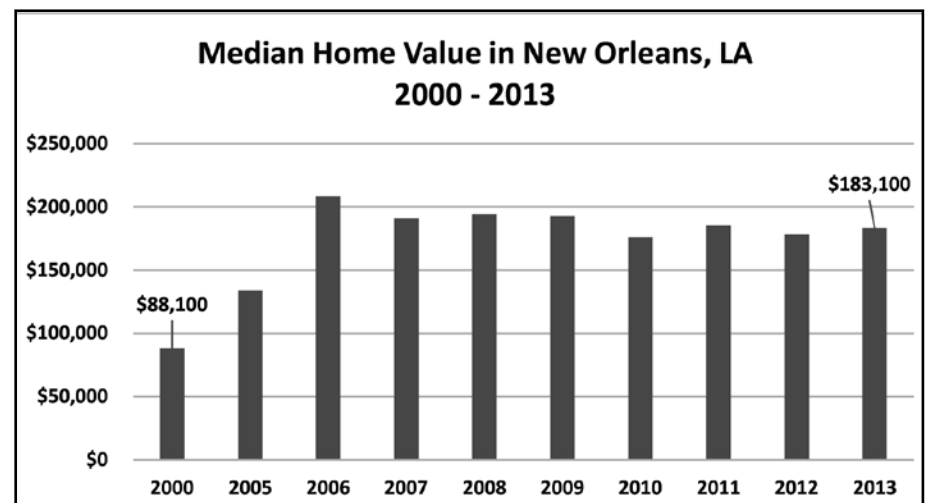
Centennial Place roof



Cotton Press building exterior (before renovation)



Source: Census 2000, 2005-2006 American Community Survey (ACS), 2007-2013 ACS 1-Year Estimates



Source: Median Value (Dollars) Owner-Occupied Housing Units, Census 2000, 2005-2006 American Community Survey (ACS), 2007-2013 ACS 1-Year Estimates

# Doris' Story

By Scarlet Garcia, Puentes

Doris Torres is from Honduras. She moved to New Orleans back in June of 2006, trying to leave an abusive marriage in Los Angeles. She faced many obstacles, among them being alone with her children, homeless, and speaking only a few words of English. Doris reached out to her friends here in Louisiana after hearing that the opportunities for employment were better in New Orleans after Hurricane Katrina. Her friends were welcoming and opened their homes to her and her children. She immediately started to work as a housekeeper at a local hotel. After months of saving money she was able to move to a little apartment on her own.

Doris heard stories about Latino families being able to buy their own homes, but with her limited English she spent over a year going from bank to bank trying to qualify to purchase a home. It wasn't until one of her friends told her about Puentes, a non-profit, Latino advocacy organization, that things began to change. Doris educated herself about the requirements to become a homeowner and the assistance available to her. She attended a private counseling session, as well as the first time home buyers course that Puentes offers in Spanish and became a proud home owner in October of 2014.



## Unfair Housing?

# Mystery Shoppers Find Discrimination in New Orleans

By the Greater New Orleans Fair Housing Action Center

**F**inding a safe, affordable apartment can be difficult, even for savvy home seekers. But discrimination can make a difficult experience seem impossible. Mystery shopping, also known as testing, is one way that the Greater New Orleans Fair Housing Action Center (GNOFHAC) investigates housing discrimination. Mystery shoppers pose as renters or homebuyers to investigate housing discrimination.

For example, GNOFHAC may send equally qualified African-American and white testers to apply for the same apartment. GNOFHAC then compares the testers' different experiences. It is not unusual for the landlord to offer a significant discount to the white tester, and not offer the same discount to the African-American tester. This kind of discriminatory treatment is prohibited by the federal Fair Housing Act.

In a recent report, GNOFHAC conducted 100 mystery shopping tests in New Orleans neighborhoods and found that African American mystery shoppers were either denied the opportunity to rent or received less favorable treatment than white mystery shoppers 44% of the time.

During the study, equally qualified black and white testers with matching incomes, career paths, family types, and rental histories attempted to view and apply for 50 apartments. The study, "Where Opportunity Knocks the Doors Are Locked" looked at neighborhoods in New Orleans

with low poverty rates, low violent crime rates, high levels of education attainment, and low infant mortality.

According to research, families with children that move from high-poverty communities to low-poverty communities tend to perform better in school. In addition, these families report that the reduced crime and better employment opportunities in their new neighborhoods are incredibly beneficial. Unfortunately, even when families can afford to move to more expensive areas, housing discrimination often restricts their access. This is clearly not just a matter of location, but of school performance, access to jobs, and quality of life.

The Fair Housing Act, passed just a week after the assassination of Dr. Martin Luther King, Jr., prohibits discrimination in housing on the basis of race, color, religion, sex, disability, family status (having children or being pregnant), and/or national origin. In Orleans Parish there are additional protections from discrimination based on sexual orientation, gender identification, marital status, age and creed. The law protects individuals from discrimination in lending, insurance, sales, rentals, zoning, and prohibits discriminatory harassment in housing. The Fair Housing Act is a necessary tool in moving New Orleans toward a future we all deserve—one free of discrimination and segregation.



# Cecily's Story

By Kelly Sharkey, Project Homecoming



In the aftermath of Hurricane Katrina, Ms. Cecily and her three children were displaced to Houston, where she had the task of rebuilding her New Orleans home located in Gentilly. Cecily entrusted her step-father, who raised her, to manage all the construction with funding from the Louisiana Road Home program.

Realizing the challenges of rebuilding from afar, Cecily moved back to New Orleans with her two daughters, while her oldest son chose to stay in Houston to finish school. After years away, she came home to find her house uninhabitable and unfinished.

Cecily and her girls stayed with a friend, while continuing to trust her step-father to oversee the rebuilding. He would explain how difficult and slow the process was taking, but in reality, he was slowly stealing away the only funds she had to rebuild her home. He even went so far as to have her over to the house to see a new bathtub, only to then remove and sell it after she left.

Soon there were no more excuses to why her house was not complete and all her funds were drained. "I knew the money had to be used to rebuild, that was the agreement I had with Road Home and he knew that, and yet he still did what he did," recalls Cecily. Having nowhere to go, she and her daughters moved into an unsafe house, without proper plumbing, electricity, or functioning kitchen.

While working to have her house elevated, she learned how severe the total damage actually was. She was then connected to United Way and Project Homecoming to help her rebuild her house through volunteer labor and grant funding.

Project Homecoming completed Cecily's home in July of 2013. She was welcomed home by volunteers and Project Homecoming staff at a ribbon cutting and homecoming celebration.



# Why is Housing an LGBT Issue?

By Equality LA

**D**iscriminatory housing policies often result in economic hardship for LGBT (lesbian, gay, bisexual, and transgender) people in the United States. Only 19 states and the District of Columbia have laws on the books prohibiting discrimination in the rental or sale of housing because of sexual orientation, gender identity, or gender expression. As a result, the United States Department of Housing and Urban Development has identified housing discrimination against same-sex couples as a significant problem in major metropolitan areas, and the 2011 National Transgender Discrimination Survey revealed that 19% of transgender people have been refused housing because of their gender identity. As a result, homelessness and housing instability is greater among the LGBT community than the population as a whole, with the rate of homelessness among transgender people approaching twice the rate of the general population.

