



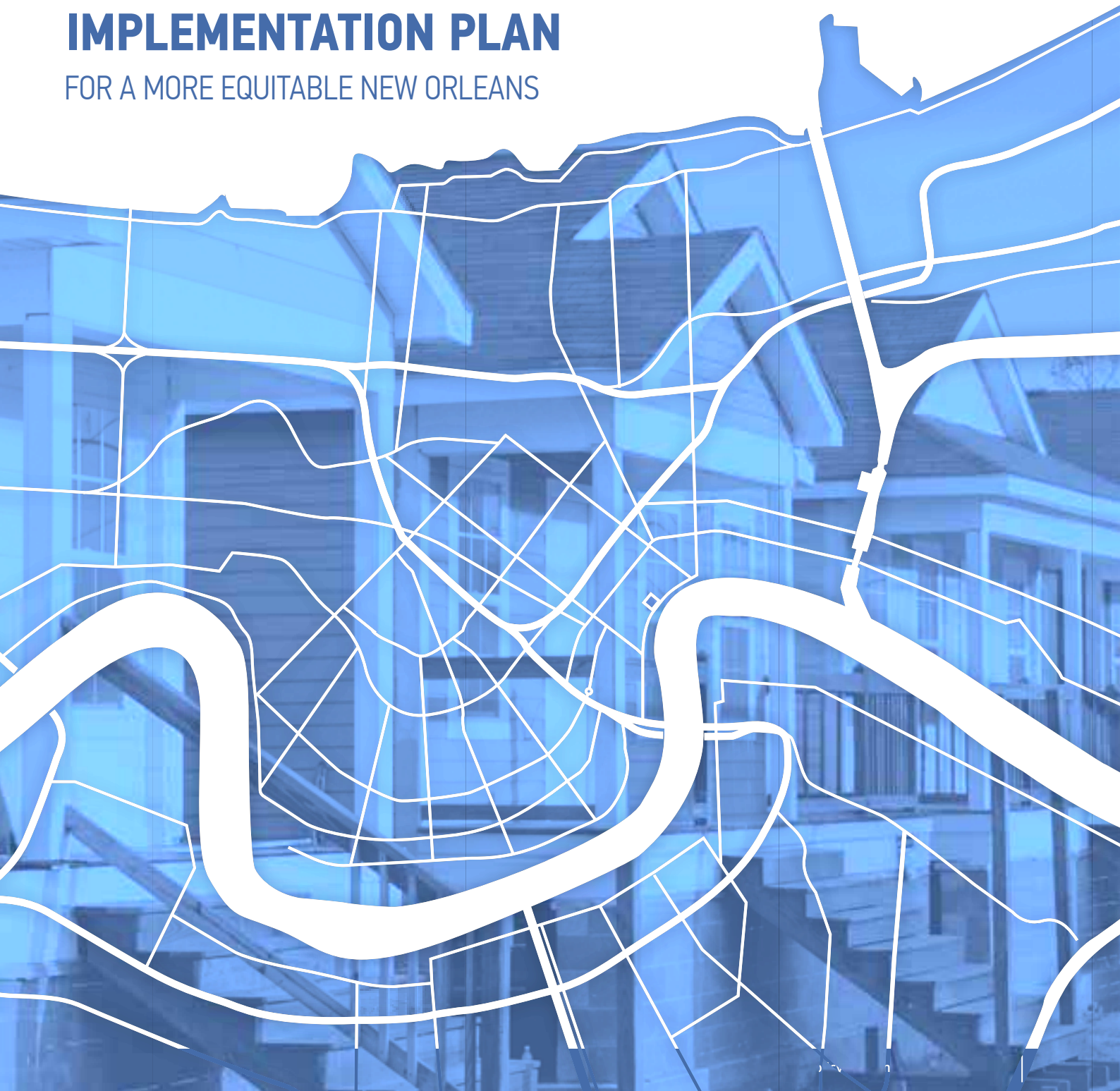
Housing**NOLA**

10 YEAR

STRATEGY AND

IMPLEMENTATION PLAN

FOR A MORE EQUITABLE NEW ORLEANS



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HousingNOLA is managed by the Greater New Orleans Housing Alliance (GNOHA), a collaborative of housing builders and community development organizations advocating for the preservation and production of affordable housing within the Greater New Orleans area. GNOHA's mission is to collaborate and support member efforts to build affordable housing for the residents of the Greater New Orleans area in an ethical and efficient manner.

Executive Summary

Hurricane Katrina and Rita and the subsequent levee system failures destroyed more than 275,000 homes and disrupted countless lives across the Gulf Coast. For the past 10 years, passionate residents and organizations have been working to rebuild their homes and neighborhoods to create a more equitable and resilient New Orleans.

In early 2014, the Foundation for Louisiana's TOGETHER Initiative convened a group of residents and non-profits to develop strategies for improving housing policies and increasing equity in New Orleans. What emerged from the TOGETHER Initiative was a desire to build upon community engagement efforts since 2005, moving beyond recovery and looking to the future of housing and neighborhoods in New Orleans. *HousingNOLA* grew out of these discussions.

HousingNOLA is a process, it's a plan, it's a goal, it's a wish, it's a hope...for New Orleans to achieve affordability in housing at all levels. This plan will serve people who need a good roof over their heads, safe communities, and a place where their children can grow up and thrive.



The Structure of the Report

Why does New Orleans need a housing plan? To answer this question, the report examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city over the past 10 years. While these figures are only a snapshot of the vast amount of data gathered during the *HousingNOLA* process, they provide a basic quantitative understanding of the current state of housing in New Orleans and how much work is still to be done. *HousingNOLA* acknowledges and is in many ways built upon the work of other citywide plans produced over the last 10 years. As such, this report provides a comprehensive chart detailing what has already taken place or is currently underway in terms of improving the state of housing in New Orleans. While *HousingNOLA* specifically addresses housing issues, it also recognizes that cross-issue collaboration with existing plans and initiatives is critical for improving quality of life across the city.

Section IV describes the framework used throughout the *HousingNOLA* process, which ensured a clearly-stated mission, equitable participation-structure, and the necessary support from a variety of highly invested stakeholders. The report then details the current housing issues at hand by starting

with an explanation of what *HousingNOLA* considers affordable housing, and why so many New Orleanians are struggling with affordability issues. Next, the report introduces a neighborhood-focused analysis tool, called the *HousingNOLA* Neighborhood Typologies, which serves as a mechanism for determining what policy initiatives and City resources are needed to ensure housing affordability, equity, sustainability, and accessibility in each neighborhood.

The *HousingNOLA* Policy Priorities section is divided by the initiative's five goals:

1. Preserve existing supply and expand the total supply of affordable rental and homeownership opportunities throughout New Orleans.
2. Prevent future displacement through development activities and continued study and policy review.
3. Enforce and promote fair housing policies throughout New Orleans.
4. Encourage sustainable design and infrastructure for all New Orleanians.
5. Increase accessibility for all, including residents with special needs.

Under each goal, there are thoroughly cited summaries, case studies, and detailed data points



that examine the current progress of the goal. Each section concludes with near-term policy and long-term advocacy recommendations. The near-term policy recommendations have strong consensus and are expected to come into fruition in the very early stages of *HousingNOLA*'s implementation. The long-term advocacy items are still in varying stages of development and study, but will be revisited and tracked in future *HousingNOLA* activities. These sections comprise the chief purpose and bulk of the *HousingNOLA* plan.

The report ends by addressing a plan of action for continued examination and implementation of *HousingNOLA* over the next 10 years. An annual Report Card will serve to track the current state of the plan's progress and the shared strategies the *HousingNOLA*'s stakeholders will undergo to ensure its success going forward.

HousingNOLA is not just a 10-year plan; it's a 10-year process.

This report is just the beginning; the *HousingNOLA* initiative will continue to engage New Orleans residents and key stakeholder groups in a community-led process that annually refines *HousingNOLA*'s plan to address housing needs over the next 10 years. *HousingNOLA*'s first product is this report to direct housing policy that creates equitable, sustainable and affordable homes for all New Orleanians.

Through concentrated efforts and in line with *HousingNOLA*, we project that 5,000 renter and

homeownership opportunities could be created by 2021, bringing the city in line with the national average for cost-burdened households. Assuming that all of these units will go toward households under 80% AMI, there will still be a demand for 11,580 rental and homeownership units by 2025. Currently, the City does not have the resources to meet the demand for affordable housing for its service workers, musicians, culture bearers and the most vulnerable. Using programs like Loan Loss reserves, the City can leverage \$1.7 million to create approximately 228 affordable housing opportunities over the next 10 years. Now that *HousingNOLA* exists, it can be used as a tool by housing advocates and the community to encourage local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025.

HousingNOLA is the result of New Orleanians coming together to create a document that reflects upon previous housing successes and failures, analyzes our present state of housing, and recommends strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources. At the beginning of this 10-year process, *HousingNOLA* welcomes your feedback, engagement, and commitment to creating a New Orleans that is more resilient to future challenges and a more inclusive city for all New Orleanians.



The State of Housing: Why **HousingNOLA** is Needed



New Orleans is evolving into a very different place from what it was before Katrina. Though its population is still below pre-Katrina levels, New Orleans is one of the fastest-growing cities in America. Evidence shows the growing population is not just the result of returning residents, but also of an influx of new residents. Before Katrina, New Orleans was a relatively insular city, a city where many people were “from here,” deeply rooted in their neighborhoods, traditions, history and unique culture. As the city rebuilds, many long-time residents are concerned about the economic effects newcomers will have on the city – especially in the area of keeping homes affordable. *HousingNOLA* seeks to address the concerns of longtime residents and welcome newcomers to be a part of New Orleans’ deep-rooted culture.



KEY DEMOGRAPHIC TRENDS IN NEW ORLEANS, 2000 TO 2015

New Orleans has changed dramatically from 2000 to 2015. This section examines key demographic trends at the city and neighborhood level. The metrics included in this section are of particular importance to the housing market and the health of neighborhoods.

Between 2000 and 2015, New Orleans experienced substantial shifts in population, households, income, and housing. Among the significant changes are:

- The population decreased by 28%, and households decreased by 21%, with the average size of households dropping slightly by 6% from 2.48 people per household in 2000 to 2.33 in 2013.
- The African American population has declined 34% (112,315 African American residents) since 2000. In 2013, 60% of the city's population was African American, down from 67% in 2000.
- There was a significant decrease in the percentage of the under-18 population, while the portion of the population between 19 and 34 years old rose. As a result, the proportion of single households or households made up of unrelated people rose by 2%, the number of people living alone has increased by 6%, and the number of non-family households has increased by 7%.
- The city's poverty rate remains incredibly high at 28% compared to 15% nationally, an overall increase of 2% since 2000.
- Median household income remains unchanged since 2000, at approximately \$37,000 when adjusted for inflation.
- The proportion of high-income households increased dramatically, while the proportion of very-low income households rose slightly.
- Educational attainment increased, with a particularly sharp drop in the percentage of individuals who did not complete high school.
- Housing costs rose dramatically for both renters and homeowners. Home values have increased by 54%, and rents have increased 50%.
- Homeownership rates remained unchanged, decreasing from 46% to 45%, still well below the national average of over 60%.



STATE OF HOUSING IN NEW ORLEANS

The figures below, selected from the vast amount of data gathered for *HousingNOLA's* Preliminary Report, provide a snapshot of the current state of housing in New Orleans. They illustrate the changing demographics that contribute to high housing demand, the challenges to affordability, and the lack of equity in housing for different groups of people.

- There is a demand for approximately 33,000 units (new construction and rehab) over the next 10 years in New Orleans.
- If homeownership and rental levels remain constant over the next 10 years, there will be an even split between new homeownership units (16,921) and rental units (16,672) needed.
- Highest homeowner/buyer demand will be families earning between \$29,717 and \$44,575 and more than \$44,575 for 2 bedroom and 3 bedroom units.
- Highest renter demand will be families earning less than \$11,143 and more than \$37,146, for 1 bedroom and 2 bedroom units.

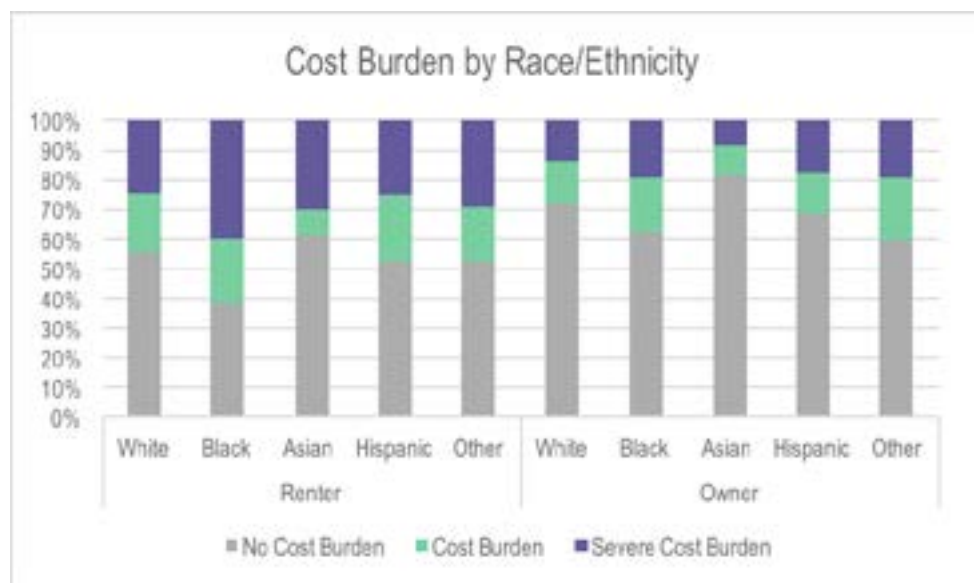
- “Fair market rent” in New Orleans for a 1 bedroom apartment is \$767 monthly, or \$9,204 yearly.
- Median income in New Orleans is \$37,146; median rent is \$765; average home value is \$183,700.
- African American households disproportionately pay more of their income towards housing costs.
- More than 70% of all households pay one-third or more of their income towards housing costs.
- Between 2005 and 2015, the number of Housing Choice Vouchers given out by HANO has more than doubled.

While these figures do not nearly tell the whole story of housing in New Orleans, they should serve as indicators of just how much work there is to be done.

Disproportionate Housing Needs

African American households in New Orleans disproportionately pay more of their income towards housing costs than other races and ethnicities in New Orleans. Cost burden is defined as paying more than a third of household income, while severe cost burden is paying more than half of household income towards housing.

Cost Burden by Race and Ethnicity in New Orleans



Source: Department of Housing and Urban Development Comprehensive Housing Affordability Strategy. 2008-2012 5-Year Average

Changes in Public Housing

The Housing Authority of New Orleans (HANO), and public housing in New Orleans, have changed drastically since 2005. The “Big Five” public housing sites (B.W. Cooper, C.J Peete, Lafitte, St. Bernard and Iberville) have been demolished and either partially or completely redeveloped. Simultaneously, HANO has increased its reliance on Housing Choice Vouchers, which allow voucher holders to rent in the private market from landlords that accept vouchers. In addition to 1,924 traditional public housing units, HANO and its development partners have also created another 2,424 homes and apartments – a combination of affordable and market rate units.

CASE STUDY

Myths about the Section 8 Program in New Orleans

There are many misconceptions in New Orleans about the Housing Choice Voucher Program, formerly known as “Section 8”.

<p>Myth #1: Section 8 Recipients Aren't Good Tenants/Neighbors</p>	<p>Fact: Recipients of Section 8 vouchers often wait a long time to receive a voucher, and even then must go through a rigorous screening process before finding a place to live. Taking care of their homes and rental properties is a key factor in maintaining their voucher status.</p>
<p>Myth #2: Tenant Turnover is High</p>	<p>Fact: Most voucher holders are working families who will only move for a few reasons: purchasing a home, finding a more affordable or better unit, family reasons, change in income, or if they have problems with the landlord.</p>
<p>Myth #3: Section 8 Decreases Property Values</p>	<p>Fact: There is little to no evidence that accepting Section 8 vouchers influences property values over time.</p>
<p>Myth #4: Section 8 Housing is a Blight on the Neighborhood</p>	<p>Fact: Multiple studies show that voucher households are indistinguishable from non-voucher households on a cosmetic level. Because of the requirements set by landlords and the housing authority, they have a higher standard to keep their properties clean and well-kept than other renters or homeowners.</p>
<p>Myth #5: All Voucher Holders are on Welfare</p>	<p>Fact: In most cases, tenants are employed; however, it is often in low-paying jobs that make them eligible to receive housing assistance.</p>
<p>Myth #6: Section 8 Forces People to Leave Their Communities</p>	<p>Fact: The Section 8 program has since been renamed to the “Housing Choice Voucher Program,” as it gives people the choice to live in the neighborhoods they want to live in.</p>
<p>Myth #7: Rent Payment is Inconsistent</p>	<p>Fact: On average, voucher holders pay approximately 30% of the rent for their unit, and the housing authority pays the rest- ensuring landlords receive their payment on time.</p>
<p>Myth #8: Vouchers Are Only Available in “Low-Income” Neighborhoods</p>	<p>Fact: Section 8 vouchers are accepted by landlords in all neighborhoods throughout the city. HANO offers a tool on its website and in its office that includes a database of landlords that accept vouchers and property listings.</p>

Previous Housing Initiatives & Plans

HousingNOLA builds off of lessons learned from a wealth of planning processes that have taken place since 2005. The plans and processes below informed the New Orleans Master Plan and the Comprehensive Zoning Ordinance (CZO). Together, these documents lay out the vision for future development in New Orleans. Both the Master Plan and CZO stress that housing needs for all New Orleanians should be met. These plans, however, are not specifically focused on the strategies that will enable us to meet this goal. *HousingNOLA* will help build those strategies so that our investments, our partners, and our resources all focus on the same set of goals. The following table outlines selected plans and processes used to frame *HousingNOLA* goals and strategies.

Plan	Year	Lead Agency	Housing Implications
Plan for the 21st Century - 2010 City of New Orleans Master Plan	2010	City of New Orleans	Major Housing Goals: <ul style="list-style-type: none"> • Quality of Life Improvements • Blight and vacant property redevelopment • Improving access to services • Developing Housing Policy • Technical assistance to neighborhood groups
Transition New Orleans Plan	2010	City of New Orleans, Housing and Blight Task Forces	Housing Task Force Recommendations: <ul style="list-style-type: none"> • Improve City operations, policies, programs, and interdepartmental cooperation • Coordinate funding sources and link them to prioritized goals and strategies Blight Task Force recommendations <ul style="list-style-type: none"> • Streamline and coordinate agencies involved with blight control and redevelopment • Work with owners of blighted property to develop strategies to utilize the property
City of New Orleans Analysis of Impediments to Fair Housing	2010	City of New Orleans, Department of Community Development	<ul style="list-style-type: none"> • Found by advocates to be insufficient, the plan fails to identify impediments known to the City to perpetuate segregation and fails to identify actions to address patterns of existing segregation. • The Greater New Orleans Fair Housing Action Center and the Lawyers' Committee on Civil Rights Under Law, along with other partners, published a "People's Analysis of Impediments" in order to fully capture the city's impediments to fair housing choice and put forth strategies for addressing these issues. • Found by advocates to be insufficient, the plan fails to identify impediments known to the City to perpetuate segregation and fails to identify actions to address patterns of existing segregation.
10 Year Plan to end Homelessness	2011	City of New Orleans, Services Working Group	<ul style="list-style-type: none"> • Uses data to align resources, and reduce time people spend on the street • Coordinates key agencies and resources • Based on United States Interagency Council on Homelessness

Plan	Year	Lead Agency	Housing Implications
City of New Orleans Consolidated Plan	2012-2015	City of New Orleans, Department of Community Development	<ul style="list-style-type: none"> • Framework for spending federal grant funds • Funds targeted using a place-based strategy • Prioritizes funding for projects from organizations with a strong track record, and that are feasible and supported by community, leverage other funding, and meet the City's goals
Community Development Block Grant Disaster Recovery Strategic Plan	2012-2016	State of Louisiana, Office of Community Development Disaster Recovery Unit	<ul style="list-style-type: none"> • Manages and monitors disaster recovery funding, including: <ul style="list-style-type: none"> o Homelessness reduction facilities and programs o Home repair and home purchase programs o Assistance to landlords of affordable housing units • Develops Action Plan describing needs, strategies and projected uses of Disaster Recovery funds
Louisiana Housing Corporation Housing Needs Assessment	2014	Louisiana Housing Corporation	<ul style="list-style-type: none"> • Tracks key demographic and housing data in the Greater New Orleans region • Recommends further study and policy analysis of rental households that pay over one-third of their income towards housing
Louisiana Housing Corporation 2014 Annual Report	2014	Louisiana Housing Corporation	<ul style="list-style-type: none"> • Details progress made in multiple affordable housing, homelessness, recovery and disaster preparedness programs • Includes goals for improved outreach, loan products, technical assistance and interagency coordination
ResultsNOLA	2014	City of New Orleans	<ul style="list-style-type: none"> • Outlines recent progress on housing and provides insight on City's priorities • Chronic homelessness reduction goals were not met in 2014, though this may be due to concentrated efforts and successes in reducing long-term homelessness and homelessness among veterans • Several, but not all, target goals regarding affordable and equitable housing were met in 2014
Comprehensive Zoning Ordinance	2015	City of New Orleans	<ul style="list-style-type: none"> • Density bonuses for projects including affordable housing in Historic Core, Historic Urban Residential, Central Business, & Riverfront Gateway Overlay Districts • Reduced minimum parking requirements for Permanent Supportive Housing and Assisted Living facilities

While renewal continues, and the threat of future disasters 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 face changing demographic realities, diminishing federal funding sources for creating affordable homes, 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 the traditions and values that make up the cher-

ished parts of her unique cultural identity?

Building upon the expertise and learned experience of those involved in New Orleans' recovery, *HousingNOLA* can now serve as a guide for maximizing scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices for housing investments. It will serve as a framework to inform future housing policy so that we can implement more thoughtful and scalable programs that create housing that is affordable for all income levels.

The HousingNOLA Process

Goals for HousingNOLA and Process

HousingNOLA will set a benchmark for housing policy by:

- Examining the state of the housing and community development sector in New Orleans post-Katrina;
- Recommending how New Orleans can leverage private resources and city, state, and federal funding sources moving forward;
- Identifying what policies currently exist and what policies need to be created to make a more equitable New Orleans that provides housing options for all; and
- Developing a method that benchmarks progress in the housing sector over the next 10 years.

In order to benchmark where New Orleans has been and where it's going, *HousingNOLA* seeks to achieve the following vision over the next decade:

HousingNOLA will lay out how our community can provide high-quality, safe and accessible housing

throughout New Orleans that is affordable to individuals and families of all income levels.

To accomplish this vision, *HousingNOLA* will use the following goals to benchmark its progress in specific areas within the housing and community development sector:

- Preserve the existing supply and expand the total supply of affordable rental and homeownership opportunities throughout New Orleans.
- Prevent future displacement through development activities and continued study and policy review.
- Enforce and promote fair housing policies throughout New Orleans.
- Encourage sustainable design and infrastructure for all New Orleanians.
- Increase accessibility for all, including residents with special needs.

The Leadership of HousingNOLA

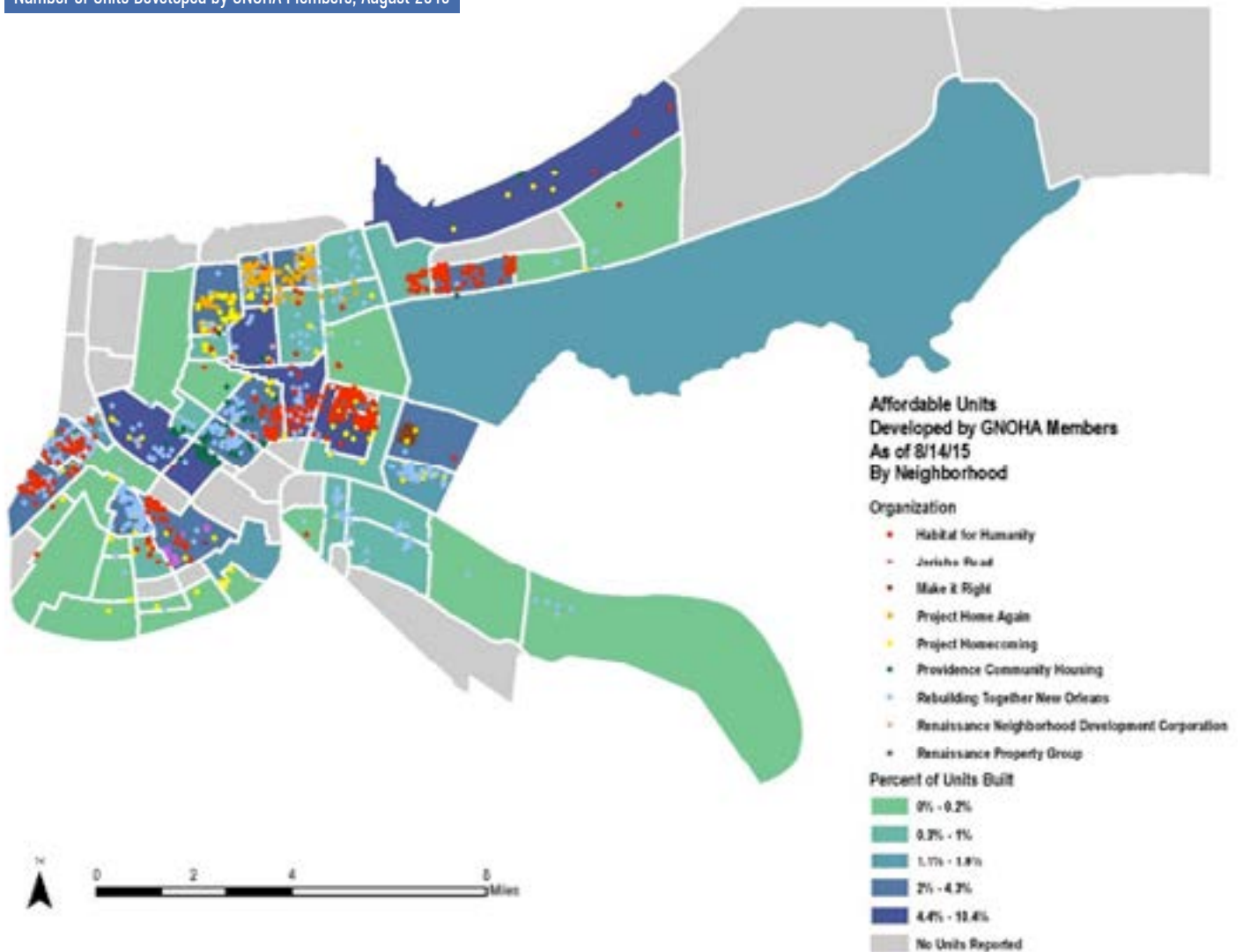
The Greater New Orleans Housing Alliance (GNOHA) manages *HousingNOLA* and its ongoing 10-year process. GNOHA is a collaborative of non-profit housing developers and community development corporations working to rebuild the housing stock in New Orleans. It is a membership organization that advocates for the preservation and production of affordable housing with a specific focus on the most vulnerable: seniors, people with disabilities, veterans, low-wage workers, and low-income families.