In Louisiana, only the cities of New Orleans and Shreveport have municipal ordinances forbidding housing discrimination against LGBT people. In spite of the lack of protections in current law, polls conducted by the LSU Public Policy Research Lab indicate that 90% of Louisiana residents agree that nobody should be evicted or denied housing because of their sexual orientation or gender identity. The Legislature in recent years has considered several bills that would add protections for LGBT people, among other communities, to the state's fair housing laws, but has yet to pass any. In 2014 the New Orleans City Council unanimously passed a resolution in support of a statewide LGBT-inclusive fair housing law, and housing advocates have pledged to continue seeking support for LGBT-inclusive bills at the Legislature in 2015 and beyond.

## Youth Housing Needs

By Isabelle Sun,  
Covenant House

**W**hen "Roger" turned 18, he aged out of foster care and was left to the streets, sleeping in ATM bank stalls and abandoned buildings. After aging out of foster care, he had nowhere else to go and little support. According to a study by Casey Research Services, 25% of youth who were placed in foster care experience one or more days of homelessness after leaving care.

Safe and affordable housing for the young people of New Orleans remains a critical problem. For at-risk youth without stable family supports, the lack of accessible housing options and a fragmented social safety net directly correlates to vulnerability on the streets, including violence, drugs and trauma. A recent study by Covenant House and Loyola's Modern Slavery Research Project found that 14% of homeless and at-risk youth at Covenant House had been victims of human trafficking (over 86 youth every year) and 25% (154 youth every year) had engaged in sexual labor of some form, including trading sex for shelter. Young people need a safe place to stay and supportive services that help them transition to healthy, independent living.

The Covenant House Outreach team found Roger on a park bench and brought him to our Crisis Center. Since then, he has gained employment and saved enough money to move into his own apartment. Without having to fear where he was going to sleep next, Roger has been able to focus on work and advancing his education. He is now taking classes at NOPLAY to earn his HiSET (formally GED) and looks forward to taking care of his new home. We will continue to assist Roger for the next few months.



**New Orleans  
needs a housing  
plan for  
both natives  
and new  
residents.**

## Cliente Misterio By Scarlet Garcia, Puentes

*Please note that "Enrique" is a fictitious name used in this article to protect the identity of the family due to their undocumented status.*

**E**nrique arrived in New Orleans three months after Hurricane Katrina. He drove from Houston after hearing from some of his friends that immigrants were being welcomed to help rebuild the city. Due to the lack of available apartment rentals he was forced to move in with a group of other day laborers. After working hard for almost two years, he was able to bring his wife and three kids to New Orleans only to find out that the apartment they had rented, under a relative's name due to their status, had no working appliances. When he contacted the landlord he was told he could not complain because, if he did, he and his family would be reported to immigration authorities. He then opted to move to Slidell where he found a more suitable apartment at a better price. Enrique has been working in Louisiana since then waiting for immigration reform to bring him and his community out of the shadows.

# HOUSING NEW ORLEANS

## **New Orleans Needs Housing Options That:**

- ✦ Serve All New Orleans Residents
- ✦ Prevents Displacement
- ✦ Promote Fair Housing And Decrease Discrimination Across The City
- ✦ Include Sustainable Infrastructure
- ✦ Promote Quality of Life For Neighborhoods
- ✦ Are Inclusive Of All Walks Of Life, Including Special Needs Residents



**NEW ORLEANS NEEDS A  
HOUSING PLAN FOR BOTH  
NATIVES AND NEW RESIDENTS.**

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# **HOUSINGNO LA**

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GET INVOLVED.**

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And Facebook**

**@GNOHA**



# A New Type of Housing Plan for New Orleans

By Lucinda Flowers, Foundation for Louisiana

**P**ost-Katrina, many say that New Orleans is one of the most “planned” cities in America. Although the public sector, nonprofits, universities, business and philanthropy have conducted myriad studies and planning processes through the post-disaster years, experts and residents alike recognize that the community still needs a single, comprehensive housing “blueprint” that pulls together in one place the full range of affordable housing needs, strategy recommendations and potential funding sources.

Now, with the help of a one-year grant through Foundation for Louisiana’s TOGETHER initiative, a partnership led by the Greater New Orleans Housing Alliance (GNOHA) is conducting a collaborative process to develop just such a blueprint. The idea is to create a ten-year strategy that is balanced, reasonable, and leverages ever-shrinking public resources. In the words of GNOHA Board Chair Andreanecia Morris, the goal is a plan that is more focused on “what can be done” rather than “what must be done.”

The hallmark of the process is inclusiveness, bringing to the table partners

from government, business, community and neighborhood organizations, resident and advocate groups, philanthropy, and the housing and community development world. Residents will continue to have multiple opportunities to include their voices in the plan, a process that started in November 2014 at the annual Neighborhood Summit, where attendees were invited to submit questions and concerns. Their questions are being addressed in this special edition of Neighborhoods Partnership Network’s newspaper, *The Trumpet*. Residents can also join HousingNOLA’s Community Engagement Working Group or attend the Housing Summit on Saturday, May 30.

“Foundation for Louisiana is honored to be a driving force behind HousingNOLA,” said Flozell Daniels, Jr., President and CEO of Foundation for Louisiana. “Our TOGETHER initiative is grounded in our belief that residents are the best sources of wisdom for creating communities in which everyone has an equal opportunity to thrive. The HousingNOLA process will give voice to residents from every corner of our community, working together toward a plan that serves everyone.”

## How Green Building Helps Families

By Regina La Macchia, Green Coast Enterprises



*An energy efficient house increase airflow between rooms. It also included work-intensive solutions such as insulating the underside of a roof with spray foam.*

VOA then hired GCE Services to review all their properties in order to understand how energy-efficient their buildings are in comparison to others. We also helped them with their capital planning process and provided plan review and construction management services. This work helped VOA save

**E**ach month, as residents of Orleans Parish open their utility bills, the result is often shock and disappointment, as the bottom line is higher than expected. To remedy this, GCE Services works with multifamily property owners like Volunteers of America (VOA) to rehabilitate buildings in an energy-efficient way.

Through the NOLA Wise incentive program, we worked in five Mid-City VOA buildings to reduce electricity and gas consumption. Our work included easy solutions such as lighting upgrades and grilles above residents’ doors to

money, which could then be deployed to serve New Orleans residents and build more transitional housing. Visit [greencoastenterprises.com](http://greencoastenterprises.com) for more information about our services.

Not only does green building help decrease energy costs, it also results in improved indoor air quality and a better quality of life. Green building also involves selecting materials with fewer harmful components and providing sufficient airflow to prevent a house from becoming too cold, too hot, or too stuffy.

There are lots of improvements both renters and homeowners can make to their homes to improve air quality and save energy. For example, purchasing air filters with a MERV rating of 8 or higher, replacing air filters about every 60 days, replacing incandescent light bulbs with CFL or LED lights as they burn out, and turning off all electronics and lights as you leave the room can lower costs and improve health. Property owners can also caulk the exterior of the house and around windows, install timers on exterior lights, and install low-flow shower heads, sinks, and toilets to increase savings.

All residents of Orleans Parish can participate in the Energy Smart program, which provides financial incentives for insulation and air duct sealing. The program also provides rebates for energy efficient products, including CFL and LED light bulbs provided by Green Light New Orleans.

Visit [www.energysmartnola.info](http://www.energysmartnola.info)

## New Orleans’ Questionable Rental Codes

By Keith Twitchell, CBNO

**T**he opportunity to have a decent roof over one’s head is a fundamental human right. In New Orleans, unfortunately, many residents pay rent for apartments that are unsafe and unhealthy. In addition to the human costs, this creates related problems like blight, fire hazards and additional health hazards.