GNOHA's membership has played an essential role in helping to rebuild neighborhoods across New Orleans; the map below illustrates the affordable homes reported by GNOHA members through an August 2015 survey. Developers reported building or rehabilitating a total of 5,347 units since 2005. Many non-profit organizations focus their efforts in specific areas

of the city, such as the Make it Right Foundation in the Lower Ninth Ward, while others, such as Rebuilding Together, work across the city. Each dot on the map represents a development built or rehabilitated by a GNOHA member.

The success of *HousingNOLA* has and will continue to be dependent on the collaborative efforts of its partners. From the beginning, this initiative progressed through tiered levels of engagement that facilitate the accumulation of data and community input needed, while providing an operational framework for effective decision-making.

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



Source: GCR Inc., City of New Orleans

and Community Development, representing the City of New Orleans; as well as the co-chairs of the Policy, Data and Community Engagement working groups.

The Leadership Board set the wider table of stakeholders in our city, both the usual participants in civic engagement as well as the “unusual participants,” i.e. people and organizations that do not specialize in housing policy. The Leadership Board included public officials, community leaders, neighborhood associations, culture bearers, financial institutions, policy developers, individuals representing education, philanthropy, hotel and lodging, transportation, green building, criminal justice, special needs advocates, non-profits, real estate developers, and *HousingNOLA*’s philanthropic partners.

HousingNOLA’s working groups offered technical guidance to the Leadership Board by providing

expertise in policy development, community engagement and data analysis. Each working group consists of two co-chairs elected by their members.

The Community Engagement Working Group led *HousingNOLA*’s Review Team, made up of residents who reviewed the planning documents for clarity and relevance. The Data Working Group led the development of the Preliminary Report and provided research assistance to the Policy and Community Engagement Working Groups. The Policy Working Group is made up of practitioners and community leaders that synthesized data, community input and existing housing policy into policy recommendations that are the backbone of *HousingNOLA*. GNOHA oversaw the *HousingNOLA* process, managing the Working Groups, Leadership Committee and Executive Committee.

Future of Affordable Housing Development in New Orleans

In response to Hurricane Katrina and the federal levee failures, non-profit, faith-based, and community organizations played a leadership role in the recovery efforts. Statewide, the number of non-profits grew 38.5% from 1996 to 2008, and New Orleans in particular saw enormous growth in the number of organizations supporting recovery efforts. Non-profits assisted with filling service gaps and created a network of community recovery organizations. GNOHA and many of its members were established after 2005 to address recovery needs and advocate for policies that support affordable housing development.

The priorities for affordable housing developers in New Orleans are shifting from recovery-based programs to multifaceted development that prioritizes community development. Many neighborhoods have not recovered from Hurricane Katrina and the levee breaches, and many residents continue to search for a way to return home. In addition to continued recovery needs, affordable housing developers face new challenges including rapid increases in the cost of land, construction costs, insurance premiums and property taxes.

Funding for non-profit developers is becoming more scarce; with disaster recovery funds running out, funding at the federal level declining,

increased sequestration at the federal level, and few resources at the state level, affordable housing developers have to do more with less in a competitive real estate market.

HousingNOLA calls upon housing developers and their partners in the public, philanthropic, and private sectors to work toward a vision that creates quality neighborhoods with a mix of affordable options across New Orleans. Affordable housing developers must commit to shifting their work from recovery to proactive neighborhood revitalization and creating safe, accessible communities.

HousingNOLA creates a framework for housing policy for the next 10 years, and the affordable housing industry is critical to achieving these goals. In addition to the outlined policy benchmarks, GNOHA will continue to lead efforts to create a robust housing and community development sector in New Orleans. It will also evaluate *HousingNOLA's* progress by issuing an annual Report Card to measure progress in providing high-quality, safe, accessible and affordable homes for all New Orleans residents.

and our resources all focus on the same set of goals. The following table outlines selected plans and processes used to frame *HousingNOLA* goals and strategies.

Community Engagement in the HousingNOLA Process

HousingNOLA's Community Engagement Working Group led outreach efforts to residents, neighborhood groups, and key community stakeholders. The Working Group's goals were to understand community priorities, and encourage residents to become ambassadors for *HousingNOLA* by helping them to better understand both housing policy and the resources available to them and their communities.

HousingNOLA would not be possible without resident engagement. After Katrina, New Orleans received an influx of outside assistance, but many processes ignored resident voices. Many

long-time residents were left out of recovery discussions, a topic that has been written extensively about following the 10th anniversary of Katrina. *HousingNOLA* has worked to create a comprehensive, community-led process to guide the goals and vision of a 10-year plan. The initiative has used a variety of methods to engage community members in the process, including presentations at public events, training ambassadors to speak at neighborhood meetings, and encouraging community review of *HousingNOLA* documents. This section provides additional details about the Community Engagement activities to frame and support the development of *HousingNOLA*.

Housing Summit

On Saturday, June 6th, 2015 at A. L. Davis Park in Central City, *HousingNOLA* held a Housing Summit for New Orleans residents to kick off the planning process and get direct feedback from residents. Participants provided feedback on what makes their neighborhoods great and what needs improvement, and how all of us (city government, housing advocates, and residents) can be part of creating safer, more affordable neighborhoods. A week later, a Latino Housing Fair was held at Jericho Road Episcopal Housing Initiative to ask Spanish-speaking residents the same questions about their positive and negative experiences with housing and their neighborhoods.

Overwhelmingly, respondents are happy with their neighborhoods, and largely credit the close proximity of friends and family for their high level of satisfaction. They also enjoy the ease with which they can walk to the store, the absence of heavy traffic, and nearby amenities like parks and schools. Those who are dissatisfied with their neighborhoods frequently cite problems with crime and violence. Those who are dissatisfied also offer examples of blighted properties and poor sidewalks, reflecting a deep concern with the degradation of the built environment.



Points of Engagement

From November 2014 to November 2015, the Community Engagement Working Group and Executive Committee have been informing residents of the *HousingNOLA* process and resources available to them through neighborhood meetings and community roundtables. Many of these events involved working group members and residents sitting side by side, eating together, and discussing the hard realities of daily life in this city.

HousingNOLA hosted a series of Roundtables throughout the city to engage community members, policymakers, and lenders in thoughtful conversations about the *HousingNOLA* Policy Recommendations. These roundtable discussions were open to the public and were held in each city council district. At each roundtable, community members were encouraged in open and honest discussion on what they valued in a housing plan for New Orleans. The feedback was diligently recorded and played an integral part in the crafting of the *HousingNOLA* Policy Recommendations. For a summary of community engagement activities, refer to Appendix G.

Community engagement is a central component of *HousingNOLA* – from education about available resources, to direct engagement and advocacy on issues that impact New Orleanians' homes, neighborhoods and quality of life. This engagement has allowed *HousingNOLA* to incorporate the stories and experiences of New Orleans residents as the team has created a data-driven plan for the next 10 years.

Improving Quality of Life in New Orleans Neighborhoods



HousingNOLA recognizes that homes make up only one piece of thriving neighborhoods, and this plan is just one component of creating bright futures for all New Orleans residents. Healthy and inclusive neighborhoods require access to services, businesses, and cultural activities to support the robust social fabric inherent to life in New Orleans. Some neighborhoods need more amenities like grocery stores, community-oriented banks, access to healthcare, quality schools, parks, or well-maintained roads and sidewalks, while other neighborhoods suffer from high crime rates and other safety concerns. As a housing plan, *HousingNOLA* supports mixed-income, racially diverse neighborhoods that provide quality amenities for all New Orleanians.

POLICY RECOMMENDATIONS

- Focus on transit-oriented development overlay in areas with high levels of investment such as Canal Street @ Bio District, Lafitte Greenway, St. Claude Corridor.
- Encourage coordination among affordable housing developers, New Orleans Regional Transit Authority (RTA) and the City to position more transit opportunities near affordable housing in order to increase access for residents.
- Reduce blight and vacancy by
 - Promoting alternate land use by creating new neighborhood amenities such as community gardens, playgrounds, and pocket parks by:
 - Working with community groups to track conditions
 - Explore programs to put blighted and vacant properties into the hands of private owners.
- Promote partnerships between housing developers and community service providers to create programs beyond housing.



Neighborhood Assets

The City of New Orleans outlines its standards for building maintenance in Chapter 26 of the City Code Ordinances. Properties not in compliance with the rules outlined there are officially considered 'blighted.' According to the New Orleans Redevelopment Authority's glossary, a property is generally considered blighted if:

1. It's chronically vacant.
2. There're unresolved code violations for unsafe, unsanitary, or unhealthy conditions.
3. It's been declared a fire hazard.
4. It's lacking in facilities or equipment required by the Housing Code of the City of New Orleans.
5. It's been cited for "demolition by neglect" pursuant to section 84-108 or 84-208 of the City Code.
6. It's a substantial negative impact on the health, safety, or economic vitality of a neighborhood.
7. It's a vacant lot that is abandoned, does not meet the requirements of the City code, or has been adjudicated.
8. There's a vermin infestation.

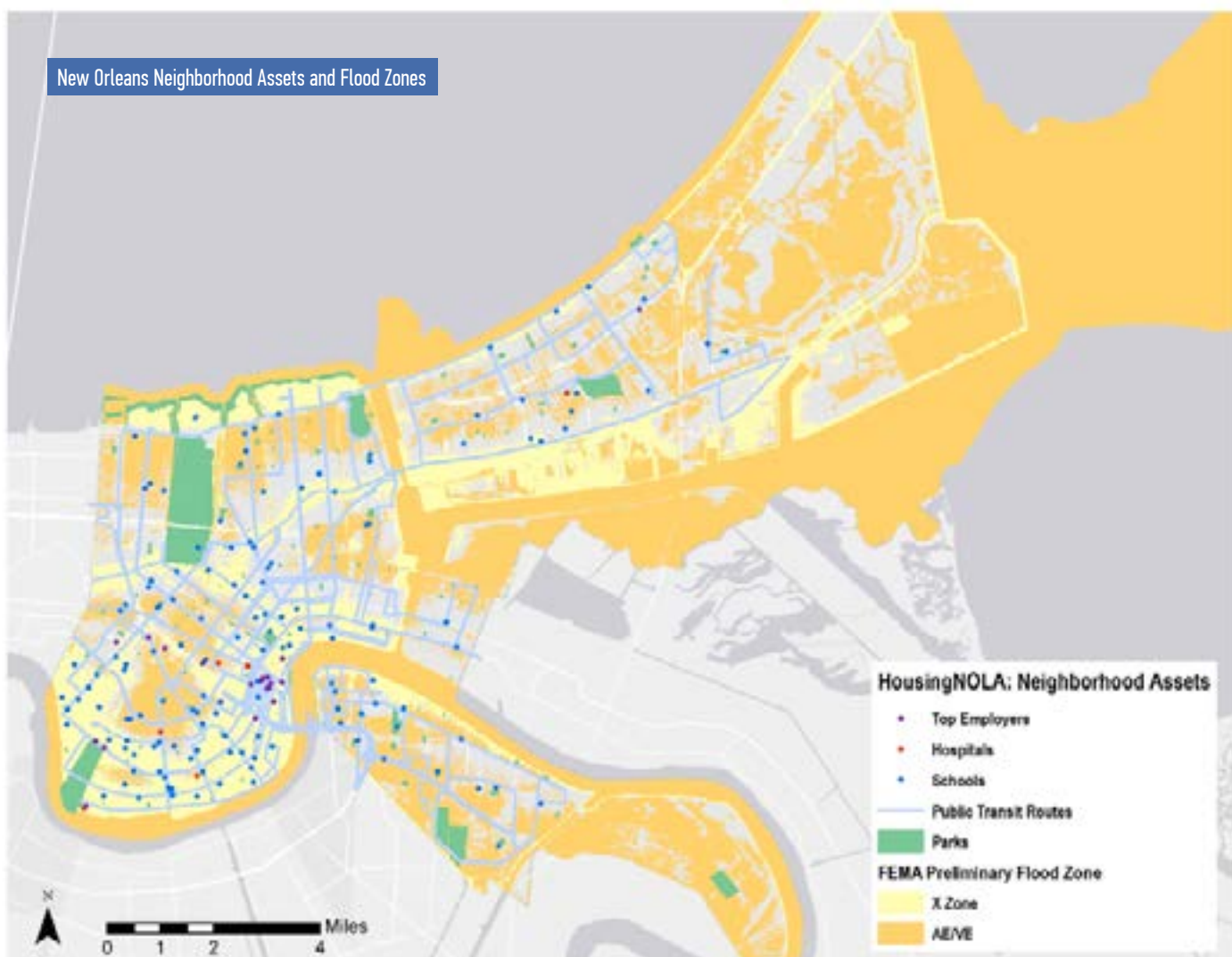
Housing quality remains a challenge for renters and potential homebuyers in New Orleans. Twenty-five percent of residential properties sold in 2014 were listed as "average," "fair," or "poor" by the National Association of Realtors Multiple

Listing Service. If homeowners are unable to keep up with repairs, code enforcement fines can lead to home sales, and for potential homebuyers, poorly maintained homes lead to higher immediate or long-term home repair costs. These difficulties, combined with the large number of homes left blighted or abandoned following Katrina, have led to the high amount of blighted and vacant properties in New Orleans today.

HousingNOLA sees these properties as opportunities to: rebuild, create community, or bring in business that add to increased investments in neighborhoods. Vacant lots have the potential to become community gardens, playgrounds, parks, even outdoor classrooms. Abandoned and blighted properties can be

restored to their communities and turned into homes and places for neighbors to live again. New businesses and local entrepreneurs can help add equity and investment to the neighborhoods in which they've always lived. *HousingNOLA* hopes to advocate for local and intentional investment for the development of vacant and blighted properties, fostering community-based investment by local residents, businesses, and nonprofits.

The map below shows the location of employers, hospitals, schools, parks, public transit routes and FEMA flood zones.



Source: FEMA, data.nola.gov, RTA and JET, GNO Inc.



CASE STUDY

Lafitte Greenway and Crescent Park

The Lafitte Greenway and Crescent Park are expected to have significant impacts on neighborhood quality of life, with potential repercussions for neighborhood revitalization and housing. Both recently completed, these projects involved the conversion of underutilized or abandoned property into new public spaces that greatly enhance community amenities and connectivity.

The Lafitte Greenway is a multi-use path connecting the French Quarter and Mid-City. The 2.6 mile corridor replaces a previously abandoned rail line, which itself was built over a decommissioned shipping canal. The re-envisioning of this historic transportation corridor is both practical and transformative. It provides significantly improved bicycle and pedestrian connectivity

through the core of the city, while also replacing abandoned, deteriorating property with an attractive public space.

Crescent Park is a newly completed, 20-acre linear park near the Marigny and Bywater. Taking its name from the distinctive shape of the Mississippi River, the park stretches along the riverbank on formerly industrial port properties. The park has three points of access from adjacent neighborhoods, and includes walking paths, picnic facilities, and open space.

These projects represent a significant investment and statement of commitment to several neighborhoods, many of which suffered from disinvestment in the past. Their aesthetic impact alone is significant, as they have converted previously abandoned, underutilized space

into attractive communities. They also provide much-needed public gathering and recreation space, along with increased non-motorized connectivity. The Lafitte Greenway in particular enhances residents' ability to travel between neighborhoods on foot or by bike. Anecdotal evidence also suggests that the projects are already drawing investment into adjacent neighborhoods, with several commercial and residential projects proposed or under development.

While the Lafitte Greenway and Crescent Park will offer revitalization benefits, projects such as these do raise concerns about long-term affordability and neighborhood stability.



HousingNOLA: Housing Policy for the Next Decade

What is “affordable housing”?

HousingNOLA’s definition of an affordable home is what individuals and families can afford to pay towards their rent or mortgage while still having enough money left over to afford other life necessities, including transportation, food, education, insurance, savings, and other living expenses.

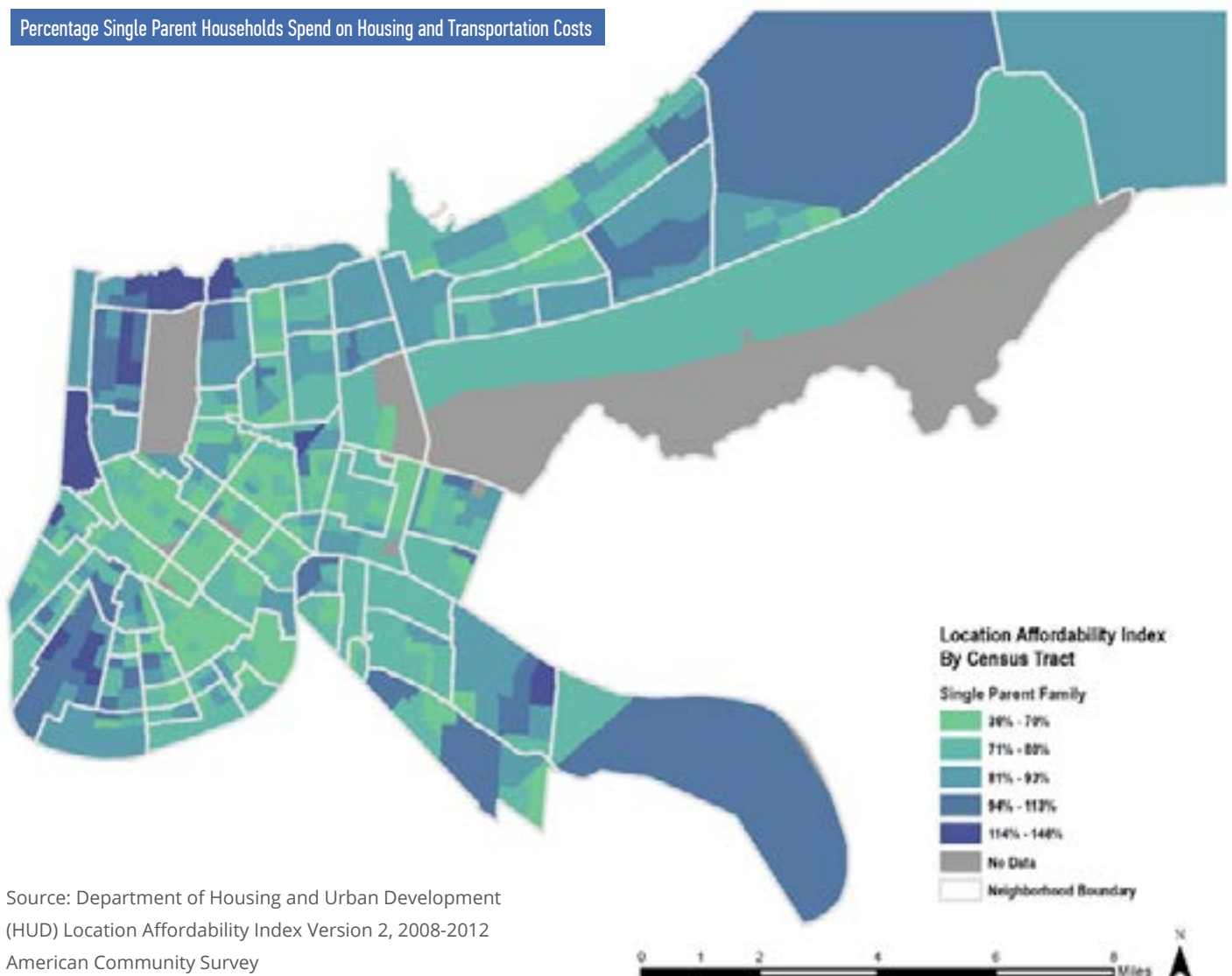
HousingNOLA uses the U.S. Department of Housing and Urban Development’s (HUD) definition of affordable, which considers housing affordable if renters pay less than 30% of their income on housing, including rental and utility payments. For homeowners, affordability means paying less than 30% on mortgage, utility, property taxes and insurance payments. HUD uses Area Median Family Income (AMFI) categories to provide a baseline definition of household income to support their housing policy and analysis; the three categories are Low (50%-80%), Very Low (below 50%) and Extremely Low (variable).

Area Median Family Income (AMFI)	1 Person Household	2 Person Household	3 Person Household	4 Person Household
Extremely Low	\$12,600	\$15,930	\$20,090	\$24,250
Very Low	\$21,000	\$24,000	\$27,000	\$30,000
Low	\$33,600	\$38,400	\$43,200	\$48,000

Combined Cost of Housing and Transportation

An important factor to consider is housing's connection to other aspects of people's day-to-day lives. Every day, people travel to and from their living spaces to work, their children's schools, the grocery store, and the doctor's office. As such, transportation is a major cost for households. Families in New Orleans at median income (\$60,000 for a family of four) pay an estimated 51% of their income towards housing and transportation costs. With 54,792 households in New Orleans without a vehicle, public transit and its reliability play a major role in the day-to-day lives of many New Orleanians. While paying 30% of a household's income on housing is considered "affordable," many families face much larger costs when transportation needs are accounted for. Data shows that very low income households (\$30,000 for a family of four) spend a majority of their income on housing and transportation costs, and single-parent families (one parent, one child) must spend 79% (\$18,735) of their income on housing and transportation. The map below shows the Department of Housing and Urban Development's Location Affordability Index for Single Parent Families in New Orleans; the darker the coloring indicates higher combined costs of housing and transportation.

Percentage Single Parent Households Spend on Housing and Transportation Costs



Source: Department of Housing and Urban Development (HUD) Location Affordability Index Version 2, 2008-2012 American Community Survey

CASE STUDY

Ride New Orleans – State of Transit in New Orleans

The public transit advocacy group, Ride New Orleans, has begun releasing an annual “State of Transit” report. The 2015 report, which coincided with the 10th anniversary of Hurricane Katrina, provides an overview of the New Orleans’ Regional Transit Authority’s (RTA) recovery efforts, problems that still need to be addressed, and recommendations for improving the region’s transit.

Noting that the RTA has made significant progress in recovering from Katrina, including service investments and management changes, “State of Transit” also details the drastically reduced services since 2005. In recent years more bus lines have returned to service, and frequency has been improving, though there is still room for much improvement. While the RTA has strengthened its management position and

control over its operating contractor and improved its financial stability, its service levels are still significantly below pre-Katrina levels, and restoration of service continues to unevenly serve the city’s residents.

While recognizing the difficulty in restoring the system to its previous levels of service, the report is critical of the RTA’s investment decisions, particularly regarding the high levels of funding directed to streetcar expansions. According to Ride New Orleans, those projects serve a limited portion of the population, and the funds could have been more widely spent on improving bus service for a wider cross-section of the city. Far more neighborhoods and residents are served by buses, and the report suggests that the decision to prioritize streetcars limits investments

made to serve those residents who do not live or work near a streetcar line.

To address the problems described in its report, Ride New Orleans recommends a comprehensive transit master plan to guide public transit development over the next 20 years. Importantly, the group calls for a transit system that serves the city’s large carless population and offers real opportunities for workers to access high-quality jobs. The report also offers short-term solutions for increased operational efficiency, and recommends that both the RTA and the transit system in neighboring Jefferson Parish, Jefferson Parish Transit (JeT), pursue increased coordination and integration between their two systems.



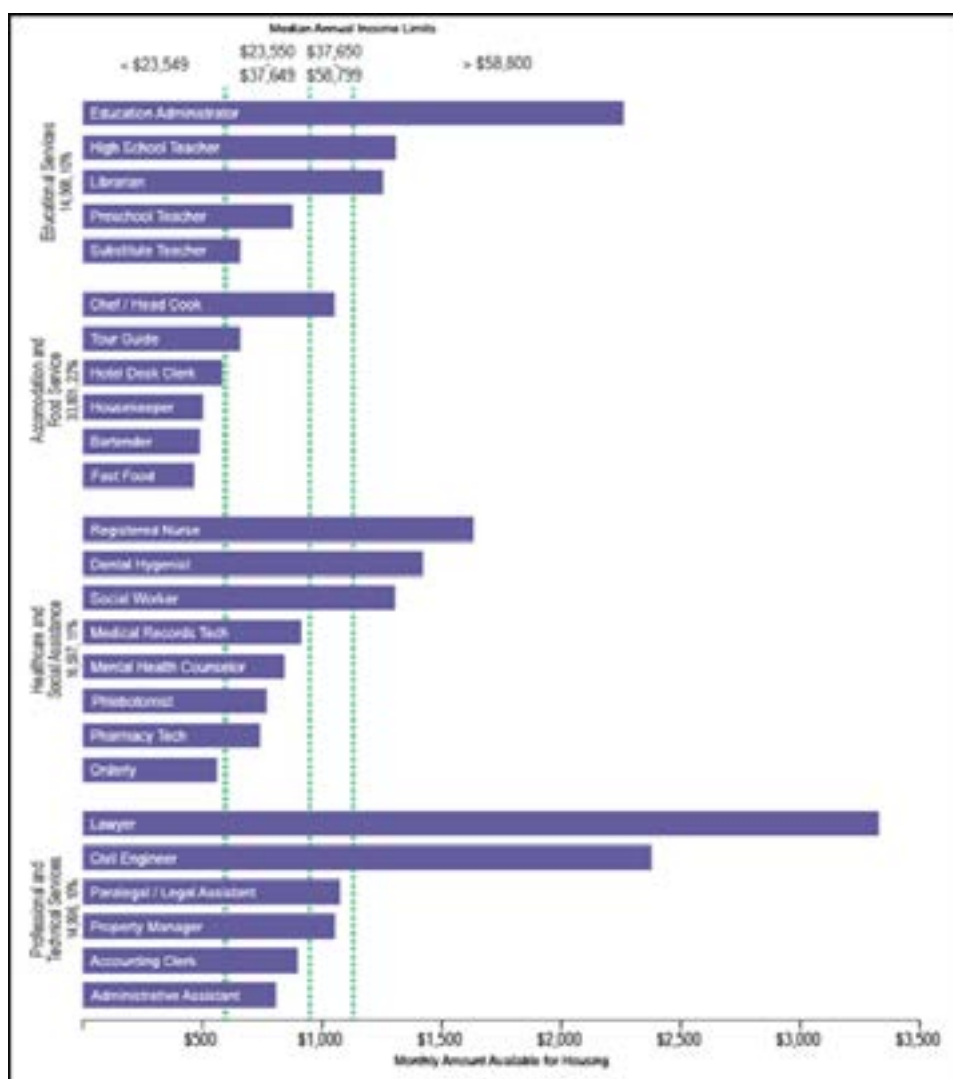
Occupations, Wages and Housing in New Orleans

A majority of jobs in New Orleans' key economic sectors, tourism and medicine, pay wages below the citywide median annual income of \$26,500. Low incomes and high cost of living, including housing costs, put a burden on low income New Orleanians and their families. Despite their importance in attracting tourism to the city, New Orleans' musicians, culture bearers and tourism workers do not earn wages that match the cost of living in New Orleans. For example, in 2012 New Orleans musicians reported earning an average of \$17,800 a year, but 39% of those surveyed reported making less than \$10,000 per year. The average income for musicians has not increased

significantly since 2008, while housing prices have steadily increased.

The following illustration demonstrates major occupations in New Orleans and the housing they can afford. For example, 33,801 employees work in the Accommodation and Food Services industry, and these housekeepers, bartenders, fast food employees and hotel desk clerks all earn less than \$23,000 a year. With so many residents working in these industries, it is critical that we create housing that is affordable for the workers who support the backbone of the New Orleans economy.

Housing Costs by Occupation, City of New Orleans



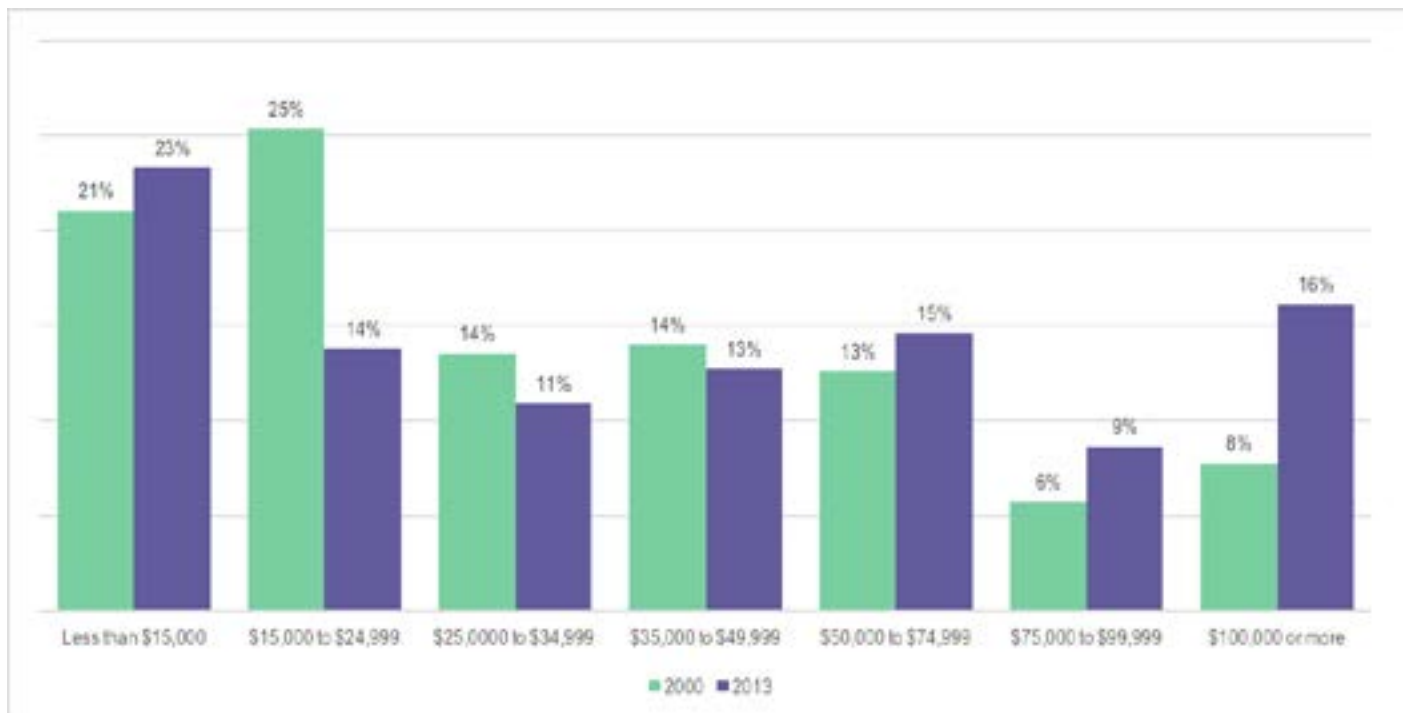
Source: U.S. Bureau of Labor Statistics Metropolitan Area Occupational Wage Estimates, 2014. Income limits from Novogradac and Company, using New Orleans MSA income limits 2014.



Unfortunately, the New Orleans housing market is increasingly unable to provide a sufficient supply of quality, affordable units. With home prices and rents going up and wages stagnant, cities have several potential policy choices: they can increase income, increase housing supply, or increase subsidies for housing. *HousingNOLA* recognizes the progress the City of New Orleans has made in increasing wages to livable levels, and addresses housing subsidy and supply particularly.

New Orleans is evenly divided between homeowners (47%) and renters (53%), but renters disproportionately pay more of their income towards housing costs. In 2013, 58% (46,433) households spent more than one-third of their income towards housing costs, and 37% (29,271) paid more than half of their income towards housing costs. New Orleans ranks second in the nation for the percentage of renters paying more than half of their income on housing.

Income Distribution in New Orleans 2000-2013



Source: U.S. Census Bureau, 2009 – 2013 American Community Survey 5-Year Estimate

CASE STUDY

Impact of Living Wage Policy on Housing Costs

- A living wage is generally defined as the hourly rate of a full-time job that an individual must earn to support their household and cover local living expenses.
- In August 2015, the City of New Orleans adopted into law a “Living Wage Ordinance,” which requires City contractors to pay employees a minimum of \$10.55 per hour and provide a minimum of seven paid sick days, which equates to an annual minimum wage of nearly \$22,000. This compares to the state minimum wage of \$7.25 an hour, which yields about \$15,000 in annual income for a full-time employee. The law will take effect January 1, 2016, and each following year the wage will rise with inflation. The New Orleans law applies only to workers who work under a City contract or combination of contracts worth more than \$25,000, or for a company that receives public financial incentives worth more than \$100,000 per year.
- The difference in hourly rates results in a significant difference in what a worker can afford to pay for housing. To not be cost burdened, a worker earning Living Wage of \$10.55 per hour should pay no more than \$549 a month for housing. While this is higher than the amount available if one only earns minimum wage (\$377 per month), it still leaves the worker unable to afford the median rent in New Orleans (\$765).

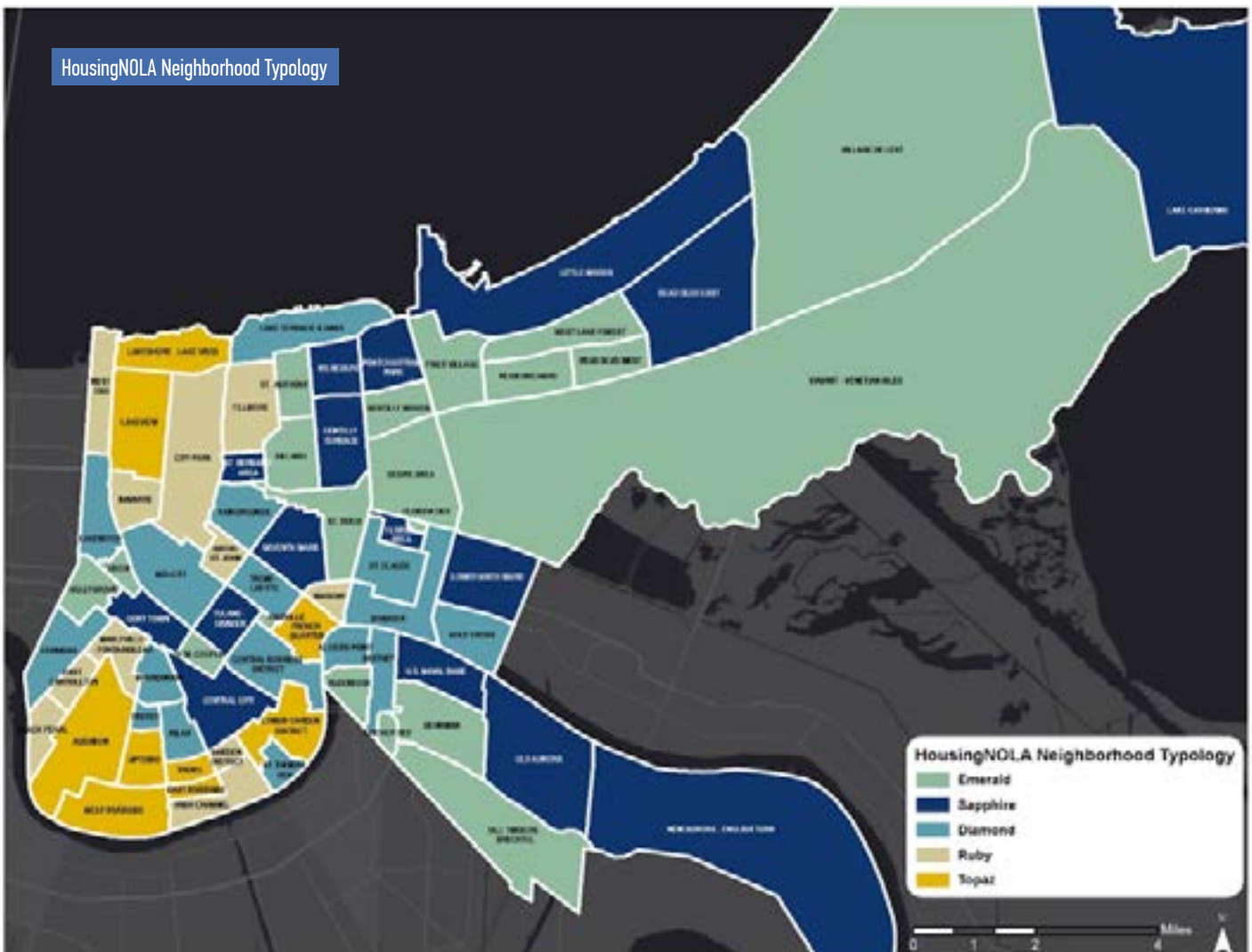
	State / Federal Minimum	Orleans Official Living Wage
Hourly Wage	\$7.25	\$10.55
Annual Wage (2,080 hours)	\$15,080	\$21,944
Maximum Monthly Affordable Housing Payment (30%)	\$377	\$549

Source: American Community Survey, Median Contract Rent (Dollars), 2009-2013 5-Year Estimate.

HousingNOLA: Neighborhood Typologies

Historically, New Orleanians understand their city's geography according to neighborhoods. Yet, many of these neighborhoods are changing rapidly due to shifting demographics and the increased costs of housing. Locals are familiar with their neighborhoods' unique distinctions – their rich cultural histories, geographic boundaries, and the people that live there – and a single plan cannot capture this holistic knowledge and deep nuance.

Understanding this challenge, HousingNOLA provides a framework for assessing challenges and recommending policies by neighborhood. HousingNOLA avoided ranking them by the traditional scale of “weak” to “strong.” Instead, each neighborhood was assigned a precious stone according to their typology: Emerald, Sapphire, Diamond, Ruby, and Topaz. The Neighborhood Typology is designed to be updated annually, using easily accessible data sources so that the GNOHA may track its progress over the 10-year timeframe of



Source: GCR

HousingNOLA.

The following data sources were used to create the HousingNOLA Neighborhood Typology (see Appendix C for the methodology and specific data sources):

- a. Number of and Change in Building Permits, 2012-2014
- b. Vacancy Rate, 2013
- c. Historic Housing Stock (Housing Units Built Before 1939), 2013
- d. Contract Rent and Change in Rent, 2000 to 2013
- e. Price Per Square Foot and Change in Price Per Square Foot for Homes Sold, 2009 to 2014
- f. Median Household Income and Change in Median Household Income, 2000 to 2013
- g. Mix of Rental and Homeowner Households, 2013
- h. Proximity to Historic Neighborhoods, Ruby and Topaz Neighborhoods

Neighborhood Type	Description
EMERALD	High vacancy, low market activity
SAPPHIRE	Older housing stock, affordable rents and home prices
DIAMOND	High change in household income, increase in home price/rents, mix of homeowners and renters
RUBY	Low vacancy rate, high rents and home prices, increase in household income, mix of homeowners and renters
TOPAZ	High income, high percentage of homeowners (low percent of renters), high price per square foot and rental prices



Neighborhood Typology Development

The development of the *HousingNOLA* Neighborhood Typology included the ability to use data that was publicly accessible in order to track *HousingNOLA*'s progress over the next 10 years. The *HousingNOLA* Neighborhood Index will serve as a valuable tool for tracking neighborhood change, and assisting with housing policy and funding choices by grouping neighborhoods with similar conditions.

The *HousingNOLA* Neighborhood Typology is intended as a tool to meet neighborhoods where they are and assess strategies based on current conditions. The following section outlines *HousingNOLA*'s neighborhood typologies.

Emerald

Emerald neighborhoods have higher rates of vacant lots and homes, and there is limited housing market activity. Rather than investing in new housing, strategies in Emerald neighborhoods should include improving conditions of homes through homeowner rehabilitation funds and implementing basic health and safety standards for rental properties. With limited market interest, and high levels of vacant lots, exploring alternative land uses as well as low-cost methods of transferring vacant lots to neighborhood residents can stabilize Emerald neighborhoods. Many Emerald neighborhoods are isolated and have limited access to amenities. Neighborhood revitalization efforts should focus on catalytic investments that increase access to quality jobs, recreation, transit and increased safety.

Sapphire

Sapphire neighborhoods have affordable rents and home prices and but have experienced limited housing market activity. Some Sapphire neighborhoods, including Central City, Tulane/Gravier and the Seventh Ward, are proximate to changing neighborhoods and have historic housing stock making them more susceptible to neighborhood change. Comparatively, neighborhoods in Gentilly, the West Bank, New Orleans East and the Lower Ninth Ward have seen a mix of market activity but are comparatively affordable compared to Diamond, Ruby and Topaz neighborhoods. Strategies in Sapphire neighborhoods next

to changing neighborhoods should focus on preventing displacement by neglect by offering tax incentives and repair loans to low-income homeowners and landlords and creating additional homeownership opportunities. In other Sapphire neighborhoods, the same strategies should be coupled with additional investments to create access to quality jobs, recreation, transit and increased safety.

Diamond

Diamond neighborhoods are experiencing the most significant changes in the data measured by the Neighborhood Typology. These neighborhoods have seen drastic increases in household income, home prices and rents. The mix of homeowners and renters, as well as high number of historic properties, make Diamond neighborhoods more susceptible to displacement of low-income residents. To stabilize low-income residents, strategies in Diamond neighborhoods should focus on creating and retaining affordable homes. This includes creating additional homeownership opportunities for low-income buyers, construction of affordable rentals, and using public land to create long-term affordable rental and for-sale homes.

Ruby

Ruby neighborhoods are strong housing markets, with high rents and home prices, increasing household incomes, and a mix of homeowners and renters. As higher-cost neighborhoods, stabilizing existing low-income renters and home-

owners is critical to maintaining a mix of incomes in these neighborhoods. Due to limited land availability, high land prices and frequent neighborhood opposition to affordable housing developments, preservation of existing and expanding affordable housing opportunities in neighborhoods with amenities is critical for creating mixed-income neighborhoods. Strategies in Ruby neighborhoods should focus on using government-owned land for affordable housing; inclusionary zoning for creating additional affordable housing opportunities; and removing regulatory barriers for affordable housing development including reducing parking requirements, and expediting zoning and permitting processes.

Topaz

Topaz neighborhoods have the highest incomes, highest amount of homeowners, highest rents and land values. While there are few affordable housing opportunities in Topaz neighborhoods, strategies should focus on retaining subsidized homes in these neighborhoods, and creating additional opportunities for affordable rental and homeownership opportunities. These neighborhoods have few rental properties, but have some of the highest access to quality parks, transit, schools, health-care and lower crime rates. Affordable housing opportunities should be created in these neighborhoods through the use of inclusionary zoning to include affordable units in market rate developments, and utilizing public land to create affordable rental opportunities.

Transportation and Neighborhood Typology

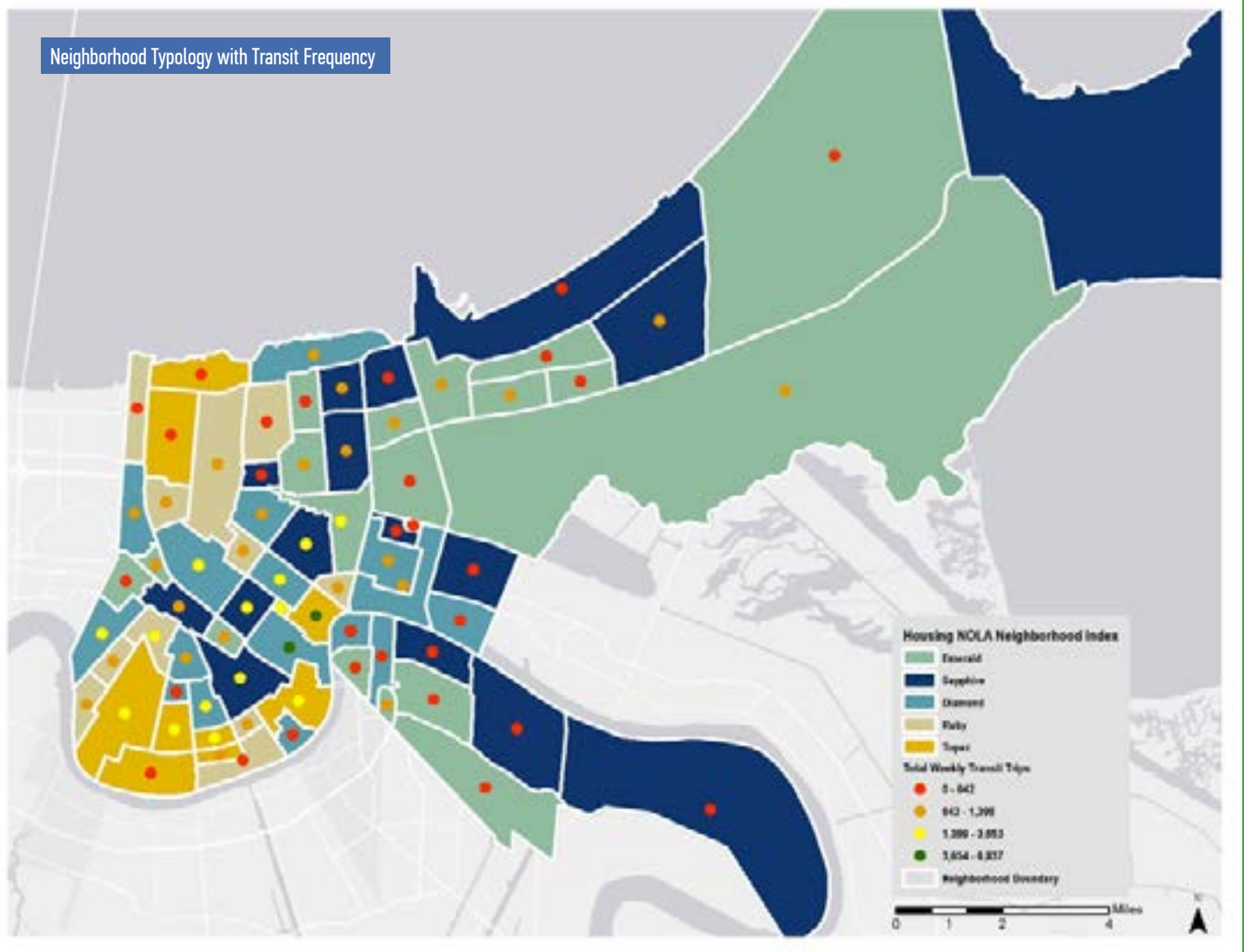
The Neighborhood Typology primarily measures housing and neighborhood conditions, but access to public transit is vital for many low-income New Orleanians to access jobs and daily services. The following table shows the proximity of Housing Choice Vouchers and subsidized housing within a quarter-mile of high frequency transit stops. With 8% of Housing Choice Vouchers and less than half of Subsidized Housing close to the highest serving transit lines, there is a clear need for greater collaboration between the New Orleans Regional Transit Authority (RTA) and placement of affordable housing and HANO properties.

Transit Frequency	Housing Choice Vouchers		Subsidized Housing	
	Total	%	Total	%
Within .25 mile of transit with 15 minute headways	1,325	8%	2,878	17%
Within .25 mile of transit with 30 minute headways	6,082	35%	7,323	43%

The following map overlays the *HousingNOLA* Typologies with transit frequency by neighborhood. The transit frequency shows the total weekly trips by neighborhood. The RTA is expected to begin a Strategic Transit Planning process in 2016, presenting an opportunity to operationalize *HousingNOLA's* Neighborhood Typologies and further link housing and public transportation needs for low-income New Orleanians.



Neighborhood Typology with Transit Frequency



Source: Ride New Orleans, GCR





HousingNOLA

Policy Priorities

New Orleans is at a crossroads. August 2015 marked the 10-year anniversary of Hurricane Katrina, a disaster that altered New Orleans and its citizens in countless ways. HousingNOLA strives to define a path forward from recovery to proactive housing policies for the next decade.

The current rise in home prices and rents citywide shows the danger of maintaining the status quo without additional affordable housing interventions in the market. New Orleans government, philanthropy, non-profit and for-profit developers acknowledge that it is getting too expensive to live in New Orleans for long-time residents, and without a shared strategy on how to create affordable housing opportunities throughout the city, the city's culture bearers,

musicians, and low-wage workers in the tourism trade will be pushed out of the neighborhoods that they make unique.

HousingNOLA focuses on creating a sustainable set of housing policy priorities for the next 10 years, including: taking concrete steps for New Orleans to preserve the affordable places it already has and expanding the supply of housing across the city; expanding opportunities for residents to stay in their neighborhoods and homes; affirmatively furthering fair housing; creating homes and neighborhoods that will adapt to climate change; and providing safe spaces for our city's most vulnerable.

HousingNOLA will set a benchmark for housing policy by:



- Examining the state of the housing and community development sector annually in New Orleans.
- Identifying leveraging opportunities for housing and community development activities from private resources and city, state, and federal funding sources moving forward.
- Identifying current policies and recommending policies that provide housing options for all and creates a more equitable New Orleans.
- Benchmarking and evaluating progress achieving *HousingNOLA's* stated goals over the next 10 years.

Throughout the planning process, residents and stakeholders were asked to identify current challenges and to create a shared vision for housing in New Orleans over the next 10 years. To sustain the plan over the long term, GNOHA through *HousingNOLA* will create an inclusive process that holds itself accountable to New Orleans residents, while also holding federal, state and local leaders accountable for their commitment and progress towards achieving the goals outlined in this document.

In order to benchmark where New Orleans has been and where it's going, *HousingNOLA* seeks to achieve the following vision over the next decade:

HousingNOLA will lay out how our community can provide high-quality, safe and accessible housing that is affordable for individuals and families of all income levels throughout New Orleans.

Creating and Strengthening Vibrant Neighborhoods

A single house does not make up a neighborhood. Healthy and inclusive neighborhoods require access to services and people, businesses and culture to create a robust social fabric. *HousingNOLA* sees opportunity in all of New Orleans neighborhoods. Some neighborhoods need more amenities like grocery stores, community-oriented banks, access to healthcare, quality schools, well-maintained roads and sidewalks, or quality parks; other neighborhoods lack social fabric due to crime or safety concerns. *HousingNOLA* strives to support all neighborhoods, to create equal access to all amenities, and create housing opportunities that add to the diversity and culture found in New Orleans neighborhoods. As a housing plan, *HousingNOLA* supports mixed-income,

racially diverse neighborhoods that have quality amenities available to all New Orleanians.

The following sections address each goal in further detail, exploring the current challenges faced by renters and homeowners in New Orleans and providing recommendations for creating quality housing and neighborhoods throughout the city. The recommendations are divided into two sub-groups: near-term Policy and long-term Advocacy work. The near-term Policy Recommendations have strong consensus and are expected to come into fruition in the very early stages of *HousingNOLA*'s implementation. The long-term Advocacy items are still in varying stages of development and study, but will be revisited and tracked in future *HousingNOLA* activities.

PRESERVE EXISTING HOUSING AND INCREASE OVERALL SUPPLY OF AFFORDABLE HOMES

Everybody deserves an affordable place to call home. Unfortunately, New Orleans' housing market is unable to provide a sufficient supply of quality, affordable units to residents that need it the most. With home prices and rents going up, and wages stagnant, City officials have several potential policy choices: increase income, increase housing supply, or increase subsidies for housing.

New Orleans is almost evenly divided between homeowners (47%) and renters (53%), but renters disproportionately pay more of their income towards housing costs. In 2013, 58% (46,433) of households spent more than one-third of their income towards housing costs, and 37% (29,271) paid more than half their income towards housing costs. New Orleans ranks second in the nation for the percentage of renters paying more than half of their income on housing costs.

Income Distribution in New Orleans 2000-2013



Source: U.S. Census Bureau, 2009 – 2013 American Community Survey 5-Year Estimate



Housing costs are going up for both renters and homeowners, while wages remain stagnant. From 2000 to 2013, home values have gone up 54% and rents have increased 50%, while median household income has remained at \$37,000. In 2013, median rent in New Orleans was \$765 per month, and the average home value was \$183,700. The table below shows the income limits established by HUD in 2015. Area Median Income (AMI) is the standard measure for measuring housing affordability for policy and analysis.

Department of Housing and Urban Development Income Categories

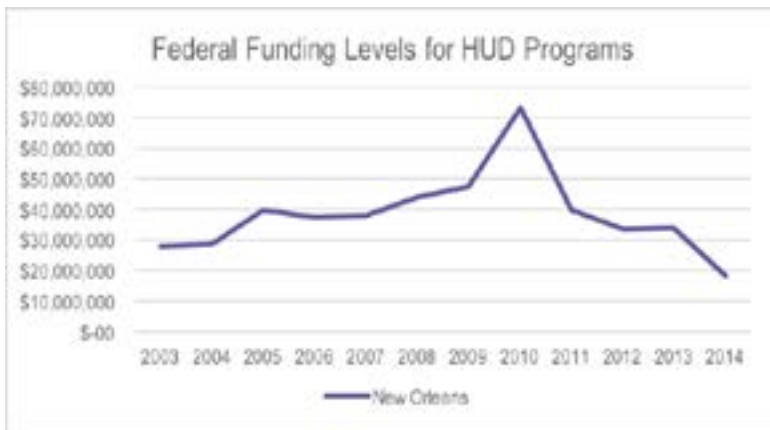
2 Person Household	Area	30% AMI	50% AMI	80% AMI
	New Orleans MSA	\$15,930	\$24,000	\$38,400
	Louisiana	\$13,650	\$22,750	\$36,400
	USA	\$15,800	\$26,300	\$42,100
4 Person Household	Area	30% AMI	50% AMI	80% AMI
	New Orleans MSA	\$24,250	\$30,000	\$48,000
	Louisiana	\$17,050	\$28,450	\$45,500
	USA	\$19,750	\$32,900	\$52,650

With incomes stagnant and the price of housing (both home value and rents) going up, there is an increasing need for affordable places to live in New Orleans. Hurricane Katrina and the federal levee failure devastated lives across the city and fundamentally changed the demographics and damaged thousands of homes. However, recovery funds also played a major role in buffering the New Orleans economy during the Great Recession. With billions invested in the State of Louisiana, New Orleans has made progress in its recovery, but despite these resources, the city has long faced a shortage of safe, affordable places to

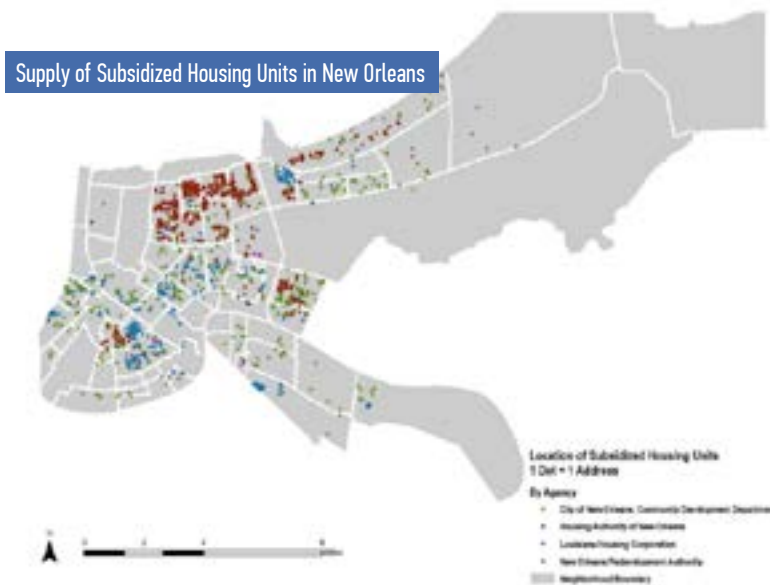
live, and the recovery funds have left many neighborhoods behind. To add to the recovery challenge, New Orleans is attracting new residents, but the population is still not at pre-Katrina levels. These factors have contributed to an overall shift in the city's housing market, creating skyrocketing rents and home prices in some neighborhoods, while other neighborhoods continue to manage vacant lots and homes. Now is the time to intervene to create neighborhoods that support a mix of incomes throughout New Orleans.