In 2004, the Committee for a Better New Orleans (CBNO) proposed a system to register all rental units in the city and provide for an inspection system. Minor problems would be reported to the landlord and the city, and the landlord would be given a reasonable amount of time to make repairs. Major problems would require an immediate response. If conditions were truly unsafe, the apartment would be declared uninhabitable. The tenant would

move out, and no one could move until the apartment was certified safe.

CBNO’s proposal contains many safeguards to ensure that tenants do not end up on the street, or get treated unfairly by their landlords. It helps landlords by alerting them to problems with their properties that, if not repaired, could become major issues. And it helps neighborhoods by reducing the number of blighted properties in the city.

The City Council is currently in discussions around the implementation of rental legislation to help address unsafe and unhealthy rental conditions. The legislation would be an important step towards improving the quality of housing – and the quality of life – in New Orleans.

# Events That Shaped Housing in New Orleans

- 🏠 ▶ **1965:** Hurricane Betsy
  - 🏠 ▶ **1969:** Hurricane Camille
  - 🏠 ▶ **1970:** New Orleans' comprehensive zoning ordinance last updated
  - 🏠 ▶ **1984:** Louisiana World Exposition, a World's Fair, is held in New Orleans
  - 🏠 ▶ **1990:** The Citizen Advisory Committee holds its first meeting to begin the process of developing a master plan
  - 🏠 ▶ **APRIL 1999:** New Orleans Land Use Plan by New Orleans City Planning Commission. Part of the New Century New Orleans comprehensive plan
  - 🏠 ▶ **OCTOBER 2002:** Arts & Culture, Tourism Management, Historic Preservation, and Economic Development elements of Master Plan completed
  - 🏠 ▶ **JANUARY 2003:** Regional Indicators of Sustainable Development for Southeast Louisiana, 2002 released by Top 10 by 2010.
  - 🏠 ▶ **AUGUST 29, 2005:** Hurricane Katrina makes landfall in Louisiana
  - 🏠 ▶ **SEPTEMBER 1, 2005:** Congress approves \$10.5 billion in disaster relief to aid victims of Hurricane Katrina
  - 🏠 ▶ **SEPTEMBER 8, 2005:** Congress approves \$51.8 billion in disaster relief to aid victims of Hurricane Katrina and to begin clean-up and reconstruction
  - 🏠 ▶ **SEPTEMBER 19, 2005:** Mayor Nagin suspends repopulation plan, citing a lack of basic services and uncertainty about Hurricane Rita
  - 🏠 ▶ **SEPTEMBER 20, 2005:** Lt. Gov. Landrieu unveils "Louisiana Rebirth: Restoring the Soul of America", a plan to rebuild tourism and cultural industries
  - 🏠 ▶ **SEPTEMBER 24, 2005:** Hurricane Rita makes landfall near Louisiana/Texas border
  - 🏠 ▶ **JANUARY 6, 2006:** Carnival season begins in New Orleans
  - 🏠 ▶ **JANUARY 23, 2006:** Louisiana Rebirth Progress Report released
  - 🏠 ▶ **JANUARY 27, 2006:** The Bring New Orleans Back Commission finishes its final recommendations, with the Economic Development Committee report; the entire Master Plan presented to Mayor Nagin
  - 🏠 ▶ **FEBRUARY 17, 2006:** Focus groups held for the physical and neighborhood planning of the city as part of the Bring New Orleans Back (BNOB) process, 70 neighborhood associations were represented
  - 🏠 ▶ **FEBRUARY 18-28, 2006:** Mardi Gras celebrated in New Orleans, visitors were estimated at 60 to 70 percent of previous years; arrests were 40 percent of 2005.
  - 🏠 ▶ **FEBRUARY 20, 2006:** Homeowner assistance part of the Road Home plan unveiled
  - 🏠 ▶ **MARCH 13, 2006:** Rental development and other developer incentives part of Road Home plan unveiled
  - 🏠 ▶ **MARCH 21, 2006:** The Urban Land Institute, in conjunction with the housing subcommittee of BNOB, creates a proposal to finance the construction of 64,000 owner-occupied homes and 47,000 rental units.
  - 🏠 ▶ **APRIL 12, 2006:** FEMA releases new flood elevation data and maps; New Orleans Advisory Data report requires future construction to be raised 2 to 3 feet above sea level
  - 🏠 ▶ **APRIL 20, 2006:** Rockefeller Foundation announces \$3.5M to fund UNOP
  - 🏠 ▶ **MAY 2, 2006:** City of New Orleans presents 2006 Hurricane Preparedness Plan
  - 🏠 ▶ **MAY 30, 2006:** HUD approves Road Home plan
  - 🏠 ▶ **JUNE 13, 2006:** City Planning Commission adopts the "Neighborhood Planning Guide," a recovery tool to assist neighborhood groups with planning and a consistent format for producing a citywide recovery plan. A consolidation of several planning frameworks
  - 🏠 ▶ **JULY 11, 2006:** HUD approves additional \$4.2 billion for the Road Home program, bringing the total to \$13.2 billion.
  - 🏠 ▶ **DECEMBER 11, 2006:** The New Orleans Redevelopment Authority is put in charge of disposing of adjudicated property and becomes the exclusive recipient of all properties bought up by the LRA that are ceded to the city.
- 
- 🏠 ▶ **APRIL 2008:** Master Plan Voted
  - 🏠 ▶ **SEPTEMBER 2008:** Hurricanes Ike/Gustav
  - 🏠 ▶ **AUGUST 12, 2010:** Master Plan Adopted
  - 🏠 ▶ **OCTOBER 2010:** Class Action Lawsuit against Chinese Drywall supplier
  - 🏠 ▶ **AUGUST 28, 2012:** Hurricane Isaac
  - 🏠 ▶ **JULY 2013:** NORA receives \$32 million in Neighborhood Stabilization Program 2 funding

# Lansing, Michigan's Fair and Affordable Housing Plan

By Alex Miller, Crescent City Community Land Trust

The city of Lansing is Michigan's capital city; its metro area spreads across Ingham, Clinton, and Eaton counties. Housing and social service organizations in the area came together in 2013-2014 to develop "ICE: Fair and Affordable Housing Initiatives for the Next Five Years," a five-year plan to ensure that all residents of the area could access housing opportunities within their financial means, and without discrimination. In order to create this five-year plan, leaders from multiple organizations came together to engage community, host events, and meet community members where they were – in their neighborhoods, their businesses, and their homes. This extensive community engagement process allowed housing plan leaders to understand community members' wishes and concerns around housing issues, and analyze data that helped define

the scope of the problem and suggest solutions.

By truly engaging community members, the "ICE" planning team identified a number of critical issues that local housing organizations could address. Elderly residents were worried about their ability to find rental housing that matched with their physical abilities; families with multiple children in the central city wanted more access to large, affordable housing units; college students from Michigan State wondered where they would find smaller apartments and homes that were accessible to transit; many residents worried about aging and low-quality housing stock. The housing community in the three-county area has come together and pushed to meet these housing needs. HousingNOLA's community engagement process has been inspired and informed by this effective planning effort.