With recovery funds running out, New Orleans is increasingly dependent on traditional

federal housing programs such as Community Development Block Grants, HOME Investment Partnership, Tenant-Based Rental Assistance, and Public Housing Programs (Housing Choice Vouchers, Capital Fund, and Operating Fund). However, federal funds for traditional housing programs have been on the decline. The chart below shows the decline of traditional HUD funds to the city of New Orleans, peaking in 2010 due to the influx of Neighborhood Stabilization Program funds.



Source: U.S. Department of Housing and Urban Development



Source: City of New Orleans Community Development Department, Housing Authority of New Orleans, Louisiana Housing Corporation, New Orleans Redevelopment Authority

While New Orleans' traditional federal funding is in decline, the City and other public agencies have participated in and have been awarded competitive grant funding for housing programs from HUD, including Sustainable Communities, Choice Neighborhoods and the Neighborhood Stabilization Program. Despite these successful and competitive applications, the loss of population post-Katrina has reduced the funding that the city receives from the federal government on an annual basis. Combined with reductions in funding for traditional funding sources, coupled with ongoing needs across the city, New Orleans must preserve the affordable homes it has built, expand its overall funding, and leverage its limited existing funding to create affordable homes for its residents.

Federal, state and local government, in partnership with non-profits and philanthropic groups, have played a major role in the recovery of New Orleans, and the ability for low-income New Orleanians to return home. Since 2005, the City of New Orleans, the New Orleans Redevelopment Authority (NORA), the Housing Authority of New Orleans (HANO), the State of Louisiana's Office of Community Development and Louisiana Housing Corporation have funded a total of 21,622 housing units in New Orleans. Despite this significant progress, estimates show that there will be demand for 33,593 more homes over the next 10 years. This means that even with significantly more resources than are currently available, the supply would not meet the demand over the next decade. The full Housing Demand methodology is available in Appendix B.

The current level of federal funding will not be enough to meet the current housing needs and projected future demands. To address the housing needs in New Orleans, *HousingNOLA* will pursue the following Policy and Advocacy Strategies to preserve and expand affordable rental and homeownership in New Orleans.

POLICY RECOMMENDATIONS:

- In partnership with the City of New Orleans, HousingNOLA will create 3,000 affordable housing opportunities by 2018 and 2,000 by 2021, for a total of 5,000 housing opportunities by 2021.

This will include:

- 2,000 rental units
- 1,500 homeownership units
- 1,500 units for people with special needs
- HousingNOLA supports the following breakdown of units, based on the HousingNOLA Demand Model (See Appendix B for methodology), focusing limited government resources on low income households (under 80% Area Median Income):

Estimated Rental-Occupied Housing Demand by Income

Renter	<30%AMI	30%- 50% AMI	50%-80% AMI	80%-100% AMI	Over 100% AMI
2015-2025	5,201	2,861	2,890	1,248	4,472

Estimated Owner-Occupied Housing Demand by Income

Owner	<30%AMI	30%- 50%	80%-120% AMI	Over 120% AMI
2015-2025	3,300	2,328	4,838	6,455

Housing Demand (2015-2025) by Unit Size

Renter	1 BR	2 BR	3 BR
2015-2025	8,027	5,412	3,233
Ovner	1 BR	2 BR	3 BR
2015-2025	3,421	7,416	6,084

Source: GCR

- Increase production efficiency and organizational capacity among government partners (Finance Authority of New Orleans, HANO, NORA, City of New Orleans and Louisiana Housing Corporation), non-profits (housing counseling agencies and advocates), and developers to support unit production.
- Explore and advocate for dedicated revenue sources for the creation and preservation of affordable homes at the local, state and federal level.
- The City of New Orleans' Neighborhood Housing Improvement Fund (NHIF) historically collected a .91 mill tax. The city projects that \$2.5 million will be available in 2016. HousingNOLA supports the use of NHIF funds for homeowner and renter rehabilitation in order to create neighborhood stability across the city.

Changes to the New Orleans Neighborhood Housing Improvement Fund

In October 2015, the New Orleans City Council voted to reprogram uses of the Neighborhood Housing Improvement Fund. Funded by a 30-year tax millage New Orleans voters approved in 1991, the program has been used to pay for the City's code enforcement efforts, such as home inspections and attorney costs. The fund has also been used to pay for rehabilitation to existing homes for homeowners with disabilities so that they can remain in their homes. At .91 mills, the tax is expected to produce \$2.5 million in taxpayer revenue in 2016. Specifically, the ordinance adjusts the language for appropriations, clarifying "Promote neighborhood stability by eliminating blight and unsafe and deteriorating conditions" to "Promote neighborhood stability by eliminating blight via remediation and rehabilitation." It also adjusts the language in the original legislation, stating "that the rental of property receiving assistance shall not, by its size and location, disrupt the home ownership characteristics of its neighborhood" to "that developments comply with the regulations of the Comprehensive Zoning Ordinance."

- The State's Office of Community Development Disaster Recovery Unit and the City of New Orleans should target resources towards programs that provide gap funding for homeowners (specifically Unmet Needs and Non-Profit Rebuilding Pilot Program participants) who are still unable to rebuild their homes post-Katrina.
- Direct more public land towards affordable housing, especially land within a quarter-mile of any high frequency transit stop (30 minute headway or less), or within Diamond, Ruby, or Topaz neighborhoods.

- Advocate for public agencies, the City of New Orleans, Orleans Parish School District and Recovery School District to develop a process to reserve land for the development of affordable housing on properties eligible for disposition.
- Advocate for NORA and HANO to continue to prioritize residential development on their available inventory.
- Advocate for all public agencies to leverage their disposition efforts with funding for affordable housing development including HOME, Low Income Housing Tax Credits, and the NHIF to create the highest possible number of affordable units.
- Prioritize infill development within Diamond, Ruby and Topaz neighborhoods to ensure that affordable housing developed by non-profit organizations has access to neighborhood amenities.
- New large multifamily rental developments (over 75 units) should be prioritized in Diamond, Ruby or Topaz neighborhoods. HousingNOLA supports large multifamily developments in all neighborhoods that have access to amenities including high frequency transit stops (30 minute headways or less), and include access to jobs and neighborhood services.

GNOHA will advocate to include *HousingNOLA's* recommendations regarding transit-oriented multifamily developments in the 2016 New Orleans Master Plan Amendment process.



CASE STUDY

Establish Citywide Standards for Large Development Projects

Several U.S. cities use consistent sets of criteria to evaluate the impact of large real estate development projects on surrounding communities. While some of these cities conduct this evaluation to understand projects' impacts on city infrastructure (roads, utilities, etc.), others have expanded the scope of the evaluation to determine whether the developments support other community and resident objectives, such as preserving housing affordability.

For instance, San Francisco uses its Healthy Development Measurement Tool to evaluate the environmental, social, economic, and health impacts of large developments. It evaluates four factors related to housing :

1. Housing supply in proportion to demand with regards to size, affordability and tenure;
2. Protection of residents from involuntary displacement

3. Decrease in concentrated poverty
4. Assured access to healthy, quality housing

Following this assessment, the City's Department of Public Health recommends changes to the development proposal that mitigate potential negative impacts and maximize positive impacts. The Denver Housing Authority uses a version of the same tool to assess large-scale development projects.

Use zoning to create additional affordable housing opportunities.

- GNOHA and the City of New Orleans City Planning Commission will conduct a study on mandatory inclusionary zoning, and the City Council should draft an ordinance based on the study's findings.

CASE STUDY

Density Bonuses

Density bonuses are an increasingly popular regulatory tool that provide incentives to private developers to include affordable housing units in new developments. In short, local zoning regulations may be relaxed for those developers that construct units that will be rented or sold below market rate. The incentives increase the potential revenue generated from a project by permitting developers to construct more units than would typically be allowed, or by introducing some other cost-saving measures such as reduced parking requirements, reduced fees or expedited approvals.

The City of New Orleans recently amended its Comprehensive Zoning Ordinance to include a voluntary affordable housing density bonus. Under these new rules, developers are allowed a higher Floor Area Ratio (FAR) if they reserve 5% of the units in a project for households in one of three income categories: Very Low (30% of Area Median

Income); Low (50% of AMI); or Moderate (80% of AMI). A 10% increase in FAR is granted for each income category, and the bonuses may be combined for a 30% FAR increase, with 15% of units reserved for affordable housing. The designated affordable units must remain affordable for 30 years. These rules apply to all districts in which multi-family housing is allowed, encompassing over 5,000 acres and 8% of the developable area of the city (excluding Open Space and non-zoned areas).

Emeryville, CA, adopted affordable housing requirements in 1990. New ownership developments with 10 or more units are required to include some units below market rate. Rental developments may voluntarily include affordable units in exchange for a variety of regulatory bonuses. These include waived fees, 25% density bonuses, and technical assistance. Affordable rental units must remain affordable

for 55 years, and ownership units must remain affordable for 45 years.

The New York City Designated Areas Program offers developers a density bonus of up to 33% above base FAR for the development of affordable housing units. The units may be constructed within the same development receiving the bonus, or they may be off-site. Bonuses are available in certain zoning districts citywide, as well as in designated Inclusionary Housing areas that are experiencing rapid residential development. Units must remain permanently affordable, and the specific bonus awarded depends on their location (on or off-site), whether they are new or rehabilitated units, and the degree to which public financing was used for the project.

The City of Chicago recently passed a new Transit-Oriented Development (TOD) ordinance that allows for greater density with increased height limits and reduced or eliminated parking requirements within



a quarter-mile of a train station. Removing parking minimums alone is expected to increase available land area for development by tenfold, which can also significantly reduce projects costs where parking garages can cost \$20,000 per space or more. The ordinance also provides density bonuses for affordable housing units or a pay an in-lieu-of fee to the City's affordable housing fund. Chicago's ordinance passed in 2013, and led to eight developments worth \$132 million. The City of Chicago doubled the distance around transit that qualifies for density bonuses in September 2015.

Develop a workforce housing strategy for the Greater New Orleans region.

- The regional economic agency, GNO, Inc., and New Orleans Business Alliance, a public-private partnership between the City of New Orleans and private investors, have committed to studying the connections between workforce

housing and transportation opportunities in the region.

- GNOHA and GNO, Inc., will conduct a study on best practices regarding replicable, scalable models for workforce housing incentives, effective business community engagement, and Employer Assisted Housing programs.

Employer-Assisted Housing (EAH) programs have demonstrated success across the country. Creating a partnership between government, non-profit and for-profit companies to provide housing incentives for renters and homebuyers is a proven method of retaining talent and creating a competitive incentives package for employees. EAH programs have been documented to reduce turnover and create trust and loyalty between employee and employer.

New Orleans' major industries – healthcare, universities, and tourism – are all industries

that have demonstrated experience with EAH programs. Healthcare and universities can utilize EAH to attract high-skill employees, and retain lower income support staff. Tourism, an industry with high turnover and low wages, can increase worker retention by offering EAH benefits. Harrah's Casino currently offers its full-time employees in New Orleans \$2,500 grants for first-time homeowners to assist with closing costs. Harrah's has also offered housing counseling and homebuyer trainings for its employees.

EAH programs take many different forms, including Individual Development Accounts (IDA), down payment assistance and rental assistance. Management structures of EAH programs vary, but successful programs need to blend employer engagement with an understanding of program management and the housing market.



CASE STUDY

Live Downtown/Midtown: Detroit, MI



In Detroit, two programs are used to attract new employees, retain existing employees, and revitalize neighborhoods. Live Downtown and Live Midtown are employer-assisted housing strategies that are bringing and keeping young people in targeted areas of Detroit. The ability to live near work reduces commute times and stress and is largely preferred by millennials. Both programs collect funds from major area employers, and are managed by a third-party entity to provide rental and mortgage subsidies for targeted employees. Live Downtown is managed by the Downtown Detroit Partnership, while Live Midtown is managed by Midtown Detroit, Inc., both non-profit organizations. Each program has a target area and requires home and apartment inspections for potential properties. Live Downtown has 16,000 eligible employees, and 500 have taken advantage of the program.

Participating Employers

- Live Downtown Employers: Blue Cross Blue Shield of Michigan, Compuware, DTE Energy, Marketing Associates, Quicken Loans
- Live Midtown Employers: Wayne State University, Detroit Medical Center, Henry Ford Health System

Housing Incentives

- New homeowners relocating to targeted areas receive a matching forgivable loan of up to \$20,000 toward the purchase of their primary residence.
- New renters receive a \$2,500 allowance towards the cost of their apartment their first year, and \$1,000 for a second year.
- Existing renters receive \$1,000 over a year, when an existing lease is renewed or when they relocate within the district.
- Existing homeowners receive up to \$5,000 matching funds for home repair projects up to \$10,000.

HousingNOLA supports the City Council's adoption of Health and Safety Standards for occupied rental housing in the form of a Rental Registry.

Rental Registry

In many communities, rental registries are used to monitor the physical condition of rental units. Such programs ensure rental units meet minimum health and safety standards by requiring landlords to register their properties and allow them to be periodically inspected for compliance with applicable codes. The registries and associated inspections provide a proactive method for addressing deteriorating housing conditions. This preventative approach is in direct contrast with more typical code enforcement practices, in which code violations are only identified during construction projects or following a complaint.

While a rental registry ordinance was recently proposed for consideration by the New Orleans City Council, the topic remains undecided. Opponents cite concerns that the program may be costly for the City to administer, and that landlords would pass the costs of code compliance onto renters, thus increasing rents across New Orleans. Supporters counter that the impacts of unsafe housing are more costly than the potential financial burden on landlords, and that the program would be self-funded through inspection fees and fines for non-compliance.

ADVOCACY RECOMMENDATIONS:

Explore and advocate for dedicated revenue sources for the creation and preservation of affordable housing.

- Federal resources for housing programs are in decline and *HousingNOLA* supports a federal budget that does not create an either/or choice for housing programs. The initiative calls for full funding of existing Department of Housing and Urban Development (HUD) Programs at or above 2010 levels, specifically a 50% increase in HOME funds and fully funding the National Housing Trust Fund.
- The State of Louisiana does not use any of its Community Development Block Grant funding for housing programs. It should invest at least 20% of its allocation of Community Development Block Grant for affordable housing development.
- The Louisiana Housing Trust Fund is a proven mechanism for strengthening communities in Louisiana. From job creation and economic impact, to stability for homeless veterans, special needs populations and working families, a sustained investment in the Louisiana Housing Trust Fund will move Louisiana forward. *HousingNOLA* will advocate the Louisiana legislature to create a dedicated source of revenue for the Louisiana Housing Trust Fund.
- The City of New Orleans should explore options pursuant to existing authorities under state law to identify and designate disinvested areas as tax incremental financing districts for the purpose of directing long-term locally derived funding to support affordable housing investments, infrastructure upgrades, blight reduction efforts, and other public sector investments and initiatives to support the aims of *HousingNOLA*.



- The City of New Orleans and its relevant other local governmental partners should include provisions within existing or planned private sector development support programs (PILOTS, bond support, HUD grant-loans, other economic development incentive programs) that incentivize supporting affordable housing investments among developer applicants.
- The City of New Orleans should dedicate a fixed percentage of general revenue derived from developer and permitting fees, blight code violations, and other local revenue streams to affordable housing initiatives developed in furtherance of *HousingNOLA*.
- Streamline requirements for affordable housing development.
- *HousingNOLA* will advocate for a study of current zoning regulations that can prohibit the production of affordable housing. This study would advise the City, the Board of Zoning Adjustments and the City council on the removal of such barriers.
- *HousingNOLA* will advocate for a study of best practices to develop and implement predictable and reasonable tax valuation for affordable housing multi-family properties.

PREVENT FUTURE DISPLACEMENT THROUGH DEVELOPMENT ACTIVITIES AND CONTINUED STUDY AND POLICY REVIEW.

Due to rising rents, home prices and insurance costs, along with a changing demographic make-up, New Orleans' population is shifting. As a result of Hurricane Katrina and the federal levee failure, many people remain displaced. The city's African American population has declined more than 100,000 since 2005, and African American neighborhoods have been the slowest to return. The disaster-related displacement has further exacerbated tensions between residents who

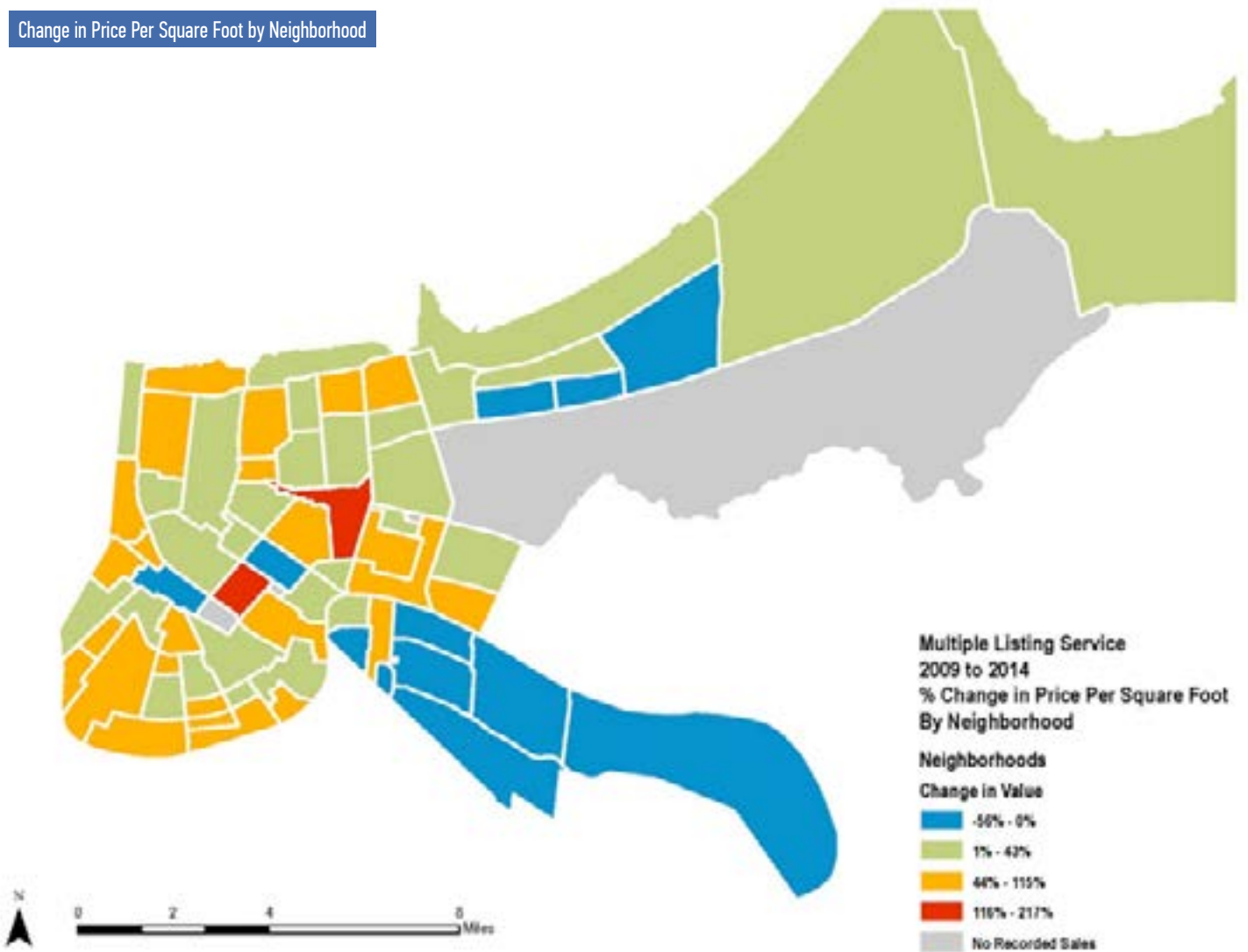
were able to return and higher-income newcomers. Rents and home prices are escalating in neighborhoods across the city, but especially in historic neighborhoods that are close to job centers and have historically housed New Orleans' working class. *HousingNOLA* continues to examine where home prices and rents are rising the most, while keeping in mind that land value is impacted by both private and public investment.

This section outlines where

rents and home prices are escalating, and also examines other factors that demonstrate changing neighborhoods including: change in minority population; change in educational attainment; proximity to neighborhoods that have already seen significant change; and a significant number of historic properties. The map below shows the change in home prices from 2009 to 2014.



Change in Price Per Square Foot by Neighborhood



Source: National Association of Realtors, GCR

Defining Displacement in New Orleans

HousingNOLA defines displacement as homeowners and renters being pushed out due to either displacement by neglect (substandard conditions) or involuntary displacement (increasing rents and home prices, or related costs, such as property taxes, insurance and utility expenses). *HousingNOLA* will continue to examine ways to develop housing opportunities to keep people in high-opportunity neighborhoods, and bring amenities and economic opportunity to neighborhoods with affordable housing opportunities.

The following factors play a role in the displacement of New Orleans residents:

- Increasing real estate values due to major public or private investments may cause rents and property taxes in a particular area to rise, increasing homeowners' and renters' monthly costs.
- Other increases in monthly costs of housing, such as utility bills (water, electric and gas) or flood insurance.
- According to the Data Center's "The New Orleans Index at Ten," released in July 2015, households receiving mail, a key measure of household vacancy, have increased 19,651 since June 2010 with 65 of 72 neighborhood featuring increases. According to the U.S. Census Bureau's American Community Survey, in 2014 21% of housing units were estimated to be vacant, with 11% considered abandoned (or "other" vacant).

Challenges Facing Displaced Homeowners

The federal government initiated a \$9 billion homeowner assistance program after Hurricane Katrina, and 93% of homeowners who received awards from the program known as The Road Home have returned to their homes. Those who have not returned are often from poorer or minority neighborhoods in New Orleans, and their lack of resources was compounded by design flaws in the Road Home program.

To determine the award amount, the Road Home program used either the pre-storm market value of the home or the cost to repair, whichever was lower. Two houses with the same square footage and the same damage, but in different neighborhoods – for example, one in Lakeview and one in Gentilly – would have received dramatically different Road Home awards. As many black homeowners lived in neighborhoods with lower market values, this resulted in awards much less than the cost to repair their homes. Other program rules, such as a 30% penalty for lack of insurance, affected homeowners with more sporadic incomes who were more likely to let policies lapse when budgets got tight. Duplication of benefits rules also reduced Road Home awards; housing assistance from FEMA was used to reduce Road Home awards, even if rebuilding was not physically possible when the FEMA assistance was distributed.

Other challenges included the tremendous burden of documentation. Homeowners (and renters, too) lost every important paper when their homes flooded in Katrina. Compiling enough proof to satisfy program requirements was a challenge that caused delays throughout the process.

Even for homeowners who received a (smaller than anticipated) grant and were able to perform the construction work themselves, there have been additional costs that have prevented homes from being fully repaired. Working on a house a little bit at a time leaves many elements exposed: mold, humidity, leaks, and the city's notoriously unstable soil affected many homes. Copper theft, especially in neighborhoods with few residents, meant that some owners had to re-plumb their homes or buy one air conditioner after another. The time cost of commuting from Baton Rouge or other areas to work on the house is also high; since most homeowners were also paying rent on a new apartment and working one or two jobs, not to mention raising children or caring for parents, a home repair job that might take a full-time crew six to nine months could stretch for years.

Case Study: Louisiana Office of Community Development/Disaster Recovery Unit – Substantial Action Plan Amendment #65

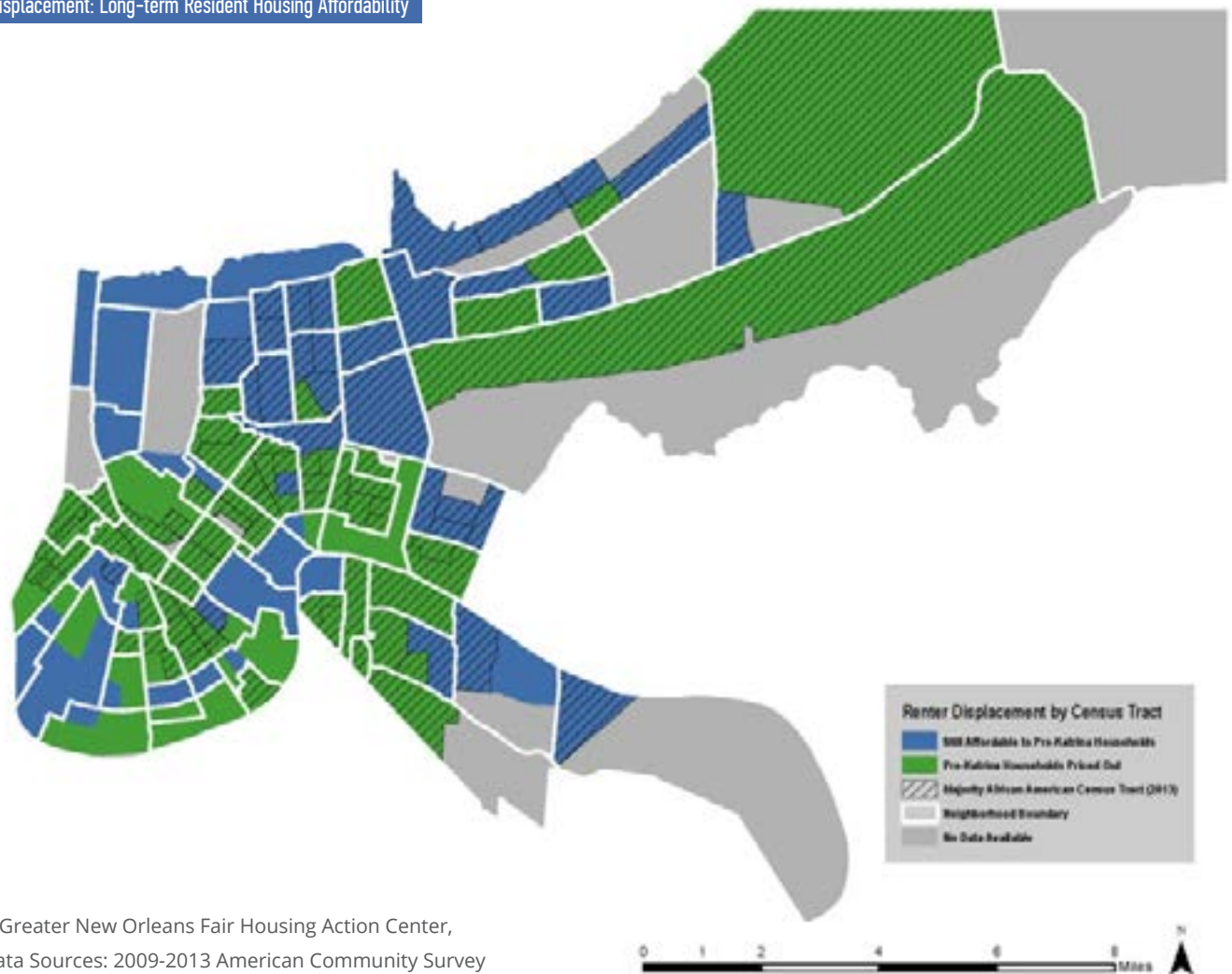
In 2015, the Louisiana Office of Community Development/Disaster Recovery Unit (OCD-DRU) modified its Substantial Action Plan for the Road Home Homeowner Assistance Program. Amendment 65 addresses two program changes directly aimed at assisting financially-strained homeowners that are still attempting to recover from Hurricanes Katrina and Rita. First, by identifying specific circumstances under which interim housing costs may be covered by the Road Home; and second, by establishing a shared equity agreement program to fund rehabilitation or reconstruction costs greater than those covered by Road Home funds.