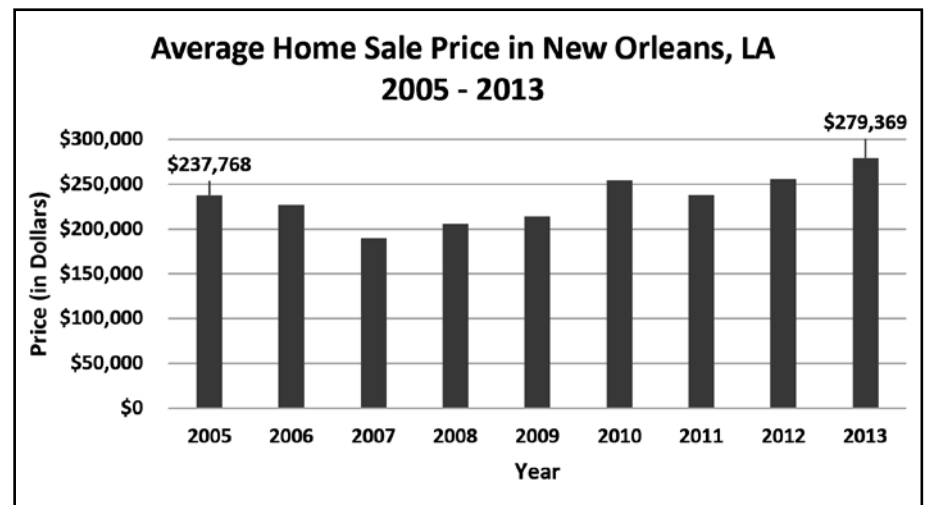
## When the Plan is Finished, Our Work Won't be Over

HousingNOLA is not just a 10-year plan, it's a 10-year process. Once the plan is written, the real work begins. The HousingNOLA plan will be introduced at the 10th anniversary of Hurricane Katrina and will serve as a road map for maximizing the effectiveness of scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices. The plan will serve as a data framework to inform future housing policy so more thoughtful and scalable housing developments are affordable for all income levels can be achieved.

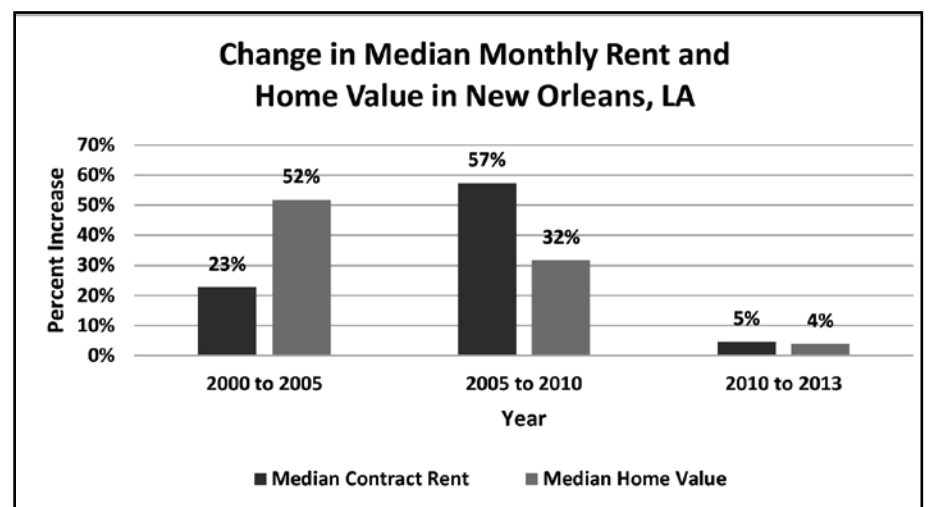
City leaders are transient, but New Orleans' residents and housing organizations are here to stay. A practitioner-led, citizen-informed housing plan will help everyone to move in the same direction over the long-term.

### In order to monitor the progress of HousingNOLA's implementation:

- The plan will be reviewed annually in order to adapt it to contemporary conditions; taking into consideration the successes and failures of the previous year.
- Strategic areas of the city will be evaluated based on a "report card" that outlines the strategies, actions, success metrics, and potential partners and timelines needed for success; as well as the agency responsible for each strategy.
- GNOHA and its partners will continuously advocate for projects that meet the "report card" objectives and work closely with public officials to best maximize the plan's outcomes.
- Finally, GNOHA will continue to work with and listen to New Orleans' residents about their vision and priorities around housing in New Orleans over the next 10 years.



Citation: Ivan J. Miestchovich, Jr., Ph.D., Real Estate Market Analysis: New Orleans and Northshore Regions, Volume 46, April 2014



Source: Census 2000, 2005-2006 American Community Survey (ACS), 2007-2013 ACS 1-Year Estimates

# Renovating 2739 Palmyra

**T**he Jane Place Neighborhood Sustainability Initiative (JPNSI) is a non-profit housing and community development organization dedicated to preventing displacement in the Mid-City neighborhood. The organization's first project, 2739 Palmyra, involves the renovation of an historic, currently blighted apartment building. JPNSI broke ground in March 2015 and will produce four, affordable three-bedroom apartments available to moderate-income renters making roughly \$36,000/yr for a family of four.

Rents are up 51% in Mid-City (in addition to inflation) since 2000, while wages and incomes have largely stayed the same. Many families are struggling to find quality, affordable housing and stay in the neighborhood. To address this struggle, JPNSI is dedicated to developing affordable housing using the community land trust (CLT) model. CLTs are designed to create permanently affordable housing, rather than units with affordability protections that expire in 15 or 30 years. As a CLT, the organization is also committed to resident-controlled development that prioritizes the needs of the neighborhood's most marginalized members. Check out [jpnsi.org](http://jpnsi.org) to learn more.



## Creating Long-Term Housing Opportunity for All New Orleanians



*The Pythian, a 9-story historic renovation project in New Orleans' CBD, will include 27 permanently affordable rental units for low – to moderate-income residents.*

By Van Temple  
Crescent City Community Land Trust

**N**ew Orleans has an incredible cultural economy that empowers residents and brings tourists from all over the world to visit our city. Tourism is responsible for much of our economic activity, which is a very good thing for all of us. However, one issue we face is that a sizable portion of the jobs that tourism creates are low- to moderate-income jobs.

So when our economy grows and tourism increases, we also create more low- to moderate-income job opportunities. Low-income workers need quality, affordable housing – preferably near their workplaces. This is one of our community's biggest long-term challenges.

What if there was a supply of quality, affordable housing for homeowners and renters that was located close to job opportunities, and that remained affordable generation after generation? Wouldn't that greatly improve the economic success of low-income New Orleanians? These workers – our hospitality workers, our musicians, our cooks, and our artists – are the backbone of what makes New Orleans unique. Wouldn't providing these families with local, affordable living opportunities make New Orleans a better place to live, work, and play for all of us?

Community land trusts create stocks of permanently affordable housing and help low-income families build assets. Across the U.S. there are over 250 community land trusts building and preserving local inventories of permanently affordable housing. The New Orleans area has 4 CLTs: Crescent City CLT (a citywide organization), Jane Place Neighborhood Sustainability Initiative (based in Mid-City), Lower 9th Ward NENA, and Northshore Housing Initiative (based in St Tammany Parish). We work cooperatively together as the Louisiana CLT Coalition to provide quality rental and homeownership opportunities that remain permanently affordable. Community land trusts provide long-term solutions to the long-term challenge of providing quality, affordable housing for all.

# Homeowner Responsibilities

By the Louisiana Homebuyer Education Collaborative

**F**or many, owning a home is an important lifetime milestone and will likely be the largest financial investment one will ever make. Being a homeowner brings tremendous satisfaction, but it also comes with great responsibility. Whether you are a new or long-time homeowner, you must be equipped with the right knowledge and skills to navigate through many potential pitfalls that homeowners can face.

**Following are invaluable tips on the benefits and responsibilities of being a homeowner intended to help maintain and protect your home investment.**

## Home Repairs and Maintenance

There's no longer a landlord to fix things if they stop working. So, if a light bulb goes out, the toilet is broken, or the roof is leaking, you must take care of it yourself or pay someone to do the work. Repairs are your responsibility.