The Road Home Interim Housing Expense program intends to provide funding to Road Home Option 1 grant recipients who have not yet completed rehabilitation or reconstruction of the homes, and who have also reached the expiration

of any other temporary housing program, such as FEMA-provided trailers. Interim housing expenses are henceforth deemed an eligible use of the previous Road Home award. They can be processed as an unmet need, or circumstance creating an unforeseen cost outside of the control of the homeowner, which allows Road Home recipients to unlock replacement dollars that can be used for rehabilitation/reconstruction expenses.

The Shared Equity Agreement is a mechanism by which the Road Home may fund reconstruction or rehabilitation costs beyond those originally granted to a recipient. Importantly, these funds are only available to those homeowners who cannot qualify for private financing. The Agreement constitutes a lien on the home, and upon the home's sale, the State will be entitled to receive from the sale proceeds equal to the amount of funding in excess of the original Road Home Grant. The intention of this amendment to the Road Home program is to fill a funding gap for those homeowners who were not able to rebuild or rehabilitate their homes with the original Road Home Grant funds, and who cannot acquire financing through traditional private sources. It may offer more moderate and low-income homeowners the ability to complete recovery efforts and return to their homes and reduce blight across the city.

The map below shows areas where long-term residents were able to afford pre-Katrina rent prices, but are no longer able to afford current rents. The green areas show places where renters could pay 30% or less of their income for housing before Hurricane Katrina, but would now pay more than 30% of their income toward housing costs. The shaded areas highlight areas that are over 50% African American, demonstrating that changes in affordability disproportionately affect African American renters.



Source: Greater New Orleans Fair Housing Action Center, 2015. Data Sources: 2009-2013 American Community Survey

HousingNOLA seeks a balance between attracting new residents and providing opportunities for existing residents to remain in their homes. With rising home prices and rents, the City of New Orleans and housing developers must provide a pathway for affordable rental and homeownership opportunities for new and existing residents. In addition to examining strategies for keeping existing residents in their homes, *HousingNOLA* will examine the impact of existing programs and define a pathway forward for creating mixed income, racially and ethnically diverse, multigenerational neighborhoods across New Orleans.

Research indicates that major investment, particularly public investments, drive up the cost of land. With major amenities like Crescent Park, the Lafitte Greenway, St. Roch Market, and streetcar projects, the City of New Orleans must plan for the impact of these investments at

project initiation. Once projects are announced publicly, and often before, real estate speculation takes off; once a major public facility is built, it is often too expensive for non-profits to invest in the area to preserve affordability.

Housing agencies in New Orleans should use its publicly available land to create affordable housing opportunities in changing neighborhoods, high-income neighborhoods, and areas receiving major public investment. These sources include land seized through Sherriff's Sale, tax-adjudicated properties, NORA-owned property acquired from the Road Home, land banked public school sites and HANO scattered sites. The chart below indicates an estimation of available public land that could be used for affordable housing development by neighborhood type.

Neighborhood Type	NORA Lots		RSD-OPSB Lots		Adjudicated Properties		HANO Lots		TOTAL	
	Count	% of total	Count	% of total	Count	% of total	Count	% of total	Count	% of total
DIAMOND	83	6%	2	8%	2	0.4%	73	32%	87	5%
EMERALD	487	38%	7	27%	3	0.6%	32	14%	497	28%
RUBY	6	0%	4	15%	0	0.0%	10	4%	10	1%
SAPPHIRE	713	55%	10	38%	471	98.9%	101	44%	1,194	67%
TOPAZ	2	0%	3	12%	0	0.0%	12	5%	5	0%
TOTAL	1,291		26		476		227		1,793	

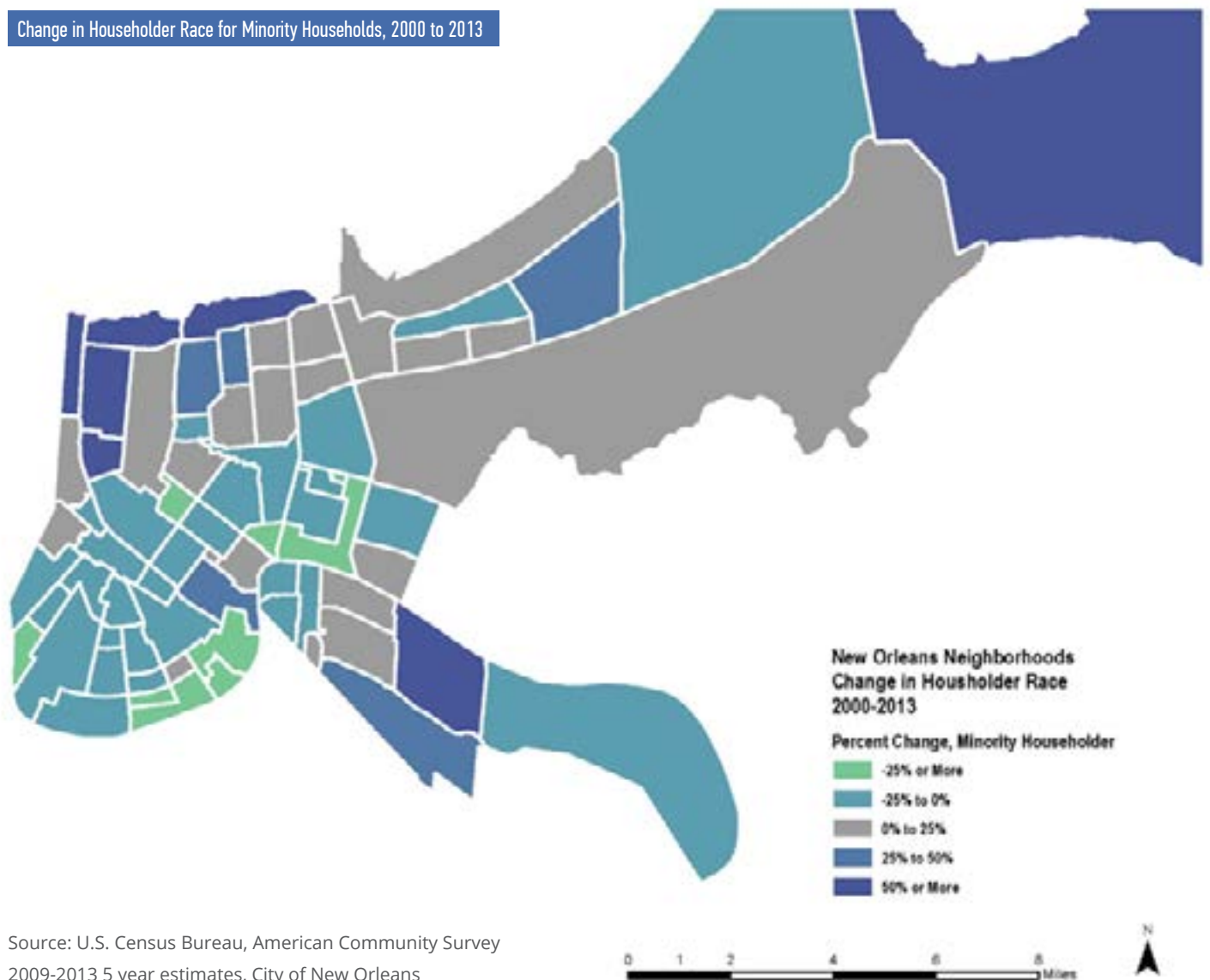
POLICY RECOMMENDATIONS:

- The City of New Orleans should study and create a loan fund/loan loss reserve to assist homeowners with property rehabilitation and encourage re-use of vacant lots by current residents and pre-storm residents.



Patterns of Integration and Segregation

The map below shows the change in minority householders (non-white) throughout New Orleans neighborhoods. The greatest declines are shown in green, and include some of the most rapidly changing neighborhoods such as the Marigny, Bywater, Lower Garden District neighborhoods, and Bayou St. John.



CASE STUDY

Using Tax Abatements to Prevent Displacement through Gentrification

In response to the impacts of gentrification on low-income homeowners, some cities have instituted tax abatement programs to curb increases in property taxes.

For example, the City of Philadelphia offers discounts on real estate taxes to homeowners whose property assessments have more than tripled in value from 2013 to 2014. The program, called the “Longtime Owner Occupants Program” (LOOP), was created in 2013 following a citywide reassessment of property values, which led to increases in many long-time homeowners taxes. To be eligible:

- The owner must have lived in the property as a primary residence for over 10 years.
- The home is either single family or a multifamily property with no more than three units.
- The property hasn’t already received a tax abatement, with some exceptions.
- The real estate taxes must be paid in full.
- The homeowner’s household income must be below 150% of Area Median Income, based on household size. The maximum income limits are 1 person: \$83,200; 2 people: \$95,050; 3 people: \$106,950; 4 people: \$118,800; 5 people: \$128,350; 6 people: \$137,850; 7 people: \$147,350; 8 people: \$156,850.

Approved homeowners receive a 10-year cap on their assessments equal to 300% of the 2013 assessment. The result is that eligible homeowners receive support from the City to stay in their homes despite the pressure that gentrification puts on housing values.

ADVOCACY RECOMMENDATIONS:

- The City of New Orleans/Assessor should conduct targeted outreach to senior, disabled, veteran homeowners who qualify for Special Assessment Levels/Freezes in all neighborhoods. Currently 18,360 homeowners are eligible to participate in the Senior Tax Abatement program.
- The City should explore additional property tax relief for low- income homeowners facing increases in property assessments based on how long they have lived in their home and their income.
- The City should also investigate other tax relief measures for investor owners who would agree to preserve and create affordable rental units.

Many homes across New Orleans have experienced sharp increases in value, which create challenges for longtime residents to afford their property taxes. For example, a home that increases from \$150,000 to \$350,000 between 2008 and 2018 would see an increase in property tax of \$2,975 per year (\$248 per month). If the home is owner-occupied with a homestead exemption, monthly taxes in 2008 would have been \$93, and in 2018 monthly taxes would be \$341 per month, a 267% increase. For a family of 4 at 80% AMI (\$48,000), this increase represents an additional 6.2% of their annual income that has to be dedicated to housing costs.

ENFORCE AND PROMOTE FAIR HOUSING POLICIES THROUGHOUT NEW ORLEANS.

Housing Act of 1968 prohibits racial discrimination in housing and provides protections for people seeking to rent or buy a home, secure a mortgage, or purchase homeowners insurance. The Fair Housing Act prohibits discrimination on the basis of race, color, religion, sex, disability, family status and national origin. Orleans Parish provides additional protections against discrimination for additional groups based on sexual orientation, gender identification, marital status, age and creed. Fair Housing is guided by laws such as the Fair Housing Act, but as with all laws, the enforcement and spirit of the law goes beyond the law.

The law states that landlords, banks, mortgage and insurance companies are not legally allowed to discriminate based on the protected classes outlined above, but discrimination is still a daily occurrence in the housing market. The Greater New Orleans Fair Housing Action Center (GNOFHAC) provides enforcement and education throughout Louisiana. Its enforcement activities include investigations of discrimination, and audits to understand how discrimination is occurring and how to prevent it. Its education programs include homeowner and landlord courses as well as federal, state and local advocacy efforts. GNOFHAC also provides homeownership counseling, which assists homeowners facing foreclosure and homeowners impacted by disaster.

A recent study showed that housing discrimination is still a serious problem in New Orleans. In 2014, the GNOFHAC found that African American “mystery shoppers” posing as prospective renters were discriminated against 44% of the time in higher-income New Orleans neighborhoods. However, discrimination is not always this intentional or obvious – the majority of the city’s subsidized housing is located in lower-income neighborhoods of color. The Fair Housing Act calls on everyone to better integrate our communities and provide a unified and open housing market where all families have access to opportunity. In addition to GNOFHAC’s efforts to enforce and promote fair housing, the Department of Housing and Urban Development (HUD) recently approved its Affirmatively Furthering Fair Housing (AFFH) rule.

The AFFH rule provides additional requirements for Federal grantees to further the purposes of the Fair Housing Act. Any entity that administers HUD funding is required to complete an Assessment of Fair Housing in order to access federal funds, and if an entity does not comply with the requirement they risk having their federal funds withheld.

In 2016, New Orleans will be one of the first cities in the country to complete its AFFH Plan. This process will allow the City to examine patterns of integration and segregation; identify racially and ethnically concentrated areas of poverty and disparities in access to opportunity; and assess disproportionate housing needs. The AFFH process follows a four-step process :

1. Data and AFFH Assessment Tool – HUD provides data and an assessment tool to understand fair housing issues in New Orleans.
2. Analysis – City of New Orleans completes and submits an AFFH Plan to HUD.
3. Review and Response - HUD reviews each AFFH Plan within 60 days, and either approves or denies the AFFH Plan.
4. Incorporation - Goals identified in the AFFH Plan must be incorporated into strategies and actions of the Consolidated Plan, Annual Action Plan, Public Housing Plan and Capital Fund Plan.

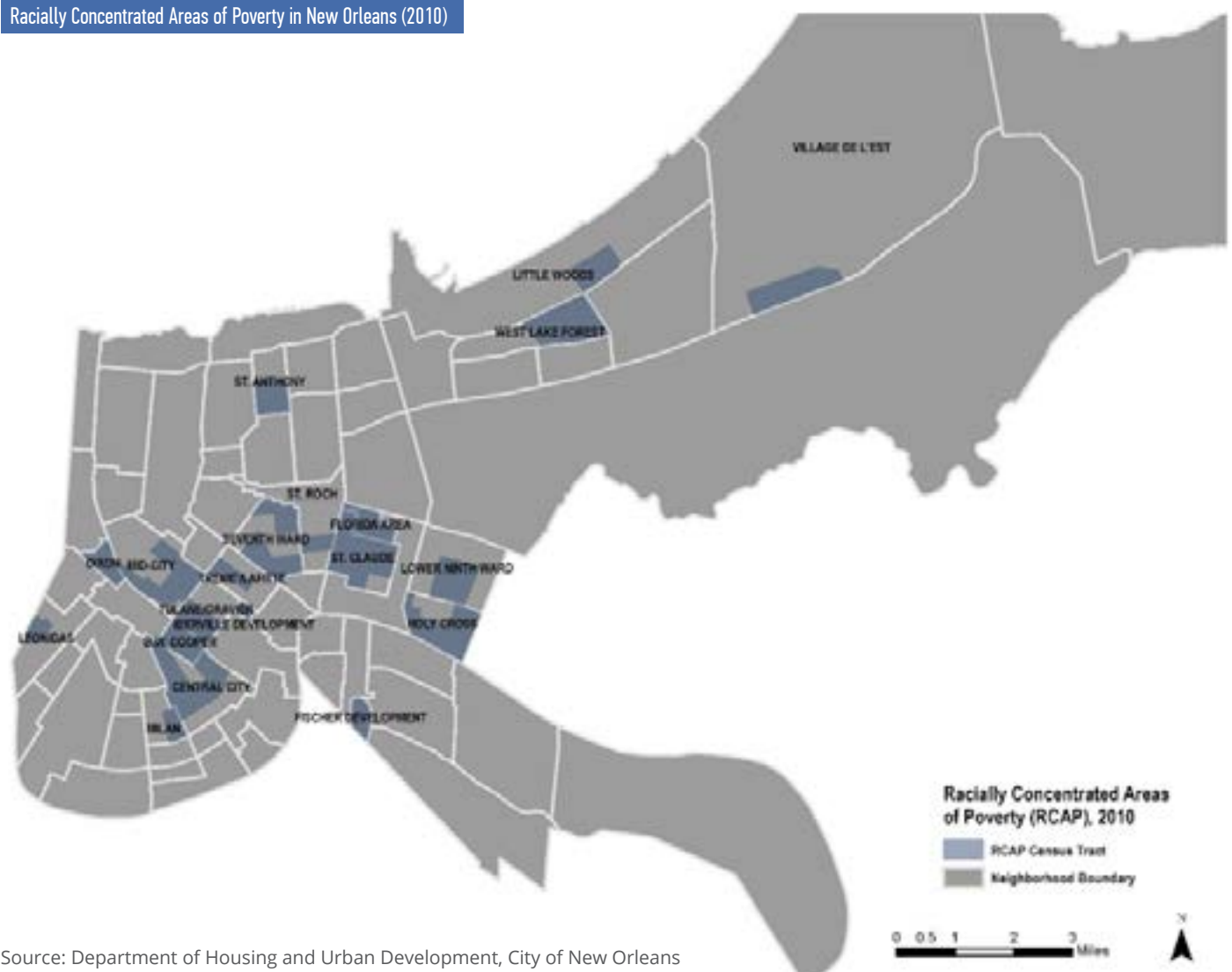
The new process will create an opportunity for further collaboration between the City of New Orleans, HANO, and housing stakeholders in New Orleans. The AFFH rule is an opportunity for proactively assessing and implementing programs that promote integration, while also detailing real barriers within New Orleans that are discriminatory or violating the Fair Housing Act. *HousingNOLA*'s engagement work and research will provide a baseline for AFFH analysis, and that will be incorporated into the development of the plan.

The following graphics explore key indicators of concentrated poverty, segregation, access to opportunity and racial disparities in housing needs.

Identify Racially and Ethnically Concentrated Areas of Poverty (RCAP)

Racially Concentrated Areas of Poverty and Ethnically Concentrated Areas of Poverty are defined by HUD as having a non-white population greater than 50%, with more than 40% living at or below the poverty line. The map below shows the areas throughout New Orleans that qualify as RCAPs in 2010.

Racially Concentrated Areas of Poverty in New Orleans (2010)

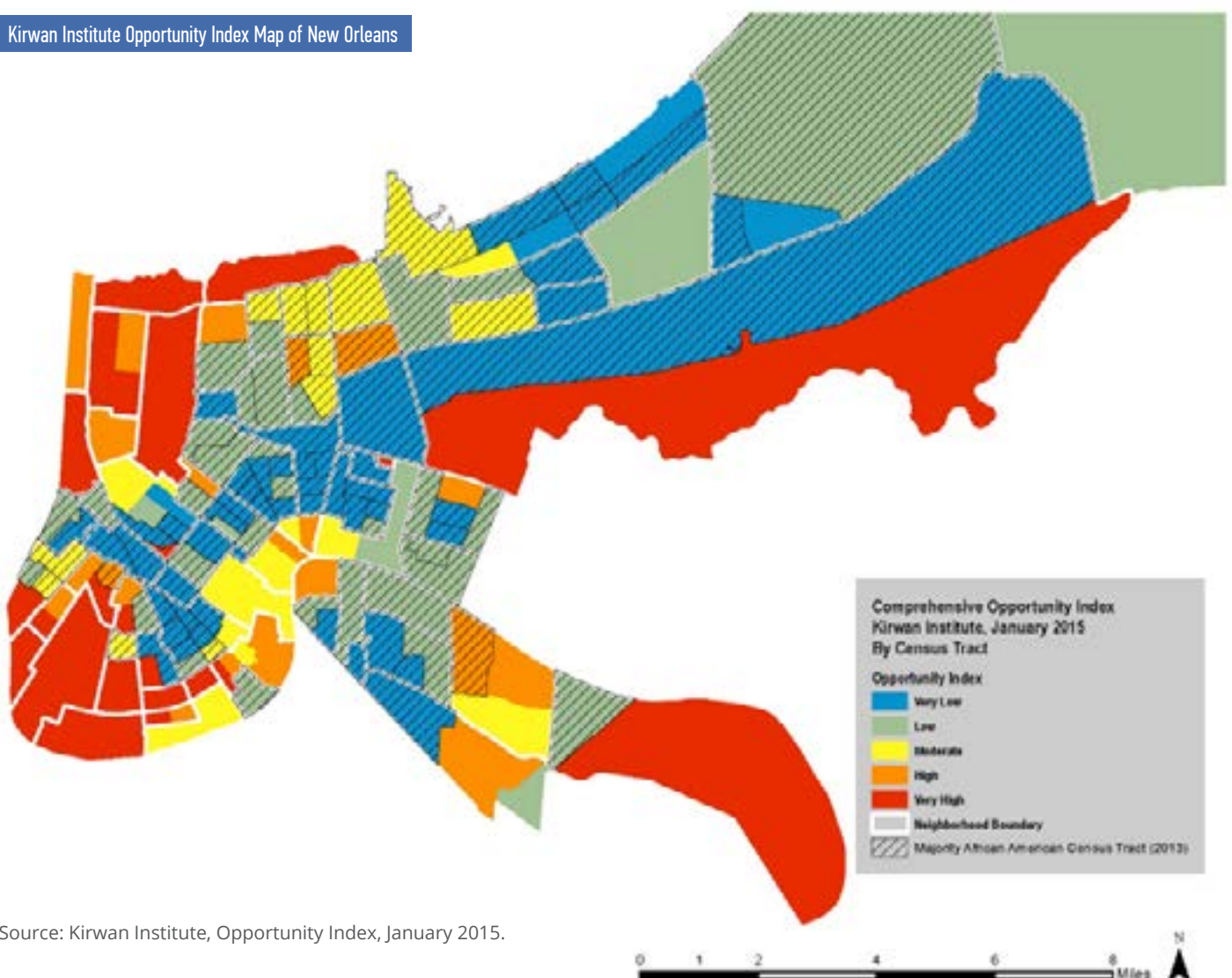


Source: Department of Housing and Urban Development, City of New Orleans

Access to Opportunity

In January 2015, the Kirwan Institute and Greater New Orleans Foundation released “The Geography of Opportunity,” which analyzed access to opportunity across the New Orleans region. The report examines the social, political, civic and educational opportunities available to New Orleanians across the city by creating indicators based on the following factors: Education, Environment & Health, Economic Opportunity and Mobility, Housing and Neighborhoods. The following map shows the level of opportunity for each of these factors, and overlays majority (over 50%) African American Census Tracts.

Kirwan Institute Opportunity Index Map of New Orleans



Source: Kirwan Institute, Opportunity Index, January 2015.

Housing Choice Vouchers by Neighborhood

The following map shows the percentage of Housing Choice Vouchers by neighborhood and locations of public housing communities. With 42,885 residents with Housing Choice Vouchers and 4,373 residents residing in Housing Authority of New Orleans (HANO) properties, HANO has an opportunity to lead by example by educating landlords and its residents on Fair Housing law and educating residents on their rights. HANO's waitlist also provides insight into the need for more affordable housing in New Orleans; in September 2015, the waitlist included 4,443 applicants for public housing and 13,013 applicants for Housing Choice Vouchers.

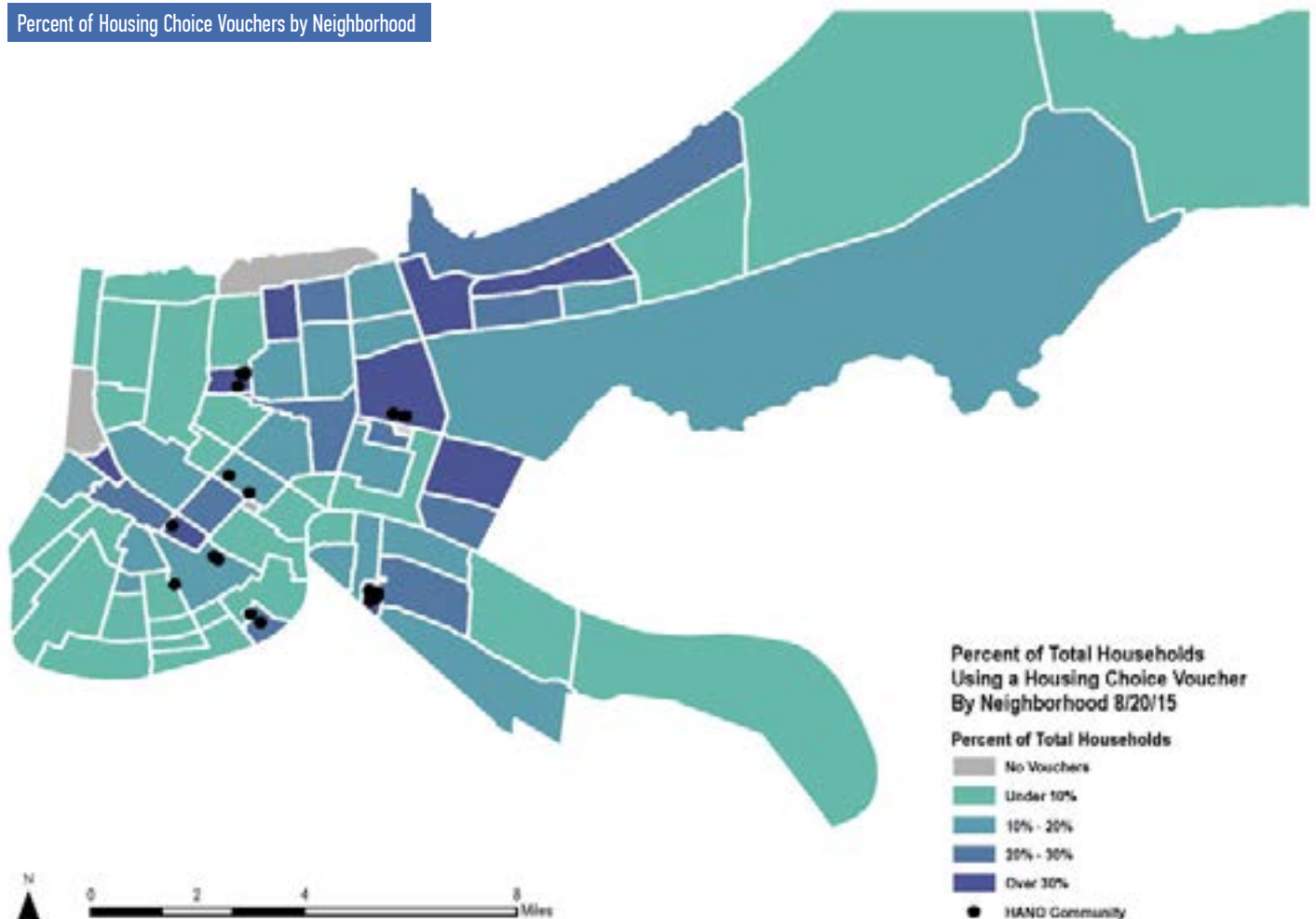
Rent Reasonableness

HANO currently conducts market research on rents paid for unassisted units within New Orleans. The proprietary software tracks properties available for rental to families who have a voucher and compares it with unassisted units. The formula adjusts for amenities and unit condition, and compares rents to unassisted units to determine a reasonable rent. The rent is offered to the owner as long as it does not exceed 40% of the resident's household income.

Landlord Outreach Strategy

HANO also conducts workshops with landlords and added workshops by the HUD Office of Fair Housing Enforcement to teach Fair Housing regulations, and presents at landlord training events hosted by the Neighborhood Development Foundation. Currently HANO works with approximately 7,500 landlords.

Percent of Housing Choice Vouchers by Neighborhood



Source: City of New Orleans, Housing Authority of New Orleans



POLICY RECOMMENDATIONS:

- Use the City's AFFH process to standardize strategies to address barriers to fair housing in the City's Consolidated Plan, Annual Action Plan, and the Housing Authority of New Orleans (HANO)'s Housing Plans and Capital Fund Plan.
- Expand education programs for property owners that receive home repair grants/loans and enrollment in education courses with Louisiana Homebuyer Education Collaborative certified counseling agencies that emphasize Fair Housing.
- GNOHA and the Collaborative will standardize renter education around the Fair Credit Reporting Act (FCRA), and the Fair Housing Act (including protected classes: race, color, religion, national origin, sex, sexual orientation, age & disability).
- HANO should implement the criminal background check policy it adopted in 2013.
- HANO, in partnership with community stakeholders, will study best practices to determine feasibility for mobility strategies that do not reduce the number of families currently served under the Housing Choice Voucher (HCV) Program. These efforts will incorporate HANO's continuing work with community-wide stakeholders in the most effective administration of the HCV program within established HUD guidelines and study practices around:
 - Mobility counseling for voucher holders.
 - Landlord recruitment and counseling.

Housing Authority of New Orleans Criminal Background Policy

In November 2015, HUD issued a notice to public housing agencies providing guidance on excluding arrest records in housing decisions. This continues a policy from the last several years that emphasizes the importance of providing second chances for formerly incarcerated individuals. Arrest records may not be the basis for denying admission, terminating assistance, or evicting tenants, and housing agencies are not required to use “one strike” rules that deny admission to anyone with a criminal record.

HANO’s policy is consistent with the guidance from HUD. HANO’s stated desire is to assist men and women with criminal histories and provide them opportunities to rejoin their families and communities. To this end, it is HANO’s official policy that all individuals will have access to employment and housing opportunities at HANO, regardless of their criminal background.

For those seeking employment with HANO, no applicant will be automatically barred because of their background. Criminal records will only be checked as part of a full background check after a conditional offer of employment. Records will be assessed individually and evaluated based both the nature and gravity of the conviction as well as the nature of the job sought at HANO.

For those seeking housing, no applicant will be automatically barred because of their background, except as mandated by federal law. Criminal records will be checked prior to accepting an applicant into HANO housing, and criminal convictions will be subjected to a risk assessment using objective criteria. Applicants whose records do not suggest a significant level of risk will be admitted to housing if otherwise eligible. Applicants with a significant level of risk will be reviewed by a panel of senior HANO officials. If the panel recommends denial, HANO’s CEO will review the recommendation and make the final decision. Risk assessment criteria and the review process details will be made public.

Housing Mobility Programs

Housing mobility programs are a response to chronic limitations in housing choice. They are intended to provide low-income households with a means to rent homes on the open market, providing the opportunity to move to neighborhoods outside of those that include traditional low-income housing. In their most typical form, the household pays a set percentage of the rent, and a voucher is used to pay the remainder. Landlords are able to receive full market rent, while low-income households have a wider variety of housing choices.

The federal Housing Choice Voucher program, previously called Section 8, is the largest mobility program. HCV requires households to pay no more than the family’s adjusted monthly income for the first year of residency. After the first year there is no restriction on how much a family pays; their payments depend on payment standard, rent reasonableness and utility allowance. While HCV is popular, voucher programs have presented several barriers to effective implementation. Households may be limited in their ability to move to new neighborhoods due to transportation and job access limitations, lack of support or social networks in new neighborhoods, or the high costs of moving and paying security deposits. Additionally, some landlords may not accept the vouchers, reducing the potential housing options available to voucher holders. To address these shortcomings, many communities have developed standalone mobility programs or additional services that supplement the federal program.

In a 2009 report titled “Housing Needs Production: Three Scenarios for New Orleans,” the Greater New Orleans Community Data Center suggests that significant reforms are necessary to make housing voucher programs more effective in New Orleans. The report recommends that both the City and State address fair housing and discrimination through strengthened legislation, enhanced investigation of potential discrimination, and increased enforcement efforts. Federal management and oversight of housing voucher programs may improve effectiveness by ensuring funds are fully utilized, developing performance-based management arrangements, and creating mechanisms for streamlining disputes between renters and landlords. Finally, the report calls on private organizations and individuals to provide supplemental financial assistance, outreach and counseling services to voucher recipients.

ADVOCACY RECOMMENDATIONS:

- The New Orleans City Council should draft and pass an ordinance that requires transparency and accuracy in background checks used to secure public and private rental housing.
- Explore the policies that would encourage more landlords to accept vouchers.
- Secure additional funding for voucher programs to better serve families in New Orleans

ENCOURAGE SUSTAINABLE DESIGN AND INFRASTRUCTURE FOR ALL NEW ORLEANIANS.

Climate change increases the frequency and intensity of storm events, and the increasing rate of coastal land loss in Louisiana poses significant danger to the New Orleans region. In order to create a more resilient New Orleans, sustainable infrastructure and design principles will continue to play a role in mitigating risk, decreasing environmental impact and reducing energy costs for New Orleans residents.

HousingNOLA will engage in other system-level discussions about living with water, creating vibrant public transportation, and park development to understand how New Orleanians can adapt to increasing environmental risks. Specifically, *HousingNOLA* will focus on issues that impact housing affordability, the most pressing of which in New Orleans are the rising cost of homeowner insurance and flood insurance. In addition, *HousingNOLA* will explore sustainable design principles that will ensure that all residents have access to a healthy living environment that efficiently uses resources over time. The plan will also examine best practices for retrofitting existing and building new energy-efficient rental and homeownership options for all income levels.





Sustainable Design

In 2014, 74% of Entergy customers reported having difficulty paying their energy bill. While New Orleans energy rates are comparatively low to the rest of the country, bills are the highest in the nation as a result of high consumption. Low-income households are more affected by unpredictable costs, and the average household in Louisiana spends 44% more of their salary on electricity than the national average. GNOHA and housing advocates recognize this is a problem for New Orleans residents across the board. Going forward, sustainable design best practices should be implemented; sustainable design ensures that a housing unit provides a healthy living environment, efficient use of resources over time and access to city benefits. Construction guidelines for developers and building officials include Enterprise Green Communities, National Association of Home Builders National Green Building Standard, US Green Building Council's Leadership in Energy and Environmental Design (LEED) building rating system, and Energy Star for Homes, all of which offer certifications.

Utility costs have a direct impact on housing affordability. The amount of energy used is one of the only factors that renters can control by

(i.e., turning off the thermostat). By reducing the operating expenses through energy saving requirements and measures, developers will be able to maintain reasonable rents over the lifecycle of the rental units, and divert long-term savings to resident services and building maintenance.

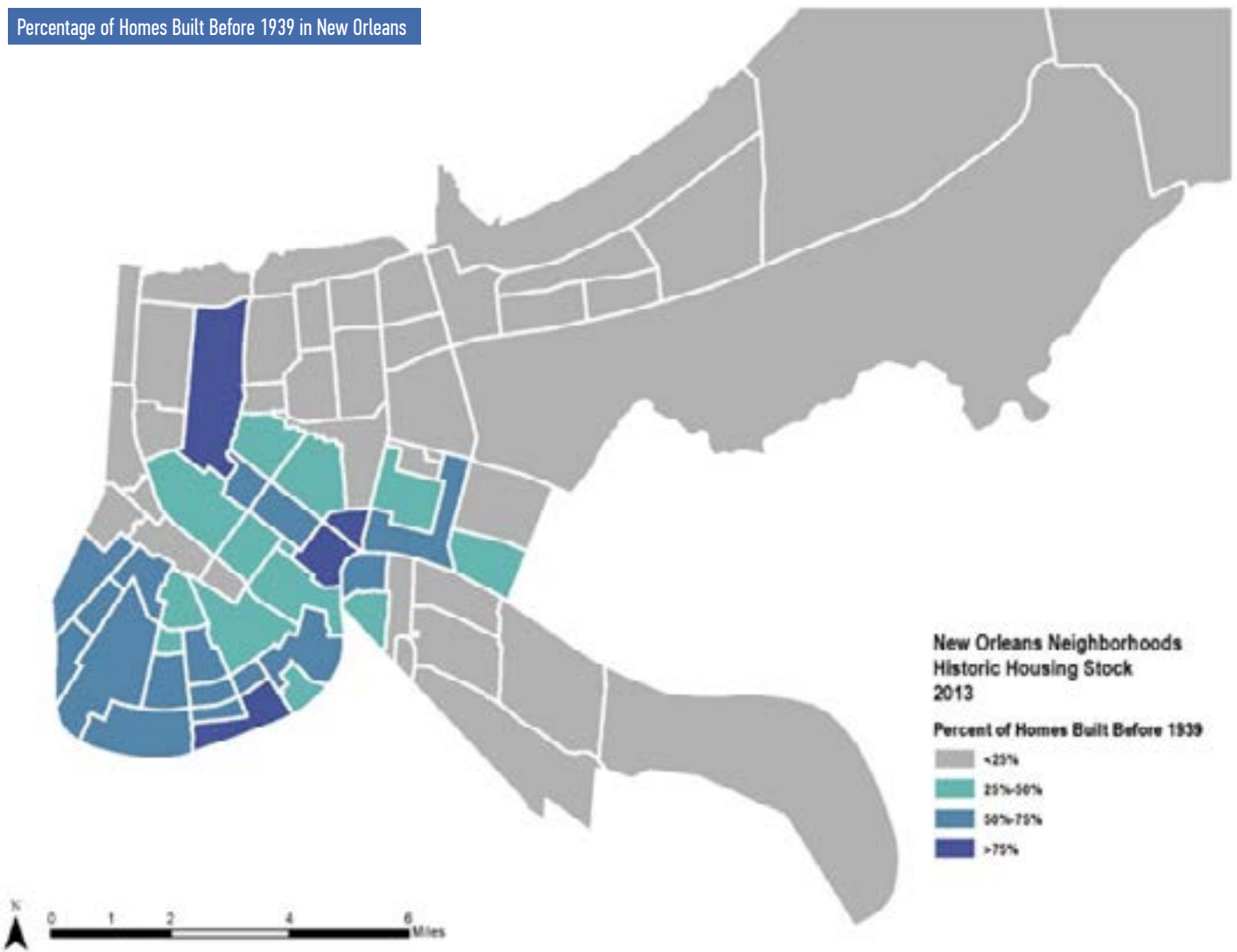
While historic homes and neighborhoods are increasingly popular for renovation and sale, old homes pose additional challenges for maintenance and energy savings. New Orleans historic homes were built before electricity or air conditioning, so adapting these homes to modern technology can be challenging and expensive. Heating, Ventilating, and Air Conditioning (HVAC) make up half the energy bills in New Orleans, with historic structures more likely to lose energy. Nearly 40% of our housing stock was built before 1950. Residentially, Louisiana ranks 3rd respectively in terms of consumption and consumption per capita basis out of 51 states and territories. This ranking specifically correlates with the inefficiencies of our housing stock and wasted dollars Louisiana residents spend on utility bills.



Historic Neighborhoods

The map below highlights neighborhoods with higher concentrations of historic homes throughout the city. Historic homes were not built for modern HVAC, which leads to higher energy costs.

Percentage of Homes Built Before 1939 in New Orleans

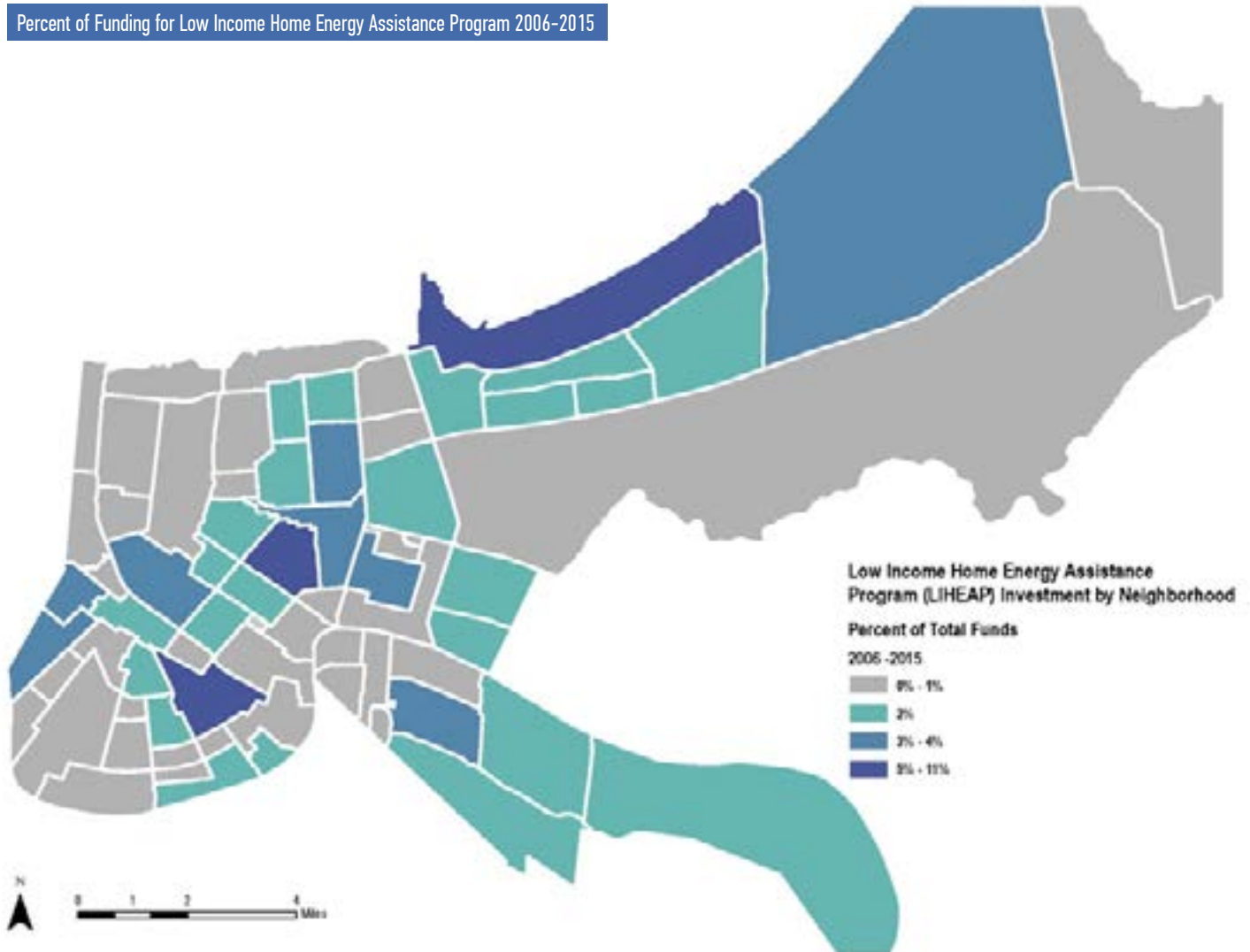


Source: American Community Survey, 2009-2013 5-year estimates; City of New Orleans

Low Income Energy Assistance Program (LIHEAP)

The following map shows the percent of LIHEAP investment by neighborhood. The LIHEAP is administered by the Louisiana Housing Corporation (LHC) and is a federally funded program to assist low-income households with their energy bills. Assistance includes bill payment assistance, and selected weatherization measures.

Percent of Funding for Low Income Home Energy Assistance Program 2006-2015



Source: Louisiana Housing Corporation, Analysis by GCR, City of New Orleans



Sustainable Infrastructure

Sustainable infrastructure examines sustainability and resilience at a larger scale than Sustainable Design. Sustainable infrastructure examines citywide resources including the Urban Water Plan, public transportation, park investments, and roads and sidewalks. These large-scale processes and projects will not only play a critical role in the future of New Orleans and how the city will respond to disasters, but also create modern infrastructure that serves all of its citizens year-round. Since 2005, New Orleans' approach to water management has come a long way, as the city has seen major catalytic park investments, has experienced drastic changes to its public transit system, and has seen billions invested in flood protection. With recovery funds disappearing, the challenge will be identifying funding sources to pay for existing infrastructure (roads, sewer, sidewalks) and expanding critical services like public transit, while ensuring that public investments in amenities like parks do not lead to displacement of current residents



Urban Water Plan

The Greater New Orleans Water Plan examines flooding, subsidence and wasted water assets. Flooding impacts the city by overwhelming the existing infrastructure, leading to property damage and loss of economic activity. Subsidence (sinking of the ground) is caused by a lack of water in soil, which our current drainage system exacerbates. Subsidence creates additional challenges for our infrastructure and buildings because it creates unstable ground conditions and damages foundations and infrastructure. The Urban Water Plan focuses on slowing stormwater runoff by retaining stormwater through bio-retention and infiltration, storing stormwater, and using a connected water network throughout the city.

The City of New Orleans will implement comprehensive stormwater management to support the existing drainage system in New Orleans. Passed in 2015, the Comprehensive Zoning Ordinance requires mitigation of stormwater runoff from new development or redevelopment on-site.

Community Rating System

The Community Rating System, or CRS, is part of the National Flood Insurance Program. CRS is a voluntary incentive program for communities; it “recognizes and encourages community floodplain management activities that exceed minimum NFIP requirements.” CRS provides discounts on flood insurance premiums at different levels according to the community’s rating, which is determined by how well a community meets the three goals of CRS: reducing flood damage to insurable property, strengthening and supporting the insurance aspects of the NFIP, and encouraging a comprehensive approach to floodplain management.

The CRS uses a class rating system with levels from 10 to 1. Class 10 communities have not applied to be part of the CRS and earn no discount. When a community joins the CRS, they usually enter as a Class 9 or Class 8, entitling NFIP policyholders to a 5% (Class 9) or 10% (Class 8) discount on their flood insurance premiums.

Communities accrue points, awarded from 19 activities in four categories: public information, mapping and regulations, flood damage reduction, and warning and response. These points allow a community to improve its CRS class, and in turn, increase the level of premium discount.

New Orleans is a CRS community currently at Class 8, entitling NFIP policyholders to a 10% premium discount. Other neighboring communities have made stronger efforts to increase their class rating. Terrebonne Parish and Jefferson Parish hold Class 6 ratings (20% discount), and St. Tammany Parish holds a Class 7 rating (15% discount). New Orleans, as a national leader in water management, could conceivably improve its class by tailoring its resilience activities to earn CRS points. Improving to a Class 6 community like Jefferson Parish could save NFIP policyholders hundreds of dollars each year.





CASE STUDY

Comprehensive Zoning Ordinance: Article 23

The landscape, stormwater management, and screening requirements established by Article 23 are intended to:

1. Assist in the development of a sustainable New Orleans by encouraging sustainable practices for landscape design, construction and landscape maintenance.
2. Reduce urban runoff and mitigate the effect of new development, redevelopment, or infill development on the existing drainage system by ensuring the preservation of permeable surfaces and requiring the installation of stormwater Best Management Practice (BMPs) to slow surface flow of stormwater runoff and promote filtration, plant uptake, absorption, and infiltration into sub-soils to reduce subsidence rates.
3. Increase compatibility between abutting land uses and between land uses and public rights-of-way by providing landscape screening or buffers.
4. Provide for the conservation of water resources through the efficient use of irrigation, appropriate mix of plant materials, recycling water elements, and regular maintenance of landscaped areas.
5. Protect public health, safety, and welfare by preserving and enhancing the positive visual experience of the built environment, promoting urban forestry, providing appropriate transition between different land uses, preserving neighborhood character, and enhancing pedestrian and vehicular traffic safety.
6. Reduce the urban heat island effect, enhance the local micro-climate, increase species biodiversity, reduce consumption of energy by proper placement of shade trees, and incorporate tree canopy concepts as set forth in the City's Master Plan.

CASE STUDY

Mold & Lead-based Paint

A safe home is the foundation for healthy growth and stability, yet data indicates that there are far too many toxic living spaces in New Orleans. Estimates from the last American Housing Survey in 2011 showed that more than 2,000 rental units in New Orleans had mold infestations. Mold infestation can lead to and exacerbate asthma, which is the third leading cause of hospitalization for children in the state of Louisiana. It can also significantly suppress the immune system and lead to other serious health conditions.

Lead-based paint poses another serious health risk in the city. A 2013 study by Tulane University found that nearly two-thirds of New Orleans homes and yards have dangerous levels of lead according to federal standards. Since the biggest indicator of high lead content is the age of a home, New Orleans residents are disproportionately at risk due to the city's large amount of older housing. The use of lead-based paint did not become illegal until 1978. High levels of lead in the bloodstream can negatively affect one's kidneys, central nervous system, blood cells, body stature, and hearing. It also contributes to increased headaches and hyperactivity.

POLICY RECOMMENDATIONS:

- Develop a strategy and identify funding sources to create an affordable abatement program to address home health issues including mold and lead-based paint.
- GNOHA will coordinate with local stakeholders as a part of the Energy Efficiency For All (EFFA) coalition, a national collaboration to promote energy efficiency policies in multifamily and affordable housing. The EFFA cohort regularly coordinates with the National Resources Defense Council (NRDC), National Housing Trust (NHT), and the Energy Foundation (EF).
- GNOHA will provide a utility analysis based on the various kinds of housing in the New Orleans market.
- GNOHA will work with City Planning Commission staff to educate developers on Article 23 of the New Orleans Comprehensive Zoning Ordinance, which requires landscape, stormwater management and screening for development or redevelopment projects. GNOHA will also encourage the CPC to conduct outreach in the form of education sessions to encourage more property owners to meet the article's purpose.
- Alliance for Affordable Energy will lead efforts to track energy efficiency data for GNOHA members' properties, and will advocate for easier access to utility (water, electricity and gas) data.
- The City of New Orleans should support a centralized information hub to coordinate energy efficiency programs from utility companies, the City, and the State of Louisiana.
- Support the implementation of ongoing planning processes in New Orleans:
 - Support the implementation of "Resilient New Orleans" led by the New Orleans Redevelopment Authority by supporting the following strategies:
- Invest in household financial stability.
- Build social cohesion.
- Reduce property owners' risk by investing in water management strategies.
- Improve the redundancy of energy infrastructure.
 - Support the implementation of the Greater New Orleans Urban Water Plan.



CASE STUDY

Resilient New Orleans

The City of New Orleans' "Resilient New Orleans" addresses the city's long-term ability to withstand shock events and chronic stresses. Its recommended strategies are wide-ranging, providing policies and specific actions to enhance physical, social and economic strength. The Plan is presented in three sections, and the relationship of each to *HousingNOLA* is described below and summarized in Table 1.

Adapt to Thrive describes actions to be taken that will allow New Orleans to develop a positive and safe relationship with a changing natural environment. The strategies proposed are linked to *HousingNOLA*'s goal of encouraging sustainable design and infrastructure and improving neighborhood quality of life. In particular, the Plan recommends an urban water management program and policies to encourage property owners to implement risk reduction measures.

Connect to Opportunity provides strategies to improve economic and social equity. Given such a focus, this portion of "Resilient New Orleans" is closely related to multiple *HousingNOLA* goals: preserving existing housing and expanding affordable housing opportunities; understanding and preventing displacement; enforcing and promoting fair housing; and improving neighborhood quality of life. Advancement of

these goals may be achieved through the Plan's recommendations to improve individual and household financial strength, to support equity in public health, to establish stronger social relationships within neighborhoods, and to ensure safe and affordable housing is available to all New Orleanians.

Transform City Systems focuses on infrastructure, governance and preparedness planning. The strategies put forth in this section are particularly relevant to *HousingNOLA*'s goals to encourage sustainable design and infrastructure; improve neighborhood quality of life; and increase accessibility. Specifically, the "Resilient New Orleans" plan sets forth action steps to develop a more connected transit system, use sustainability as a catalyst for economic growth, and enhance energy infrastructure resiliency.

ADVOCACY RECOMMENDATIONS:

- GNOHA will work with HANO and Louisiana Housing Corporation to review and potentially amend their policy to allow utility allowances to create Energy Efficiency-based Utility Allowances to spur investment in subsidized properties and decrease tenants' energy costs.

Housing Authority of New Orleans (HANO) Energy Efficiency Measures in New Orleans

HousingNOLA supports adjusting HANO's Administrative Plan so that units within Low Income Housing Tax Credit (LIHTC) properties may use utility allowances that represent lower energy costs due to energy efficiency. This would incentivize current property owners or future developments to incorporate energy efficiency and would benefit tenants by providing energy efficiency amenities and lower utility bills. GNOHA submitted a proposal to HANO in September 2015 outlining strategies for incorporating this into HANO policy.

The current HANO policy is using a uniform value for New Orleans Housing Choice Vouchers. According to current rules, HANO determines a unit's gross rent by market value. This also uses a one-size-fits-all model setting a ratio of utility and rent costs. However, due to the energy efficiency measures found in LIHTC properties, energy savings are not captured in HANO's current ratio determination. Altering HANO's

Administrative Plan so that utility allowances are based on consumption modeling would allow developers to leverage more private dollars in projects, collect more rent, and incentivize long-term energy savings, with no change to a tenant's rental payment and lower energy bills for residents.

Utility allowance calculations are broadly calculated and do not reflect a unit's actual energy use. The HANO utility allowance should account for improved construction processes and further explore alternate ways of calculating energy allowances, which will benefit all parties.

- *HousingNOLA* will support Greater New Orleans (GNO), Inc., the Coalition for Sustainable Flood Insurance and other groups in their advocacy efforts to provide more affordable flood insurance rates through the 2017 reauthorization of the National Flood Insurance Program (NFIP).



CASE STUDY

Flood Insurance

A regional economic development organization, GNO, Inc., has prioritized making flood insurance more affordable. The organization is particularly concerned with amending the Biggert-Waters Act of 2012, which reauthorized the National Flood Insurance Program (NFIP) with significant changes that resulted in dramatically increased flood insurance costs for some homeowners and landlords. The Biggert-Waters Act included a gradual phase-out of grandfathering protections for homes that complied with applicable elevation and building codes at the time of construction, but are not in compliance with new requirements. Under the Act, property insurance rates increased drastically when sold to a new owner. Biggert-Waters also required that flood insurance premiums only consider flood protection offered by levees designed to withstand a 100-year flood event. Properties protected by other structures are considered to have no protection at all.

GNO, Inc.'s efforts to address the shortcomings of the Biggert-Waters Act included outreach to policymakers and community leaders, as well as public education. Numerous other organizations nationwide sought similar changes to the Act, and in 2014 Biggert-Waters was amended by the Homeowner Flood Insurance Act. The new Act limits future rate increases on previously grandfathered policies to no more than 5% annually, while also directing FEMA to enact multiple programs and studies to ensure insurance affordability in the future. Finally, it allows FEMA to consider certain other flood protection structures, such as those currently under reconstruction, as partial protection when determining flood insurance premiums.

The Coalition for Sustainable Flood Insurance (CSFI) will lead the national effort to reauthorize the National Flood Insurance Program for a full five-year reauthorization through 2022. CSFI will focus on reforms to rate structures, reforms to the mapping process, and administrative reforms. CSFI will also seek to preserve several key provisions in the Homeowner Flood Insurance Affordability Act, including the preservation of grandfathering, ensuring the sales trigger is not put into law, and the

continued allowance for the reimbursement of policy holders and communities for successful FEMA map challenges.