## New and Unexpected Expenses

New homeowners must pay many new expenses which include your monthly mortgage payment, property taxes and house insurance, and the cost of any home repairs and improvements.

## Yard Work and Landscaping

You are responsible for maintaining your yard. You will need to mow the lawn, trim the hedges, and take care of the landscaping. Although it can be a significant amount of work, many homeowners also find these activities fulfilling. Planting flowers, vegetables, shrubs, and trees can be relaxing and make your home more enjoyable for you.

## Community Commitments

Homeowners tend to become part of a community, usually taking on more responsibilities in their neighborhood and the larger community. Whatever the form, getting involved is a rewarding way to make a difference, for you and the whole community. It is important to stay abreast of any regulations that may be imposed by any applicable homeowner's association.

Louisiana Homebuyer



Education Collaborative

## Financial Responsibility

Now that you are a homeowner, keeping your finances in order remains very important.

## Keep Good Records

Homeownership comes with a lot of paperwork. To get the tax benefits, you'll need good records of your housing related expenses. If you ever experience damage to your home caused by an emergency or disaster such as a fire, you'll need your insurance policy along with copies of purchase receipts and photographs. Or, if your new refrigerator breaks, you'll need to have easy access to your warranty.

- Set up a system for filing your homeownership records as soon as possible.
- Buy a fireproof filing cabinet/box, or rent a safety deposit box at your local bank to store household records and legal documents.
- Maximize your Tax Deductions – By owning your home, you can maximize your tax deductions. When you file your taxes, you can deduct the real estate taxes and interest you pay on your mortgage from your taxable income.
- Prepay your Mortgage – By prepaying your mortgage, you can save money in interest paid over the life of your mortgage by including some extra money with your regular mortgage payments. In fact, by prepaying, it will reduce your loan term and lower the total interest owed over the life of the loan.
- Maintain Adequate Insurance Coverage – Be sure to maintain adequate insurance coverage. Ideally, you want to ensure that you have enough insurance to cover 100% of the cost to rebuild your home at current construction costs, but not including the cost of the land.

**This guide was created with information sourced from Freddie Mac. For more information visit [www.FreddieMac.com/creditsmart](http://www.FreddieMac.com/creditsmart)**

**New Orleans needs a housing plan for both natives and new residents.**

**It's your plan, get involved!**

**Visit [www.housingnola.org](http://www.housingnola.org) or call (504) 821-7072 for more info.**

# Top Five Mistakes Louisiana Landlords and Tenants Make

By Laura Tuggle, Southeast Louisiana Legal Services

1. Tenants sometimes withhold rent to try to force their landlord to make necessary repairs. This is a risky strategy that can get you evicted.
2. Landlords sometimes change the locks when rent is late. This approach shortcuts the judicial process and has serious legal consequences.
3. Tenants sometimes ignore notices from their landlords asking them to leave—or even throw them out—thinking a note on the door is not “official.” Even a hand-written note tacked to a door is legal.
4. Landlords sometimes keep all or part of a security deposit without a reason, or fail to disclose the reason for keeping it—both can lead to penalties.
5. Tenants sometimes think they can only be evicted or not have a lease renewed unless they did something wrong. Yet in Louisiana, landlords can often get a rental unit back without good cause, such as when the term of a lease ends.

Bonus: Tenants nearing the end of a lease sometimes think they can use their security deposit to cover the last month’s rent. That approach often leads to eviction.

Questions? Think you might need free legal help or want more information?

- Visit [www.louisianalawhelp.org](http://www.louisianalawhelp.org)
- Call us at (504) 529-1000
- Walk in on M, W, or Fri to 1010 Common Street, Suite 1400A
- Check us out on Facebook or at [www.slls.org](http://www.slls.org)

## ABOUT SOUTHEAST LOUISIANA LEGAL SERVICES

Southeast Louisiana Legal Services (SLLS) provides free civil legal help to low-income people. We used to be known as “NOLAC” in the New Orleans area. Our mission is to achieve justice for low-income people throughout our region, which covers 22 parishes in southeast Louisiana. SLLS employs over 70 attorneys and staff in six offices. Our attorneys represent domestic violence victims, abused children in the foster care system and consumers who are victims of fraud or identity theft. We help preserve housing for hard-working families, remove barriers to medical care, resolve tax issues, assist people with disabilities, and much more.

## SLLS’s Impact:

In 2014, we handled about 10,000 cases and achieved over \$16 million in economic impact for our clients: income, benefits, or assets secured or protected. Our work helps stabilize families, an impact that is even more important but difficult to measure. We also support volunteer attorneys and volunteer law students from across the country, who together provided about 14,500 hours of free civil help in 2014 with an in-kind value of over one million dollars.

# Predatory Practices Around Homeownership

*Education is one of the strongest deterrents to mortgage fraud and predatory lending practices*

By the Neighborhood Development Foundation (NDF) – Educating Homeowners Since 1986

**P**redatory lending is one of the greatest threats to families working to achieve financial security. Wherever there is a pool of individuals who are deemed financially vulnerable, greed arises. In the world of mortgages, it appears in the form of predatory lending practices.

While the actions of many of the companies who engage in predatory practices may not always be illegal, the result for the homeowners are usually loss of their home, the feeling of defeat, embarrassment, and ruined credit. Predators seek the elderly, the sick, the poor, and the excited unlearned and unsuspecting home shopper as their prey offering what is termed sub-prime loans. While all subprime loans are not predatory on their face, a number of the practices used to decide who and who doesn’t get a subprime loan is what overall makes them predatory.

If a mortgage seeker believes they have not benefited from the mortgage transaction, and they are not sure if it is because of an illegal act, or actually fraud, or a form of predatory lending, they should report it to their local housing center, the Center for Responsible Lending, the National Association of Mortgage Brokers, the Mortgage Bankers Association (MBA), and the American Bar Association. These organizations are actively

working to promote laws prohibiting predatory lending and working to educate the public to become more aware of their rights.

Some of the practices include: steering and coercing, requiring excessive types of insurance and other unnecessary mortgage related products, loan flipping, and mandatory arbitration.

Homeowners are less likely to be prey when they are educated (i.e. attend homebuyer education courses) and when policy makers, consumer advocates, and civil rights leaders take stronger action to integrate anti-predatory lending practices into our legal systems.

**Center for Responsible Lending** [www.responsiblelending.org](http://www.responsiblelending.org)  
(919) 313-8500

**National Association of Mortgage Brokers** [www.namb.org](http://www.namb.org)  
(972) 758-1151

**Mortgage Bankers Association (MBA)** [www.mba.org](http://www.mba.org)  
(202) 557-2700

**American Bar Association** [www.americanbar.org](http://www.americanbar.org)  
312-988-5000

# A Journey to Home Ownership

By Providence Community Housing

**Dana Leon has been on a journey to become a homeowner since 2011. Her adventure began with an appointment with HANO (Housing Authority of New Orleans), meetings with Providence Community Housing, and a referral to Neighborhood Housing Services to determine her eligibility. The meetings revealed that homeownership was within reach, but Dana would need to establish her credit, take financial fitness classes, increase her income and save for a down payment.**



Dana Leon with her daughter

**“I grew up in the Treme area,” says Dana. “I’m very particular and wanted a home that would be safe for me and my daughter.”**

home that would be safe for me and my daughter. This home just looked and felt like the “right” house for us.”

**D**ana was driven by her desire to be a homeowner and the motivation of purchasing a special house she found in the Faubourg Lafitte community. The house had been moved from the VA site to Ursulines Avenue and was slated for rehabilitation and restoration. Nestled on a corner lot, the home was the right size, in the right neighborhood, and felt right for Dana and her 5-year-old daughter.

“I grew up in the Treme area,” says Dana. “I’m very particular and wanted a

With the help of Providence Community Housing, Dana knew the steps she needed to take to become mortgage ready and secure the financing to purchase the house she wanted so badly.

Working as a dance instructor with Young Audiences during the school day, as well as after school, Dana also began to instruct Saturday programs. Soon after, she was offered an opportunity to teach at the University of New Orleans. With hard work and determination, over the course of two years Dana increased her income, and her income became more consistent.

Then the call came from Providence Community Housing. Work was scheduled to begin on the Ursulines Avenue house in November 2013. Providence reached out to Dana to see if she was still interested in owning the house. Dana had saved enough to place a deposit and sign a contract. She was on her way to becoming a first-time homeowner.

With construction underway, Dana began the process of working with Providence to secure a loan for her mortgage and available grants and subsidies to help bridge the gap and make the house more affordable for purchase.

“Providence’s goal is to help potential buyers, like Dana, understand what they need to do to become mortgage ready and assist them throughout the process of securing all the financing they need to make homeownership a reality,” says Andreanecia Morris, Vice-President for Homeownership and Community Development. “Since 2009, we have had the privilege of helping Dana and 66 families become homeowners in Faubourg Lafitte.”

With construction underway, Dana began keeping a photo journal of the renovations to her home, driving by almost daily. “I have been stalking the house!” says Dana. “I’ve used the journal as encouragement on a bad day and to mark the progress that has been made.”

The journal became a tool to not only track the evolution of the house, but to document her feelings, opinions and ideas such as colors she wanted to paint the walls. “My daughter wants her room to be painted pink and yellow with sunflowers on the wall,” says Dana.

Unfortunately, Dana experienced a minor setback in December 2013 when her car was vandalized among a rash of incidents in the Marigny. While Dana had prepared financially to meet the added challenge that December and January brings when children are out of school and she works fewer hours, the additional financial resources she had saved was needed for insurance and car repairs.

Dana continued to diligently work towards saving for closing costs and increasing her credit score while the home was under construction. She also satisfied her obligation to complete the Homebuyer’s Training Course, which is required by Providence and HANO. She visited the home daily and was consulted on various options on final construction. She took great pride in planning her future home for her and her daughter. “We are very excited about our new home,” says Dana.

Follow us on Twitter and Facebook @GHOHA  
and check out #HousingNOLA  
Go to [www.housingnola.org](http://www.housingnola.org) for more information



# Infrastructure Affects Housing Costs

Infrastructure is the bones that cities are built on – it's the lighting, stormwater, sewer, road, levee, and other systems that keep people safe in their neighborhoods and let them travel to jobs and services. In New Orleans, we know that monthly costs of water and sewer service, flood insurance, and transportation all cut into families' bottom line and affect their ability to meet their rent or mortgage payment. The state of our levees, our water management projects, and our public transit system therefore all relate to where and how families can live affordably – without

risk of flooding and with options besides a car to get to work every day.

While HousingNOLA is not a plan about how to upgrade or fix our infrastructure, we want to hear from residents about how flooding risks, transportation issues, or street lighting availability affect their housing choices. This will help us all make better decisions for the future about where we need to invest resources to ensure all New Orleans residents can have a high-quality home in a high-quality neighborhood.

## Who's Who in New Orleans Housing Resources for New Orleans' Homeowners and Tenants

### Government Agencies

LA Housing Corporation / [www.lhfa.state.la.us](http://www.lhfa.state.la.us)  
Finance Authority of New Orleans / [financeauthority.org](http://financeauthority.org)  
Housing Authority of New Orleans / [hano.org](http://hano.org)  
New Orleans Redevelopment Authority / [noraworks.org](http://noraworks.org)  
Dept. of Code Enforcement, City of New Orleans / [nola.gov/code-enforcement](http://nola.gov/code-enforcement)

### Repurposed Building Materials

Habitat for Humanity / [habitat-nola.org](http://habitat-nola.org)  
Preservation Salvage Store / [prcno.org/shop/salvagestore](http://prcno.org/shop/salvagestore)

### Legal Services

Fair Housing Action Center / [gnofairhousing.org](http://gnofairhousing.org)  
Louisiana Appleseed / [appleseednetwork.org](http://appleseednetwork.org)  
Pro Bono Project / [probono-no.org](http://probono-no.org)  
Southeast Louisiana Legal Services / [slls.org](http://slls.org)

### Homebuyer Counseling

Desire Community Housing Corp / [desirehc.org](http://desirehc.org)  
Family Resources of New Orleans / [familyresourcesofno.org](http://familyresourcesofno.org)  
Jefferson Community Action Programs / [jeffparish.net](http://jeffparish.net)  
Lower 9th Ward NENA / [9thwardnena.org](http://9thwardnena.org)  
Neighborhood Housing Services / [nhsnola.org](http://nhsnola.org)  
Neighborhood Development Foundation / [ndf-neworleans.org](http://ndf-neworleans.org)  
Preservation Resource Center / [prcno.org](http://prcno.org)  
Puentes New Orleans / [puentesno.org](http://puentesno.org)  
Southern United Neighborhoods / [southernunitedneighborhoods.org](http://southernunitedneighborhoods.org)  
Sulli Educational Services / [sulli-educational-services.com](http://sulli-educational-services.com)

### New Homes & Apartments / Rebuilding

Alembic Community Development / [alembiccommunity.com](http://alembiccommunity.com)  
Associated Neighborhood Development / [ndf-neworleans.org/a-n-d](http://ndf-neworleans.org/a-n-d)  
Broadmoor Improvement Association / [broadmoorimprovement.com](http://broadmoorimprovement.com)  
Build Now / [buildnownola.com](http://buildnownola.com)  
Camp Restore / [camprestore.org](http://camprestore.org)  
Common Ground Relief / [commongroundrelief.org](http://commongroundrelief.org)  
Crescent City Community Land Trust / [ccclt.org](http://ccclt.org)  
Global Green, USA / [globalgreen.org/neworleans](http://globalgreen.org/neworleans)  
Green Coast Enterprises / [greencoastenterprises.com](http://greencoastenterprises.com)  
Gulf Coast Housing Partnership / [gchp.net](http://gchp.net)  
Habitat for Humanity / [habitat-nola.org](http://habitat-nola.org)  
Harmony Neighborhood Development / [harmonynola.org](http://harmonynola.org)  
Jericho Road / [jerichohousing.org](http://jerichohousing.org)  
Jerusalem Economic Development Corp / [jerusalemcdc.com](http://jerusalemcdc.com)  
Lowernine.org / [lowernine.org](http://lowernine.org)  
Lower 9th Ward Homeownership Association / [lower9thwardhomeowners.org](http://lower9thwardhomeowners.org)  
Make It Right / [makeitright.org](http://makeitright.org)  
Neighborhood Housing Services / [nhsnola.org](http://nhsnola.org)  
NO/AIDS Task Force / [noaidstaskforce.org](http://noaidstaskforce.org)  
Northshore Housing Initiative / [northshorelandtrust.org](http://northshorelandtrust.org)  
Operation Comeback / [prcno.org/programs/operationcomeback](http://prcno.org/programs/operationcomeback)  
Project Home Again / [projecthomeagain.net](http://projecthomeagain.net)  
Project Homecoming / [projecthomecoming.net](http://projecthomecoming.net)  
Providence Community Housing / [providencecommunityhousing.org](http://providencecommunityhousing.org)  
Rebuilding Together New Orleans / [rtno.org](http://rtno.org)  
Redmellon / [redmellon.com](http://redmellon.com)  
Renaissance Neighborhood Development / [rndcnola.org](http://rndcnola.org)  
St. Bernard Project / [stbernardproject.org](http://stbernardproject.org)  
United Saints Recovery Project / [unitedsaints.org](http://unitedsaints.org)  
Volunteers of America / [voa.org](http://voa.org)  
Youth Rebuilding New Orleans / [yrno.org](http://yrno.org)

# Glossary of Housing Terms

**Affirmatively Furthering Fair Housing** – Programs and activities related to housing and urban development that affirmatively furthers the policies under the Fair Housing Act, to include providing diverse and inclusive housing communities.