SOLAR POLICY

New Orleans is a leader in solar penetration per capita. As a result of policies like state and national tax credits, no cap on the number of solar customers allowed, and leasing programs that make solar available to low-moderate income homeowners, clean energy has taken hold. The future of rooftop solar in New Orleans is uncertain, however, as a result of the state tax credit's early sunset. Solar is also not available to those residents in New Orleans who rent, but a Community Solar program would allow anyone to choose clean and affordable electricity. The New Orleans City Council Utility Committee should create such a program with the electric utility, to encourage further adoption of solar. Community-owned generation distributed throughout the city also offers resiliency benefits following storms.

- Develop and advocate for strategies to address high homeowner and flood insurance costs for low-income families in New Orleans.
- GNOHA will support the City of New Orleans in their efforts to reclassify East Bank neighborhoods as a FEMA Flood Zone X, a lower risk rating, to reduce insurance costs for East Bank Residents.
- GNOHA will advocate for appraisals to reflect energy efficient and green construction investments.
- GNOHA will work with the New Orleans Metropolitan Association of Realtors to include energy efficiency measures on their Multiple Listing Service (MLS) sheets to highlight homes with energy efficiencies.
- GNOHA will advocate for the New Orleans City Council Utility Committee to ensure that Entergy New Orleans increases programming of Energy Smart and other demand-side management programs for multifamily properties.

- GNOHA will support developments with a green certification based upon a national standard (ex. Enterprise Green Communities, Energy Star, LEED) in all multifamily residential developments.
- GNOHA, along with rate-payer advocate groups like the Alliance for Affordable Energy, will work to facilitate policy change that addresses the root causes of New Orleans' high utility costs for homeowners and renters.
- New Orleans City Council Utility Committee should create such a program with the electric utility, to encourage further adoption of solar. Community-owned generation distributed throughout the city also offers resiliency benefits following storms.

INCREASE ACCESSIBILITY FOR ALL, INCLUDING RESIDENTS WITH SPECIAL NEEDS.

New Orleans has long struggled to provide services to its most vulnerable residents. Disaster hits the most vulnerable the hardest, and Hurricane Katrina was no exception. As many of New Orleans' most vulnerable populations were not able to evacuate the city, the devastation left thousands homeless, led to an increase in physical and mental disabilities, and exacerbated existing health problems.

Across the board, people with special needs who fit into multiple categories of special needs populations, or those who do not have organizations specifically working with them, experience immense difficulty finding adequate services. Our special needs services system, like most other systems, has silos that need to be further broken down to address the needs of all of New Orleans most vulnerable citizens.

Individuals with special needs face many of the same issues as low-income New Orleanians: paying too much in rent or on a mortgage and living in neighborhoods with limited access to services. However, individuals with special

needs also face additional barriers and require additional supportive services in order to thrive. Further, these populations are more at risk of not having safe and affordable housing options. In addition to examining issues faced by the following populations, New Orleans government agencies and non-profits must collect more data and track progress with special needs groups. This section will focus on the following populations:

- Homelessness in New Orleans
- Veterans in New Orleans
- Minority Populations with Language Barriers
- Persons Living with HIV/AIDS
- Lesbian, Gay, Bisexual and Transgender (LGBT)
- Formerly Incarcerated
- Persons with Disabilities (Mental & Physical)
- Elderly
- At-Risk Youth (Ages 16-24)
- Domestic Violence Victims

HousingNOLA convened service providers and stakeholders from special needs groups including organizations or people from the following populations: homeless, ex-offender, physically disabled, language access restricted, HIV/AIDS, veteran and LGBT. Throughout the *HousingNOLA* planning period and subsequent 10-year implementation, *HousingNOLA* has and will continue to convene special needs stakeholders and incorporate their feedback and voice into the process. As of 2013, 14% of New Orleanians live with a disability. Despite this snapshot, data on the needs and available housing for persons with disabilities is lacking, and what exists does not provide a full picture of the type and placement of housing needed for specific groups of special needs populations.



Progress in Assisting Special Needs Populations

While the New Orleans Comprehensive Zoning Ordinance (CZO), effective August 12, 2015, establishes guidelines for reasonable accommodation — a process where people with disabilities or housing providers have a clear structure for requesting special land use and design features to accommodate the disabled — many people with disabilities still face no-cause evictions due to their accommodation requests. Unfortunately, the CZO also does not address the significant cost of making these modifications.

Post-2005, the New Orleans advocacy community, led by UNITY of Greater New Orleans, successfully lobbied for additional resources for Permanent Supportive Housing vouchers, but the vouchers did not focus on people with mental health diagnoses, and were only funded with enough money for five years through Community Development Block Grant Disaster Recovery funds.

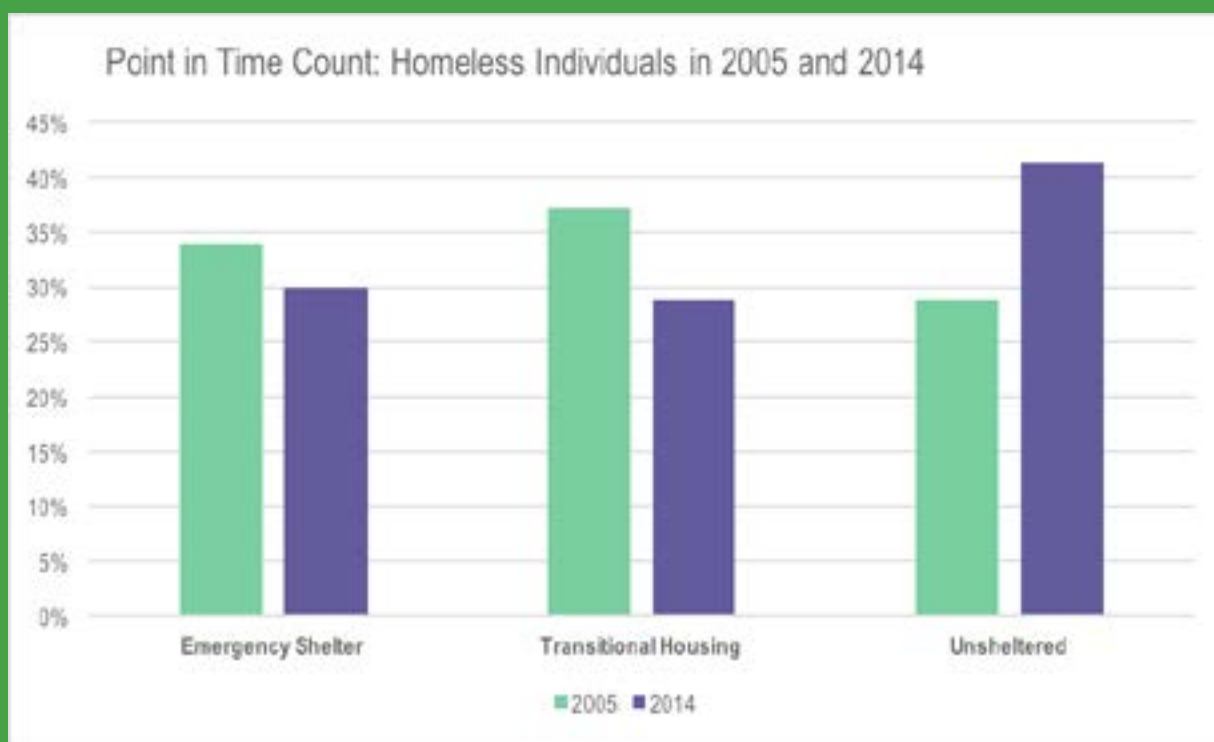
Homelessness in New Orleans

The New Orleans continues to struggle with serving the needs of its homeless population, and also with expanding services and housing to reduce the time and frequency that people experience homelessness. The City and non-profit leaders have made extraordinary progress since 2005, including the creation of the City's 10-Year Plan to End Homelessness; the first-of-its-kind Rebuilding Communities Shelter Plus Care Program, which provided additional housing vouchers to disabled homeless individuals and families; and in January 2015, New Orleans became the first city in the United States to End Veterans Homelessness. The City's 10-Year Plan to End Homelessness will focus on ending Chronic and Family Homelessness by 2020.

Ending homelessness requires creating a system for reducing the amount of time a person or family is homeless. This means getting people off the

street, providing supportive services, and finding them a permanent place to live. This graphic shows the progress that the city has made from 2005 to 2014 in moving homeless individuals and families from emergency shelters and transitional housing to permanent supportive housing. Despite these successes, the number of unsheltered homeless individuals and families has increased overall since 2005. The Department of Housing and Urban Development (HUD) distinguishes between sheltered, homeless individuals in families counted while residing in a shelter, compared to unsheltered, which are people who are found on the streets, in abandoned buildings, or in places not fit for human habitation.

The figures above use HUD's Point in Time Count, which are direct tallies of homeless individuals and families on one night during the year. In addition to the annual Point in Time Count,



Source: U.S. Department of Housing and Urban Development

the Homeless Management Information System tracks where and what type of services homeless individuals and families receive over time. To provide an additional perspective, UNITY of Greater New Orleans, the continuum of care for the greater New Orleans region, served 10,000 individuals and families in 2004 and 21,000 in 2010. A large percentage of those surveyed during the Point in Time Count reported that they had permanent housing before Hurricane Katrina, which further indicates that the overall loss of rental housing and the inability of homeowners to rebuild contribute to homelessness in the city.

Housing costs also play a major role. For individuals who qualify for Supplemental Security Income (SSI), the monthly payment is \$733 per month. The table 1 chart to the right outlines the current fair market rents in the New Orleans metro area. A person on SSI could only afford an efficiency unit, meaning they can cover the rent with the income they have coming in, but will only have \$85 left to pay utilities, food and other living expenses.

UNITY has built three apartment buildings since 2005, its largest being a 109-unit development. UNITY targets its units at veterans and the chronically homeless. Beyond development, UNITY also works with private landlords to keep rents

down for their formerly homeless and at-risk of homelessness client base. Apartments, specifically one-bedroom units, are difficult to find for their clients, and when available are often in inaccessible areas. One-bedroom apartments are more available in New Orleans East, but access to services and transportation in that area create additional challenges.

2015 Fair Market Rates for New Orleans Metro

Type of Unit	Fair Market Rent
Efficiency	\$648
1 BR	\$647
2 BR	\$950
3 BR	\$1,192
4 BR	\$1,443

Source: U.S. Department of Housing and Urban Development Fair Market Rent Documentation System, FY2015



Veterans in New Orleans

New Orleans has a substantial veterans population, with a total of 19,685 veteran residents in 2013 (7% of the total population). In 2014, UNITY of Greater New Orleans' Point in Time Homeless Count found 193 total homeless veterans, with 67 unsheltered. Unlike other homeless groups, homeless veterans have limited advocacy on their behalf, thus leading them to rely heavily on the Veterans Administration, UNITY, and other non-profit organizations with broader missions. Given the diversity of veterans' housing situations, it is difficult to gather data on their overall housing needs; however, it is very clear that veterans experience a wide range of physical and mental disabilities. One differentiating need among veterans is for varied apartment sizes with social and supportive services to accommodate their families.

Homeless veterans' needs depend on their physical and mental needs. For chronically homeless veterans, rapid-rehousing and wraparound services are a critical intervention. Starting in 2008, HUD created the HUD-Veterans Affairs Supportive Housing (HUD-VASH) vouchers; in September 2015, HANO had allocated 321

vouchers, and 247 vouchers are leased. For homeless veterans with less urgent medical needs, temporary housing for up to two years would be an appropriate next step, but the challenge is finding landlords in the market that will accommodate that. As with other special needs populations, the veteran population is challenging to track, as many resort to "couch surfing" or staying with family.

In 2014, the City of New Orleans accepted first lady Michelle Obama's Mayors Challenge to End Veteran Homelessness. An intensive and coordinated effort among stakeholders from the City, HANO, the VA, Unity, the State and multiple service providers resulted in a system that helped New Orleans become the first city in the United States to end veteran homelessness. Since the end of 2014, the systems that have been put in place have resulted in a "functional zero" level of homelessness among veterans, meaning that a homeless veteran is housed within 30 days of entry into the continuum of care. Even with this success, ongoing challenges of identifying landlords and supportive services persist for this population.

People Living with HIV/AIDS

HIV/AIDS research has consistently reaffirmed the connection between stable housing and improved health outcomes. Permanent housing provides stability, and stability results in better HIV treatment results and decreased transmission rates. The most common issue identified for HIV/AIDS-positive individuals on the 2013 Statewide needs assessment survey in Louisiana was lack of financial resources, especially money for rent. In 2013, 60% of survey respondents reported they were on Supplemental Security Income/Disability (SSI/SSDI), and 73% of respondents living with HIV/AIDS in New Orleans in 2015 were unemployed. The following chart indicates that African Americans are disproportionately impacted by the epidemic.

People Living with HIV in Orleans Parish in October 2015

Race/Ethnicity	Number	Percent
White	2,400	30%
African American	4,918	62%
Asian	44	1%
Hispanic (Any Race)	477	6%

Other concerns expressed by People Living with HIV (PLWHA) include having a safe space to take medication, concern about losing housing and becoming homeless, and living in areas of the city that are inaccessible to the health care and other supportive services they need to stay healthy. A 2013 statewide survey in Louisiana found that 60% of HIV/AIDS-positive respondents paid one-third or more of their income on housing costs, and 35% of PLWHA have an extreme housing burden, paying more than 50% of income for rent/utilities.

Advocates estimate that 3,162 of the 7,839 people living with HIV/AIDS in the New Orleans Metropolitan Statistical Area have unmet housing subsidy needs. Moreover, due to limited income, 46% of respondents reported they would be forced to move if their rent increased more than \$100 per month. In UNITY of Greater New Orleans' Point in Time Count 4.4% of the homeless population were people living with HIV/AIDS. However, this number is self-reported, and advocates believe that this significantly underestimates the true number of homeless individuals living with HIV/AIDS because many people are uncomfortable sharing their status during the Point in Time Count. The State Needs Assessment data indicates that the percentage of PLWHA who are homeless may be higher, with 11% reporting they had experienced at least one night of homelessness.

New Orleans residents with HIV/AIDS face stigma in securing a place to live. While it is illegal to discriminate based on HIV/AIDS status, the fear and stigma leads to housing discrimination and limits available rental options. The NO/AIDS Task Force, a division of Crescent Care and Collaborative Solutions Inc., conducted focus groups with New Orleanians with HIV/AIDS. Participants identified the need for truly affordable housing, apartments to allow pets and to provide case management, and wraparound services to assist people with their medication. Focus group participants also reported discrimination in securing housing. Further, they identified a lack of cross-parish coordination for services, and a lack of a reliable public transit system to access services. The qualitative and quantitative data indicates that this is a high-risk population that needs both affordable housing and dedicated services tailored to meet their needs.

Lesbian, Gay, Bisexual, and Transgender (LGBT) Challenges in New Orleans

There is not concrete data for the number of LGBT experiencing homelessness or facing housing discrimination by landlords. However, organizations like Breakout New Orleans and the Greater New Orleans Fair Housing Action Center provide services and advocate for LGBT issues. Many LGBT individuals do not go to shelters and do not fall into existing supportive programs. Further, many homeless LGBT individuals with criminal records are prevented from securing permanent supportive housing. Due to stigma, LGBT people are often alienated from social services, and it is challenging to understand the full needs of the homeless LGBT population.

Formerly Incarcerated

The City of New Orleans incarcerates its residents at a higher rate than any other city in the United States; the State of Louisiana incarcerates its residents higher than any other state; and the United States incarcerates a higher percentage of people than any country in the world. This practice disproportionately impacts African American residents. Eighty-five percent of people detained at Orleans Parish Prison identify as black, compared to the 60% African American population of New Orleans as a whole.

The formerly incarcerated face challenges with securing housing from both private landlords and subsidized housing. Nearly half of New Orleans residents have a criminal record, and African American residents disproportionately have criminal records. The Housing Authority of New Orleans (HANO) currently bars residents with criminal records from HANO-operated public housing despite passing a 2013 policy that aimed to soften those restrictions; however, they are currently working closely with advocates to ensure that this policy is implemented. In addition, due to the lack of education for New Orleans residents with criminal records, many are deterred from applying for public housing. These

individuals are not captured in HANO's waiting list, which has been closed since 2009 when it received 28,000 applicants.

As a major landlord in New Orleans, HANO can set an example for private landlords in the city by allowing its Public Housing and Housing Choice Voucher Units to follow the 2013 policy on residents with criminal backgrounds. Low Income Housing Tax Credit properties comprise a large percentage of subsidized housing in New Orleans, and many developers or management companies have strict background check policies in the properties.

Private landlords in New Orleans commonly do background checks, which limits New Orleanians with criminal records in finding a place to live. Formerly incarcerated individuals are not a protected class under the Fair Housing Act, which leaves them vulnerable to discrimination. Ex-offenders are forced to either lie on applications, live with family members or live on the street. Expungement is the legal process for sealing records, but that avenue is not available for those with certain types of criminal charges.

Sex offenders face the most challenges in finding a place to live, as many (but not all) are listed on a public registry for life. Barred from public housing, and rarely able to secure a home for rent on the private market due to background checks, many experience homelessness.



CASE STUDY

First 72+

Housing for ex-offenders is difficult to secure everywhere in the country. The First 72+ is a nonprofit transitional house designed to assist recently released offenders acclimate to life outside of prison. The home has three bedrooms to house five people and is free of charge for the first 90 days. The Board of Directors of First 72+ is comprised entirely of ex-offenders, and the organization supports residents with their parole officer, as well as applying for supportive programs like health care, food stamps, education, job placement and securing an identification card.

People with Disabilities (Mental & Physical)

In 2013, an estimated 6% (20,488) of New Orleansians suffer from a cognitive disability, and 7% (26,013) suffer from a physical disability. People with disabilities face additional challenges in securing affordable and accessible homes in New Orleans. While often underreported, in 2014, the Point in Time Count found that 572 homeless individuals had a mental illness.

Individuals with disabilities earn 29% less than those without a disability. Residents who do not require supportive housing have an annual median income of \$37,468, compared to \$19,248 for those who do not require supportive housing but are living with a disability. Individuals with disabilities living on Supplemental Security Income (SSI) will receive \$733 per month, \$8,796 annually.

There are robust non-profit supportive services for people with disabilities in New Orleans, but securing permanent supportive housing remains a challenge. Housing Choice Vouchers were secured after 2005 for residents with disabilities, but all have been utilized. The Permanent Sup-

portive Housing (PSH) vouchers have been successful in securing housing, but there are too few vouchers to meet the demand, leaving people with disabilities stuck on waiting lists and in nursing homes rather than living independently. On-site supportive service providers who work hand-in-hand with property managers are vastly superior to any kind of off-site counselors or case managers in terms of their ability to keep people housed, paying their rent, and healthy.

There is no complete count of Americans with Disability Act (ADA) accessible rental properties, so it is difficult to understand the full supply within the city. However, in the wake of Hurricane Katrina's flooding, many owners faced requirements to elevate their units. Many did not also ensure that the newly elevated units were also handicap accessible. Since there is limited information on available units, those that are known tend to have higher rents, due to the demand.

In addition, the City of New Orleans provides NHIF funds for home modifications for homeowners in partnership with the Advocacy Center, but there are no funds available for rental modifications.

Elderly

From 2000 to 2013, New Orleans' senior population over 65 has declined by 29%. Despite this decline, 40,094 residents (11%) of the city are over the age of 65. Substantial housing resources were dedicated to seniors after Hurricane Katrina and the federal levee failure. There are currently 1,128 active Section 202 properties within the city of New Orleans, many built after 2005. Section 202 is a HUD program that provides funding for construction, rehabilitation or acquisition of properties that will serve very low income seniors.

Elderly housing, especially in areas that are accessible to healthcare and other necessary services, is critical for senior citizens' quality of life. Understanding where existing accessible units are located, as well as building additional accessible units for seniors of all income levels, will become increasingly important as Baby Boomers age. As they age, seniors' housing preferences might shift. While many want to remain in their homes, others want smaller homes in more accessible areas. However, seniors living on fixed incomes – either Social Security or other retirement income – need affordable places to live.

At-Risk Youth

Youth between the ages of 18 and 24 are vulnerable to homelessness. In 2014, 254 18-24 year olds (with no children), and 35 with children were found to be homeless in the annual UNITY Point in Time Count, and 124 of those without children were unsheltered. Focusing attention and resources on this population, by providing healthcare, housing, education, employment and social support, is crucial to preventing future problems. While similar services are available

for individuals over 24, specialized services catering to 18 to 24 year olds will minimize health problems and reduce the risk of experiencing homelessness later in life. People in the 18 to 24 year old demographic are the least likely to have health insurance, and are more likely to have limited financial resources due to low-wage employment. For those who drop out of school, finding work and having a supportive social network will be more challenging.

Domestic Violence Victims

Domestic violence is a primary cause for women experiencing homelessness. Along with mental and physical abuse symptoms, domestic violence survivors often face financial hardships due to leaving their abusers. In 2014, the UNITY Point in Time Count showed that there were a total of 209 victims of domestic violence experiencing homelessness, 89 of which were unsheltered on the day of the count.

Domestic violence victims have a variety of housing needs due to lack of income and discrimination from landlords. Victims also show changing needs as they transition from immediate safe housing to more long-term safe, affordable housing with access to counseling and supportive services. The Greater New Orleans Fair Housing Action Center has represented domestic violence victims facing eviction, leading to the passage of the Louisiana Violence Against Women Act in 2015, which protects survivors of domestic violence from housing discrimination.

POLICY RECOMMENDATIONS:

- GNOHA will work with UNITY of Greater New Orleans to include Transgender individuals in their Annual Point-in-Time count.

- The Greater New Orleans Fair Housing Action Center will coordinate training for all New Orleans area shelter providers on fair housing obligations related to gender identity and expression.
- GNOHA will work with service providers to create a data repository to collect and track data on special needs populations and accessible housing units in New Orleans, and educate landlords on the benefits of housing special needs populations with vouchers.
- The City of New Orleans and the Advocacy Center should pursue additional funds to pay for home modifications to increase accessibility for renters and homeowners with special needs.
- The Housing Authority of New Orleans (HANO) should implement its Criminal Background policy passed in 2013, and advertise the process for allowing HANO clients to add a household member to assist with family unification.
- Advocate for and enforce the existing requirement that all public agencies providing housing programs or services should produce materials in Spanish and Vietnamese and have a language access plan in place.



- The City and State should prioritize and target limited funding for high-risk special needs populations in all programs.

ADVOCACY RECOMMENDATIONS:

- Expand Medicaid at the state level to increase resources for case management and wrap-around supportive services, freeing up capacity to house more people and retain residents in Permanent Supportive Housing units. Also, educate developers on using Medicaid to fund supportive services.
- HANO should reinstitute voucher set-asides for survivors of domestic violence and survivors transitioning to independence.
- Advocate that the Louisiana Department of Public Safety and Corrections change their policies to allow more than one person on parole to live together to reduce the cost of housing and lower barriers for ex-offenders to secure housing.
- Advocate for the Louisiana Legislature to fund programs for youth aging out of foster care, and to allow individuals to stay in foster care until age 21.
- Advocate for the Louisiana Housing Corporation's Qualified Allocation Plan to include points and higher set-asides for special needs populations including homeless preferences for Low Income Housing Tax Credit Units, and integrated residential opportunities for people with disabilities.
- Advocate for the Department of Housing and Urban Development to increase Housing Choice Voucher payment standards to match market rates within the city, by ZIP code or neighborhood that does not reduce the total number of vouchers.
- The New Orleans City Council should draft and pass an ordinance removing questions about prior criminal convictions, known as "banning the box," on applications to live in publicly funded housing developments and units operated by private landlords, or at a minimum only consider criminal convictions (not arrests).
- Policymakers at the city and state level should base priorities and make funding allocation decisions based on need as demonstrated by updated data.

Implementation

HousingNOLA: A Shared Path Forward

HousingNOLA is just the start of the process. Through its vision and goals, *HousingNOLA* will continue to adapt and create accountability for nonprofit, government and private partners who build and support affordable housing in New Orleans. *HousingNOLA* will serve all New Orleanians that need a roof over their heads, a safe community, and a place where their children can grow up and thrive.

The citizens of New Orleans know firsthand that progress doesn't come overnight. Through the partnerships and bonds that tie the cultural fabric of the city together, New Orleanians have spent the last 10 years diligently rebuilding the most unique and celebrated city in America.

As the city continues to grow, the housing market and neighborhoods will continue to evolve. *HousingNOLA* creates a comprehensive framework for measuring success and prioritizing housing policy over the next decade. To measure its progress, GNOHA commits to releasing an annual Housing Report Card that measures the success of *HousingNOLA* initiatives, re-examines and adjusts policy priorities, analyzes new data, and explores additional policy recommendations as new issues arise.

The big picture? New Orleans needs more housing units up and down the income scale. This will require tireless advocacy, resourceful use of funding, and the continued engagement of a wide range of stakeholders. The goal? *HousingNOLA* will help to ensure that this incredible city is livable for everyone.