**Affordability (Housing)** – A measure of how much of one's income one spends on housing (be it rental or mortgage payments). Housing is considered unaffordable if it costs more than 30% of the resident's income.

**American Community Survey (ACS)** – A mandatory, ongoing statistical survey that samples a small percentage of the population every year, giving communities the information they need to plan investments and services.

**American Housing Survey (AHS)** – The most comprehensive national housing survey in the U.S. used to provide a current and continuous series of data on selected housing and demographic characteristics, carried out by HUD and the U.S. Census Bureau.

**Analysis of Impediments (AI)** – A review of barriers that affect the rights of fair housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin.

**Area Median Income (AMI)** – The median of all families' income for a given geographic area. This is used as the benchmark to determine affordability. New Orleans's AMI is currently \$60,000 for a four-person household.

**Brownfields** – Vacant or underutilized industrial and commercial properties that are environmentally contaminated.

**Community Development Corporation (CDC)** – Any nonprofit organization that provides programs, offers services and engages in other activities that promote and support a community.

**Community and Housing Development Organization (CHDO)** – (Pronounced cho'do) A private nonprofit, community-based service organization whose primary purpose is to provide and develop decent, affordable housing for the community it serves.

**Community Land Trust** – A non-profit entity that owns the land on which homeowners, tenants, and businesses reside. The land trust itself is managed jointly homeowners, tenants and community members.

**Comprehensive Zoning Ordinance (CZO)** – The law that governs land use throughout the City of New Orleans. The CZO includes lists of permitted land uses for each of the City's zoning districts, in addition to height limits, setback requirements, urban design standards, operational rules, and other regulations.

**Co-op** – An arrangement whereby individual tenants/owners in a housing development/apartment building become shareholders of the corporation that owns and operates the development/building.

**Cost Burdened** – Paying more than 30% of one's income for housing.

**Fair Housing Act (FHA)** – 1968 act providing HUD Secretary with fair housing enforcement and investigation responsibilities.

**Fair Housing Assistance Program (FHAP)** – Program assisting state/local government with processing fair housing complaints.

**Fair Housing Initiatives Program (FHIP)** – Program to assist state/local government, community groups and housing resource boards to combat housing discrimination.

**Fair Market Rent (FMR)** – maximum rent for Section 8 rental assistance.

**Faith Based and Community Organizations** – Faith-based and community oriented organizations. These can receive assistance through HUD to help assist their local community.

**Ground Lease/Land Lease** – An arrangement whereby a tenant rents land from another party but owns the buildings on that land.

**Historic Tax Credits** – Programs at the State and Federal level to incentivize equity investment in the rehabilitation of historic properties. The Federal and State programs have different requirements. For instance, the Federal program requires that the building is 75 years old; the State program, only 50.

**HOME** – HOME funds are federal dollars given to states and cities that are often used in conjunction with local nonprofits to build, buy, or rehab affordable housing or home buying assistance to low-income people.

**Housing Authority of New Orleans (HANO)** – New Orleans local PHA (Public Housing Authority)

**Housing Choice Vouchers (HCV)** – Also called Section 8 vouchers, these are given by the government to individuals so that they can rent on the open market. Voucher holders pay 30% of their income each month and the government pays the difference between that amount of market-rate for their housing unit. These are sometimes tied to a specific development, in which case they are called Project-Based Vouchers (PBV).

**Housing Needs Assessment** – housing needs-related statistics and analysis using up to date local and national resources.

**Housing Opportunities for Persons with AIDS (HOPWA)** – The only Federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, HUD makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.

**Housing Quality Standards (HQS)** – The minimum criteria for standard housing to provide for the health and safety of participants in the housing choice voucher program.

**Housing & Urban Development (HUD)** – The Department of Housing and Urban Development administers programs that provide housing and community development assistance. The Department also works to ensure fair and equal housing opportunity for all.

**Landbanking** – The practice of purchasing land and holding it until it is profitable to sell.

**Lease-to-Purchase** – An arrangement whereby a family rents a home (at an affordable rent) for several months or years while they save money in order to purchase it.

**Lien** – A lender's claim to a property (the loan collateral) if a debtor cannot repay their loan.

**Lot Next Door** – A program that allows owners directly next to a vacant lot to purchase the lot for a small cost and use it as a side yard. It has come under much criticism from people who think the new owners should be allowed to build additional housing on it and that property owners behind or across the street from the lot should be eligible to buy it as well.

**Louisiana Housing Corporation (LHC)** – Recently formed state office that consolidates many state offices related to housing, including the former LHFA (Louisiana Housing Finance Authority), into a single entity governed by a seven-person board.

**Low-Income** – Up to 80% of area median income, or \$48,000 for a four-person household and \$43,200 for a three-person household. When using a 30% affordability rate, a family of four should be spending no more than \$1,200 for housing costs, including utilities.

**Low-Income Housing Tax Credits (LIHTC)** – Federal program to incentivize investment in the construction and rehab of low-income housing. These units are priced for the “working poor” – people earning up to 80% of Area Median Income (AMI).

**Moderate Income** – 80% to 120% of area median income. One hundred and twenty percent of area median income is \$72,000 for a four-person household and \$54,000 for a three-person household. When using a 30% affordability rate, a family of four at the moderate income level should be spending no more than \$1,800 for housing costs, including utilities.

**Neighborhood Participation Program (NPP)** - The purpose of the Neighborhood Participation Program for Land Use actions is to provide timely notification of any proposed land use action affecting a neighborhood and to provide the opportunity for meaningful neighborhood review of and comment on such proposals. The City Charter calls for “a system of organized and effective neighborhood participation in land use decisions and other issues that affect quality of life.”

**New Orleans Redevelopment Authority (NORA)** – NORA is a government agency whose primary responsibility is revitalizing neighborhoods by returning residential and commercial properties to the real estate market. NORA oversees the City’s Lot Next Door program and sells properties through targeted Redevelopment Initiatives.

**Office of Community Development (OCD)** – State office in charge of managing CDBG (Community Development Block Grants) and disaster funds.

**Poverty Line** – Developed in the 1960s, it was 3 times the average family’s cost of food at that time.

Since then, it has been adjusted for inflation but never substantially changed. Even though it’s not a particularly accurate measure of poverty, it is still the barometer for many federal programs.

**Permanent Supportive Housing (PSH)** – Housing for low-income people with disabilities.

**Public Housing Units** – Rental apartments supported by federal public housing operating subsidies. In New Orleans, households must be at or below the Extra Low Income level or 30%AMI, \$24,250 for a family of four, of area median income to qualify for the program.



**Rent-burdened** – Someone who spends more than 30% of their income on housing.

**Regional Planning Commission (RPC)** – The RPC for Jefferson, Orleans, Plaquemines, St. Bernard, St. Tammany and Tangipahoa Parishes, is a 31 member board of local elected officials and citizen members, appointed to represent you on regional issues. This board is supported by a staff of 23 professionals with broad experience, and doctorates or masters degrees, in a variety of areas including urban and regional planning, community development, economics, engineering, government, history, law, landscape architecture, political science, sustainable development, transportation, geography and other disciplines.

**Severely Rent-burdened** – Someone who spends more the 50% of their income on housing. Homeowners are in severely unaffordable housing if they pay more than 60% of their income to pay their mortgage and utilities.

**Site Appraisal and Market Analysis** – Required for commitment of FHA mortgage insurance on most Multifamily Projects and large subdivisions.

**Small Rental Property Program (SRPP)** – A rental housing initiative formulated by the Louisiana Recovery Authority and the state Office of Community Development, that uses CDBG funds to provide forgivable loans to landlords for repair of hurricane-damaged small rental properties, primarily those with one to four units. In return for financing, landlords must comply for 5 to 10 years with certain tenant income and rent restrictions.

**Soft-Second Mortgage** – A forgivable second mortgage to cover the gap between the cost of a home and the mortgage that a low-income family qualifies for. The soft-second mortgage has a lower interest rate than a regular mortgage and the loan is forgiven after the family has spent a certain length of time in the house.

**Tax sale** – When an owner hasn’t paid their taxes for 3+ years, the City can sell it to a new owner for the cost of the back taxes. Unfortunately, this doesn’t result in clear title (the new owner technically owns the tax liability, not the property) so it’s often difficult to get financing to rehab these properties. If no one buys a property when it’s put up for tax sale, it is adjudicated and ownership reverts to the City.

**Unified New Orleans Plan (UNOP)** – Following Hurricane Katrina, Concordia convened and facilitated an interdisciplinary team of urban planners, architects, and community organizers to develop the Unified New Orleans Plan (UNOP). Twelve national and local architecture and urban design firms collaborated to deliver ten district plans and one citywide redevelopment plan in less than five months, and the plan included voices of more than 9,000 current and displaced New Orleans residents.

**Very Low Income** – Up to 50% of area median income, or \$30,000 for a four-person household and \$27,000 for a three-person household. When using a 30% affordability rate, a family of four at the Very Low income level should be spending no more than \$750 for housing costs, including utilities.

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# Don't Pull Your Roots, Strengthen Them

By: Ysela Galindo, Jericho Road

**J**ericho Road, along with many non-profit and for-profit developers in New Orleans, works hard to ensure we are creating affordable housing for those at a lower-income level. It is not about selling a home to anyone, to make a quick buck, but about helping families stay in neighborhoods they have always lived in, and loved. John and Catherin Lee both grew up in Uptown. Both John and Catherin knew they wanted to have a stable home for their daughter to grow, have memories, and maybe even have as her own one day. Upon hearing about Jericho Road's homeownership opportunities in the area (visit [www.jerichohousing.org](http://www.jerichohousing.org) for more details), they began working diligently with us to prepare themselves to buy the home of their dreams. It was not a light-hearted decision, nor an easy one, as both worked extremely hard to ensure they were building themselves up for financial success both before and after purchasing. It is nearly two years since the Lee's started working towards homeownership. Now, along with their daughter, they are happily in the neighborhood they have always had roots, and will continue to have roots for generations to come.



The John and Catherin Lee family

## Un Poco de Historia

Por Conchita Sulli (Agente de Bienes Raíces)

**E**n 1991 el Area Metropolitana de Nueva Orleans presencié eventos muy importantes en la historia de compradores de casa por primera vez. El sector inmobiliario estaba funcionando como de costumbre y también contemplaba nuevas ideas que querían implementar. Ellos analizaron los "pros" y los "contras" de la idea de unirse y crear una sola institución. Las juntas más grandes del Estado de Louisiana, la Ciudad de Nueva Orleans y la Parroquia de Jefferson estaban uniéndose tras un gran número de horas de estudio y discusiones para determinar beneficios mutuos. Para mí fue un privilegio servir como Presidente de la Junta de Agentes de Bienes Raíces de la Parroquia de Jefferson. La Sra. Sylvia Roy también obtuvo el puesto Presidente de la Junta de Agentes de Bienes Raíces de la Ciudad de Nueva Orleans. Actualmente estas dos juntas son mejor conocidas como NOMAR, La Asociación de Agentes de Bienes Raíces del Area Metropolitana de Nueva Orleans. A raíz de la unión de estas dos juntas se descubrieron muchas deficiencias en las actividades conducidas por el sector inmobiliario.

Se determinó que existían muchos "Huecos" por llenar para satisfacer las necesidades de muchas familias que buscaban financiamiento para su primera casa. Entre esos huecos más notables que se descubrieron estaba la ausencia de un personal bilingüe que proveyese solicitudes de préstamos hipotecarios a la comunidad de habla hispana. Imagínense, residimos en la ciudad que muchos conocen como "la Puerta de las Américas", y muchas familias hispanas que no podían conseguir un préstamo para comprar su casa por falta de personal bilingüe en los bancos y compañías hipotecarias. Eso era algo insólito para mí! Muchos bancos contaban con personal bilingüe, pero no en el área de préstamos hipotecarios. Teníamos personas que hablaban Español en las ventanillas recibiendo nuestros depósitos, pero ninguna estaba capacitada profesionalmente para tomar una solicitud de préstamos hipotecarios!

Con suerte me encontré con personas con visiones que estaban dispuestos a escuchar todo lo que tenía que exponerle con respecto a la

comunidad Latina en Nueva Orleans, El Sr. Ashton Ryan, de First NBC y la Sra. Alegría Smith, quien era funcionaria bancaria. Ellos lograron realizar una reunión y de allí surgió lo que yo escribo como el primer "click". Alegría contrató a la primera oficial de préstamos hipotecarios que hablaba español, la Sra. Bertha Montenegro y esto nos motivó a trabajar juntos en equipo para asegurarnos que este no fuese sólo una iniciativa, sino que se convirtiese en una práctica fija en todo el área de Nueva Orleans. Pusimos mucha presión sobre los bancos y casas inmobiliarias al usar los créditos de CRA (Community Reinvestment Act) al máximo y fue tanto el éxito que Bertha necesitaba ayuda y contrató a la Sra. Karla Herrera para que le ayudara con las necesidades de la comunidad Latina en Nueva Orleans. Al pasar menos de tres años otros bancos de la ciudad se unieron rápidamente con agentes de hipotecas de habla hispana y entre ellos encontramos al Sr. Martín Gutiérrez quien en la actualidad es el Director de Caridades Católicas, la Sra. Karin Coleman, el Sr. Frank Moresco del Banco de Whitney, al igual que el Sr. Mario Hernández quien trabajó por muchos años con el Banco Hibernia, ayudando a nuestra comunidad hispana.

Hoy en día los bancos y compañías hipotecarias que no poseen un oficial bilingüe disponible no atienden favorablemente a nuestra comunidad latina, ya que un 15% a 20% de la población es Latina en el Area Metropolitana de Nueva Orleans y sigue en crecimiento.

**Me siento orgullosa de aportar a la comunidad Latina en Nueva Orleans por medio de los Servicios Educativos Sulli, Inc., la cual es una organización sin fines de lucro 501 © 3 que ofrece capacitación para compradores de vivienda y clases de entrenamiento financiero en español y en Inglés.**

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