The organizations making up *HousingNOLA* will lead by example. The Greater New Orleans Housing Alliance and *HousingNOLA* team commit to the following strategies to strengthen and grow the affordable housing sector:

- Ensure that affordable housing developers spend City and State funds responsibly and within the timeframe provided by the government entity due to the limited government resources available for housing development.
- Work to create a robust capacity-building training program
 - Conduct a systems analysis of the nonprofit housing and community development sector in New Orleans.
 - Advocate to ensure that capacity building investments are deployed in frameworks that are outcomes-based.
 - HUD and GNOHA will collaborate to create a support system for Community Development Corporations (CDCs) in New Orleans that will create a comprehensive capacity building initiative, create a certification for CDCs, and analyze the industry to identify gaps and redundancies in the community development sector.
- Prioritize infill development within Diamond, Ruby and Topaz neighborhoods to ensure that affordable housing developed by non-profit organizations has access to neighborhood amenities.
- Focus large-scale multifamily (over 75 units) housing developments in Diamond, Ruby and Topaz (See Definitions in Neighborhood Typology Section) neighborhoods, unless a development is within a quarter-mile of a transit line or high frequency transit stops (30 minute headways or less), and has access to job centers and neighborhood amenities.
- Provide an analysis of public funding in an annual *HousingNOLA* Report Card and Adopt an Affordable Housing Impact Statement



Implementation Partners

Organization	Acronym
City of New Orleans	N/A
Finance Authority of New Orleans	FANO
Greater New Orleans Fair Housing Action Center	GNOFHAC
Greater New Orleans Housing Alliance	GNOHA
Greater New Orleans, Inc.	GNO, Inc.
Housing Authority of New Orleans	HANO
Louisiana Housing Alliance	LHA
Louisiana Association of Affordable Housing Providers	LAAHP
Louisiana Housing Corporation	LHC
New Orleans Business Alliance	NOBA
New Orleans City Council	N/A
New Orleans Metropolitan Association of Realtors	NOMAR
New Orleans Redevelopment Authority	NORA
Orleans Parish School Board	OPSB
Recovery School District	RSD
Southeast Louisiana Legal Services	SLLS
State of Louisiana	N/A
State of Louisiana Office of Community Development Disaster Recovery Unit	OCD-DRU
UNITY of Greater New Orleans	UNITY

Immediate Steps (to January 2016)

Action	Executing Entity	Estimated Cost	Funding Source	Level	
GOAL # 1: Preserve existing and expand the total supply of affordable rental and home ownership opportunities throughout the City of New Orleans					
1.1	The City of New Orleans' Neighborhood Housing Improvement Fund (NHIF) collects a .91 mill tax, in 2016 \$2543,320 is available in the NHIF. In 2015, \$3.25 million is available in the fund from previous years, HousingNOLA supports the use of NHIF funds for homeowner and renter rehabilitation for creating neighborhood stability across the City.	New Orleans City Council		Neighborhood Housing Improvement Fund	Local
1.2	The State's Office of Community Development Disaster Recovery Unit and the City of New Orleans should target resources towards programs that provide gap funding for homeowners (specifically Unmet Needs and Non-Profit Rebuilding Pilot Program participants) who are still unable to rebuild their homes post-Katrina.	OCD-DRU, City of New Orleans			Local, State
1.3	Advocate to direct more public land towards affordable housing, especially land within a quarter-mile of any high frequency transit stop (30 minute headway or less), or within Diamond, Ruby, or Topaz neighborhoods.	City of New Orleans			Local
1.4	Advocate for public agencies, the City of New Orleans, Orleans Parish School District and Recovery School District to develop a process to reserve land for the development of affordable housing on properties eligible for disposition.	City of New Orleans, RSD			Local
1.5	Advocate for NORA and HANO to continue to prioritize residential development on their available inventory.	NORA, HANO			Local
1.6	Advocate for all public agencies to leverage their disposition efforts with funding for affordable housing development including HOME, Low Income Housing Tax Credits, and the NHIF to create the highest possible number of affordable units.	All Public Agencies			Local

	Action	Executing Entity	Estimated Cost	Funding Source	Level
1.7	Prioritize infill development within Diamond, Ruby and Topaz neighborhoods to ensure that affordable housing developed by nonprofit organizations has access to neighborhood amenities.	LHC, City of New Orleans, Housing Developers, GNOHA			Local
1.8	New large multifamily rental developments (over 75 units) should be prioritized in Diamond, Ruby or Topaz neighborhoods. HousingNOLA supports large multifamily developments in all neighborhoods that have access to amenities including high frequency transit stops (30 minute headways or less), and include access to jobs and neighborhood services. GNOHA will advocate to include HousingNOLA's recommendations regarding transit-oriented multifamily developments in the 2016 New Orleans Master Plan Amendment process.	LHC City of New Orleans, Housing Developers, GNOHA		City of New Orleans, State resources	Local
1.9	GNOHA and the City of New Orleans City Planning Commission will conduct a study on mandatory inclusionary zoning, and the City Council should draft an ordinance based on the study's findings.	GNOHA, City of New Orleans, City Planning Commission, New Orleans City Council			Local
1.10	Develop a workforce housing strategy for the Greater New Orleans region. The regional economic agency, GNO, Inc., and New Orleans Business Alliance, a public-private partnership between the City of New Orleans and private investors, have committed to studying the connections between workforce housing and transportation opportunities in the region	GNO, Inc., NOBA			Local
1.11	GNOHA and GNO, Inc., will conduct a study on best practices regarding replicable, scalable models for workforce housing incentives, effective business community engagement, and Employer Assisted Housing programs.	GNOHA, GNO, Inc.			Local
1.12	HousingNOLA supports the City Council's adoption of Health and Safety Standards for occupied rental housing in the form of a Rental Registry.	New Orleans City Council			Local

	Action	Executing Entity	Estimated Cost	Funding Source	Level
1.13	Federal resources for housing programs are in decline and HousingNOLA supports a federal budget that does not create an either/ or choice for housing programs. The initiative calls for full funding of existing Department of Housing and Urban Development (HUD) Programs at or above 2010 levels, specifically a 50% increase in HOME funds and fully funding the National Housing Trust Fund.	City of New Orleans, State of Louisiana, NORA, FANO, HANO, GNOHA		Federal budget	Federal
1.14	HousingNOLA will advocate for a study of current zoning regulations that can prohibit the production of affordable housing. This study would advise the City, the Board of Zoning Adjustments and the City council on the removal of such barriers.	GNOHA, City of New Orleans, City Planning Commission			Local
1.15	HousingNOLA will advocate for a study of best practices to develop and implement predictable and reasonable tax valuation for affordable housing multi-family properties.	New Orleans City Council, LAHP			Local
GOAL # 2: Prevent future displacement through development activities and continued study and policy review					
2.1	The City of New Orleans should study and create a loan fund/loan loss reserve to assist homeowners with property rehabilitation and encourage re-use of vacant lots by current residents and pre-storm residents.	GNOHA, City of New Orleans, Community Development Department		City of New Orleans	Local
2.2	The City of New Orleans/Assessor should conduct targeted outreach to senior, disabled, veteran homeowners who qualify for Special Assessment Levels/Freezes in all neighborhoods. Currently 18,360 homeowners are eligible to participate in the Senior Tax Abatement program.	City of New Orleans, New Orleans Assessor			Local
GOAL # 3: Enforce and promote fair housing policies throughout New Orleans					
3.1	Use the City's AFFH process to standardize strategies to address barriers to fair housing in the City's Consolidated Plan, Annual Action Plan, and the Housing Authority of New Orleans (HANO)'s Housing Plans and Capital Fund Plan.	GNOHA, GNOFHAC, City of New Orleans		U.S. Department of Housing and Urban Development	Local

	Action	Executing Entity	Estimated Cost	Funding Source	Level
3.2	HANO should implement the criminal background check policy it adopted in 2013.	HANO		HANO	Local
3.3	HANO, in partnership with community stakeholders, will study best practices to determine feasibility for mobility strategies that do not reduce the number of families currently served under the Housing Choice Voucher (HCV) Program. These efforts will incorporate HANO's continuing work with community-wide stakeholders in the most effective administration of the HCV program within established HUD guidelines and study practices around mobility counseling for voucher holders and landlord recruitment and counseling.	HANO, GNOHA, GNOFHAC, Community Stakeholders		HANO	Local
3.4	The New Orleans City Council should draft and pass an ordinance that requires transparency and accuracy in background checks used to secure public and private rental housing.	New Orleans City Council			Local
GOAL # 4: Encourage sustainable design & infrastructure for all New Orleanians					
4.1	Develop a strategy and identify funding sources to create an affordable abatement program to address home health issues including mold and lead-based paint.	GNOHA, LHC			Local, State
4.2	GNOHA will coordinate with local stakeholders as a part of the Energy Efficiency For All (EFFA) coalition, a national collaboration to promote energy efficiency policies in multifamily and affordable housing. The EFFA cohort regularly coordinates with the National Resources Defense Council (NRDC), National Housing Trust (NHT), and the Energy Foundation (EF).	GNOHA, EFFA Coalition			Local
4.3	GNOHA will provide a utility analysis based on the various kinds of housing in the New Orleans market.	GNOHA			Local
4.4	The City of New Orleans should support a centralized information hub to coordinate energy efficiency programs from utility companies, the City, and the State of Louisiana.	City of New Orleans, State of Louisiana, Utility Companies			Local

	Action	Executing Entity	Estimated Cost	Funding Source	Level
4.5	Support the implementation of the Greater New Orleans Urban Water Plan.	GNOHA			Local
4.6	GNOHA will work with HANO and Louisiana Housing Corporation to review and potentially amend their policy to allow utility allowances to create Energy Efficiency-based Utility Allowances to spur investment in subsidized properties and decrease tenants' energy costs.	GNOHA, HANO, LHC			Local, State
4.7	HousingNOLA will support Greater New Orleans (GNO), Inc., the Coalition for Sustainable Flood Insurance and other groups in their advocacy efforts to provide more affordable flood insurance rates through the 2017 reauthorization of the National Flood Insurance Program (NFIP).	GNOHA, GNO, Inc., Coalition for Sustainable Flood Insurance, Other Groups			Local
4.8	Develop and advocate for strategies to address high homeowner and flood insurance costs for low-income families in New Orleans.	City of New Orleans, New Orleans City Council			Local
4.9	GNOHA will support the City of New Orleans in their efforts to reclassify East Bank neighborhoods as a FEMA Flood Zone X, a lower risk rating, to reduce insurance costs for East Bank Residents.	GNOHA, City of New Orleans			Local, Federal
GOAL # 5: Increase accessibility for all walks of life, including special needs residents					
5.1	GNOHA will work with UNITY of Greater New Orleans to include Transgender individuals in their Annual Point-in-Time count.	GNOHA, UNITY			Local
5.2	The City of New Orleans and the Advocacy Center should pursue additional funds to pay for home modifications to increase accessibility for renters and homeowners with special needs.	The City of New Orleans, Advocacy Center			Local
5.3	The Housing Authority of New Orleans (HANO) should implement its Criminal Background policy passed in 2013, and advertise the process for allowing HANO clients to add a household member to assist with family unification.	GNOFHAC, HANO			Local

	Action	Executing Entity	Estimated Cost	Funding Source	Level
5.4	Advocate for and enforce the existing requirement that all public agencies providing housing programs or services should produce materials in Spanish and Vietnamese and have a language access plan in place.	HANO, NORA, City of New Orleans			Local
5.5	Expand Medicaid at the state level to increase resources for case management and wrap-around supportive services, freeing up capacity to house more people and retain residents in Permanent Supportive Housing units. Also, educate developers on using Medicaid to fund supportive services.	State Legislature, GNOHA		Medicaid	State
GOAL # 6: Implementation					
6.1	Ensure that affordable housing developers spend City and State funds responsibly and within the timeframe provided by the government entity due to the limited government resources available for housing development.	GNOHA, City of New Orleans, State of Louisiana			Local, State
6.2	"Work to create a robust capacity-building training program. Conduct a systems analysis of the nonprofit housing and community development sector in New Orleans; advocate to ensure that capacity building investments are deployed in frameworks that are outcomes-based; and develop a support system for Community Development Corporations (CDCs) that will create a comprehensive capacity building initiative, create a certification for CDCs, and analyze the industry to identify gaps and redundancies in the community development sector.	GNOHA, HUD		GNOHA, HUD	Local
6.3	Prioritize infill development within Diamond, Ruby and Topaz neighborhoods to ensure that affordable housing developed by non-profit organizations has access to neighborhood amenities.	GNOHA, Housing Developers			Local

Action	Executing Entity	Estimated Cost	Funding Source	Level	
6.4	Focus large-scale multifamily (over 75 units) housing developments in Diamond, Ruby and Topaz (See Definitions in Neighborhood Typology Section) neighborhoods, unless a development is within a quarter-mile of a transit line or high frequency transit stops (30 minute headways or less), and has access to job centers and neighborhood amenities.	GNOHA, Housing Developers			Local
6.5	Provide an analysis of public funding in an annual HousingNOLA Report Card and Adopt an Affordable Housing Impact Statement	GNOHA, City of New Orleans			Local

Mid Term Steps (to 2016–2018)

Action	Executing Entity	Estimated Cost	Funding Source	Level	
GOAL # 1: Preserve existing and expand the total supply of affordable rental and home ownership opportunities throughout the City of New Orleans					
1.1	In partnership with the City of New Orleans, HousingNOLA will create 3,000 affordable housing opportunities by 2018.	City of New Orleans Department of Community Development			Local
1.2	Increase production efficiency and organizational capacity among government partners (Finance Authority of New Orleans, HANO, NORA, City of New Orleans and Louisiana Housing Corporation), non-profits (housing counseling agencies and advocates), and developers to support unit production.	FANO, HANO, NORA, City of New Orleans, LHC, Non-profits, and Developers			Local, State
1.3	The Louisiana Housing Trust Fund is a proven mechanism for strengthening communities in Louisiana. From job creation and economic impact, to stability for homeless veterans, special needs populations and working families, a sustained investment in the Louisiana Housing Trust Fund will move Louisiana forward. HousingNOLA will advocate the Louisiana legislature to create a dedicated source of revenue for the Louisiana Housing Trust Fund.	Louisiana Legislature, LHA	\$30 million		State

Action	Executing Entity	Estimated Cost	Funding Source	Level
GOAL # 2: Prevent future displacement through development activities and continued study and policy review				
2.1	The City should explore additional property tax relief for low- income homeowners facing increases in property assessments based on how long they have lived in their home and their income.	City of New Orleans, NORA		Local
2.2	The City should investigate other tax relief measures for investor owners who would agree to preserve and create affordable rental units.	City of New Orleans		Local
GOAL # 3: Enforce and promote fair housing policies throughout New Orleans				
3.1	Expand education programs for property owners that receive home repair grants/loans and enrollment in education courses with Louisiana Homebuyer Education Collaborative certified counseling agencies that emphasize Fair Housing.	GNOHA, LHEC		Local
3.2	GNOHA and the LHEC will standardize renter education around the Fair Credit Reporting Act (FCRA), and the Fair Housing Act (including protected classes: race, color, religion, national origin, sex, sexual orientation, age & disability).	GNOHA, LHEC		Local
3.3	Explore the policies that would encourage more landlords to accept vouchers.	HANO		Local
	Secure additional funding for voucher programs to better serve families in New Orleans	HANO, City of New Orleans		Local
GOAL # 4: Encourage sustainable design & infrastructure for all New Orleanians				
4.1	New Orleans City Council Utility Committee should create a program to encourage further adoption of solar.	GNOHA, City of New Orleans, City Planning Commission		Local

	Action	Executing Entity	Estimated Cost	Funding Source	Level
4.2	The New Orleans City Council should draft and pass an ordinance removing questions about prior criminal convictions, known as “banning the box,” on applications to live in publicly funded housing developments and units operated by private landlords, or at a minimum only consider criminal convictions (not arrests).	Alliance for Affordable Energy			Local
4.3	“Support the implementation of “Resilient New Orleans” led by the New Orleans Redevelopment Authority by supporting the following strategies: Investing in household financial stability; building social cohesion; reducing property owners’ risk by investing in water management strategies; and improving the redundancy of energy infrastructure.	NORA			Local
4.4	GNOHA will advocate for appraisals to reflect energy efficient and green construction investments.	GNOHA			Local
4.5	GNOHA will work with the New Orleans Metropolitan Association of Realtors to include energy efficiency measures on their Multiple Listing Service (MLS) sheets to highlight homes with energy efficiencies.	GNOHA, NOMAR			Local
4.6	GNOHA will advocate for the New Orleans City Council Utility Committee to ensure that Entergy New Orleans increases programming of Energy Smart and other demand-side management programs for multifamily properties.	GNOHA, New Orleans City Council Utility Committee			Local
4.7	GNOHA will support developments with a green certification based upon a national standard (ex. Enterprise Green Communities, Energy Star, LEED) in all multifamily residential developments.	GNOHA			Local
4.8	GNOHA, along with rate-payer advocate groups like the Alliance for Affordable Energy, will work to facilitate policy change that addresses the root causes of New Orleans’ high utility costs for homeowners and renters.	GNOHA, Alliance for Affordable Energy, Rate-payer Advocacy Groups			Local

Action	Executing Entity	Estimated Cost	Funding Source	Level
GOAL # 5: Increase accessibility for all walks of life, including special needs residents				
5.1	The Greater New Orleans Fair Housing Action Center will coordinate training for all New Orleans area shelter providers on fair housing obligations related to gender identity and expression.	GNOFHAC		Local
5.2	GNOHA will work with service providers to create a data repository to collect and track data on special needs populations and accessible housing units in New Orleans, and educate landlords on the benefits of housing special needs populations with vouchers.	GNOHA		Local
5.3	Explore additional services aimed those with mental illness and/or drug addiction.	City of New Orleans, State of Louisiana, GNOHA, LHC		Local, State
5.4	HANO should reinstitute voucher set-asides for survivors of domestic violence and survivors transitioning to independence.	HANO, SLLS, GNOFHAC		Local
5.5	Advocate that the Louisiana Department of Public Safety and Corrections change their policies to allow more than one person on parole to live together to reduce the cost of housing and lower barriers for ex-offenders to secure housing	State of Louisiana, LHC		State
5.6	Advocate for the Louisiana Housing Corporation's Qualified Allocation Plan to include points and higher set-asides for special needs populations including homeless preferences for Low Income Housing Tax Credit Units, and integrated residential opportunities for people with disabilities	LHC, LAAHP, GNOHA, UNITY	Low Income Housing Tax Credit Qualified Allocation Plan	State
5.7	Advocate for the Department of Housing and Urban Development to increase Housing Choice Voucher payment standards to match market rates within the city, by ZIP code or neighborhood without reducing the total number of vouchers below the 2015 allocation	City of New Orleans, State of Louisiana, HANO, GNOFHAC, GNOHA, SLLS, HUD		Federal

Action	Executing Entity	Estimated Cost	Funding Source	Level	
5.8	The New Orleans City Council should draft and pass an ordinance removing questions about prior criminal convictions, known as “banning the box,” on applications to live in publicly funded housing developments and units operated by private landlords, or at a minimum only consider criminal convictions (not arrests).	New Orleans City Council			Local

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Long Term Steps (to 2019–2025)

Action	Executing Entity	Estimated Cost	Funding Source	Level	
GOAL # 1: Preserve existing and expand the total supply of affordable rental and home ownership opportunities throughout the City of New Orleans					
1.1	In partnership with the City of New Orleans, HousingNOLA will create 5,000 housing opportunities by 2021. This includes 2,000 rental units, 1,500 homeownership units, and 1,500 units for people with special needs.	City of New Orleans Office of Community Development, GNOHA			Local
1.2	The State of Louisiana does not use any of its Community Development Block Grant funding for housing programs. It should invest at least 20% of its allocation of Community Development Block Grant for affordable housing development.	State of Louisiana			State
1.3	The City of New Orleans should explore options pursuant to existing authorities under state law to identify and designate disinvested areas as tax incremental financing districts for the purpose of directing long-term locally derived funding to support affordable housing investments, infrastructure upgrades, blight reduction efforts, and other public sector investments and initiatives to support the aims of HousingNOLA.	City of New Orleans			Local

	Action	Executing Entity	Estimated Cost	Funding Source	Level
1.4	The City of New Orleans and its relevant other local governmental partners should include provisions within existing or planned private sector development support programs (PILOTS, bond support, HUD grant-loans, other economic development incentive programs) that incentivize supporting affordable housing investments among developer applicants.	City of New Orleans, Local Government Partners			Local
1.5	The City of New Orleans should dedicate a fixed percentage of general revenue derived from developer and permitting fees, blight code violations, and other local revenue streams to affordable housing initiatives developed in furtherance of HousingNOLA.	City of New Orleans			Local
GOAL # 2: Prevent future displacement through development activities and continued study and policy review					
GOAL # 3: Enforce and promote fair housing policies throughout New Orleans					
GOAL # 4: Encourage sustainable design & infrastructure for all New Orleanians					
4.1	New Orleans City Council Utility Committee should create such a program with the electric utility, to encourage further adoption of solar. Community-owned generation distributed throughout the city also offers resiliency benefits following storms.	New Orleans City Council Utility Committee			Local
GOAL # 5: Increase ability for all walks of life, including special needs residents					
	The City and State should prioritize and target limited funding for high-risk special needs populations in all programs in order to create the HousingNOLA goal of creating 1,500 housing opportunities for special needs populations by 2021.	The City of New Orleans Office of Community Development, State of Louisiana			Local, State
	The City and State should prioritize and target limited funding for high-risk special needs populations in all programs in order to create the HousingNOLA goal of creating 1,500 housing opportunities for special needs populations by 2021.	State of Louisiana, LHC			State

Action	Executing Entity	Estimated Cost	Funding Source	Level
GOAL # 6: Implementation				
GOAL # 7: Improving Quality of Life in New Orleans neighborhoods				
7.1.	Focus on transit-oriented development overlay in areas with high levels of investment such as Canal Street at the Bio District, Lafitte Greenway, and the St. Claude Corridor.	City of New Orleans		Local
7.2	Encourage coordination among affordable housing developers, New Orleans Regional Transit Authority (RTA) and the City to position more transit opportunities near affordable housing in order to increase access for residents.	Housing Developers, New Orleans Regional Transit Authority City of New Orleans		Local
7.3	Reduce blight and vacancy by promoting alternate land use by creating new neighborhood amenities such as community gardens, playgrounds, and pocket parks.	City of New Orleans, Housing Developers		Local
7.4	Reduce blight and vacancy by working with community groups to track conditons	City of New Orleans		Local
7.5	Reduce blight and vacancy by exploring programs to put blighted and vacant properties into the hands of private owners.	City of New Orleans		Local
7.6	Promote partnerships between housing developers and community service providers to create programs beyond housing.	GNOHA		Local



HousingNOLA Report Card

Data	Source	15	16	17	18	19	20	21	22	23	24	25
Median Home Value	GNOHA											
Median Rent	GNOHA											
Population	GNOHA											
Vacant Properties	GNOHA											
Renters with Cost Burden	GNOHA											
Homeowners with Cost Burden	GNOHA											
Housing Supply	Source											
Number of Louisiana Housing Corporation Units Approved in New Orleans	Louisiana Housing Corporation											
Number of Office of Community Development Disaster Recovery Units Approved in New Orleans	Office of Community Development Disaster Recovery Unit											
Number of Housing Opportunities Created by the City of New Orleans	Department of Community Development											
Number of Housing Choice Vouchers	Housing Authority of New Orleans											
Waiting List for Public Housing	Housing Authority of New Orleans											
Number of HUD-VASH Vouchers	UNITY of New Orleans											
Number of Permanent Supportive Housing Vouchers	UNITY of New Orleans											
Number of Properties Auctioned by New Orleans Redevelopment Authority	New Orleans Redevelopment Authority											
Number of Properties Developed by Nonprofit Developers	GNOHA											
Number of Accessible Units	GNOHA											
TOTAL												

Funding Available for Housing Development	Source	15	16	17	18	19	20	21	22	23	24	25
State of Louisiana												
Low-Income Home Energy Assistance Program	Louisiana Housing Corporation											
Weatherization Assistance Program	Louisiana Housing Corporation											
Non-Profit Rebuilding Pilot Program	Louisiana Housing Corporation											
Homeowner Rehabilitation Program	Louisiana Housing Corporation											
Low Income Housing Tax Credit Qualified Allocation Plan	Louisiana Housing Corporation											
Tax Credit Assistance Program (TCAP)	Louisiana Housing Corporation											
Permanent Supportive Housing	Louisiana Housing Corporation											
Louisiana Housing Trust Fund	Louisiana Housing Corporation											
City of New Orleans												
Neighborhood Housing Improvement Fund	Department of Community Development											
Community Development Block Grant Program	Department of Community Development											
Emergency Solutions Grants Program	Department of Community Development											
HOME Investment Partnership	Department of Community Development											
Housing Opportunities for Persons with AIDS program	Department of Community Development											
OTHER												

Housing NOLA Goal	Milestone	Goal for Next Year	Responsible Organization
Goal # 1: Preserve existing and expand the total supply of affordable rental and homeownership opportunities throughout the City of New Orleans			
Goal # 2: Understand where displacement is happening in New Orleans and prevent future displacement			
Goal # 3: Enforce and promote fair housing policies throughout New Orleans			
Goal # 4: Encourage sustainable design & infrastructure for all New Orleanians			
Goal # 5: Increase accessibility for all walks of life, including special needs residents			

Data Sources

HousingNOLA relies on a combination of U.S. Census and U.S. Department of Housing and Urban Development data for its analysis. U.S. Census data includes the U.S. Census Bureau's 2009 to 2013 5-Year American Community Survey estimates, 2010 Census, and Census 2000 Summary File Sample Data. The Plan also relies on 2008 to 2012 Comprehensive Housing and Affordability Survey estimates for its housing affordability data.

This information is supplemented by data provided by the City of New Orleans Housing and Community Development Department, New Orleans Redevelopment Authority, the State of Louisiana's Division of Administration's Office of Community Development, the Louisiana Housing Corporation, Ride New Orleans, Finance Authority

The American Community Survey (ACS), unlike the Census which happens every 10 years, is updated annually using statistically valid sampling. *HousingNOLA* uses the 2013 American Community Survey for the City of New Orleans, released in December 2014. More information on the ACS release schedule is available on the Census website: <http://www.census.gov/programs-surveys/acs/news/data-releases.html>

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Neighborhood Methodology

HousingNOLA believes that people think in terms of neighborhoods, not Census definitions. In an effort to make *HousingNOLA* as accessible as possible, the Plan uses neighborhood boundaries in place of traditional Census geographies. While neighborhood boundaries remain contentious within New Orleans, *HousingNOLA* uses the Neighborhood Statistical Areas developed by the Data Center (formerly the Greater New Orleans Community Data Center) as its point of reference for reporting at the neighborhood level.

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Data is also limited by availability, at the time of analysis the 2009-2013 5 year American Community survey was used to provide a baseline for a majority of the indicators. Other data sets were limited to 2014 data since we made an effort to use a full year of data for analysis. Neighborhood Analysis, especially neighborhood change can be difficult to capture using old data, but the goal of the Neighborhood Typology is to track neighborhood impact and assist with directing resources and program development. The typology should always be balanced by ground-truthing and feedback from residents. *HousingNOLA* has set up a framework for continued neighborhood engagement and has vetted its Neighborhood Typology through this engagement process.

Another limitation is neighborhood groupings. While smaller geographies are available including Census block groups and tracts, neighborhood boundaries, while disputed and artificial are more recognizable and understandable. This means that artificial neighborhood boundaries do not capture some areas of the City. For example, St. Roch is shown as an Emerald neighborhood, but the north side and south side of the neighborhood are two distinct housing markets. The southern part of the neighborhood is experiencing increasing property values around investments along St. Claude Ave, the St. Roch market and artwalk; while the north side of the neighborhood has more vacant homes and lots.

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Louisiana Funding includes: Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for Persons with HIV/AIDS, Sponsor Based Rental Assistance Shelter, Neighborhood Stabilization Program (1 and 3)

Numbers provided by the City of New Orleans Office of Community Development. The numbers provided are based on estimates and depend on funding from other sources including the Louisiana Housing Corporation, and Department of Housing and Urban Development.

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A: Glossary

Affirmatively Furthering Fair Housing (AFFH) – 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.

Blight – A deteriorating property; a property, vacant or occupied, that is not maintained up to city code standards and can be issued a code violation.

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.

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. Co-op members benefit from increased bargaining and buying power by pooling their resources and are able to control certain aspects of the building and screen potential new members.

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.

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

Faith Based and Community Organizations (FBCO) – 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 Finance Agency (HFA) – state or local agencies responsible for financing and preserving low/mod housing within a state.

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.

Land Trust – An entity that owns the land on which tenants reside or own businesses. It lowers the rental or ownership costs of the building by removing the cost of land on which the building sits. The land trust itself is often owned or managed jointly by tenants/building owners. Community land trusts are usually for housing, and commercial land trusts are for businesses.

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. It issues bonds.

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.

Moderate Income – 80% to 120% of area median come. 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.”

NORA (New Orleans Redevelopment Authority) – 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.

OCD (Office of Community Development) – 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.

PSH (Permanent Supportive Housing) – 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.

RPC (Regional Planning Commission) – 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 (SAMA) – Required for commitment of FHA mortgage insurance on most Multifamily Projects and large subdivisions.

Small Rental Property Program – 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 (longer for nonprofits) 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.

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.

B: Housing Demand Model

Housing Demand vs. Affordable Housing Need

This section describes the methodology for a housing demand model to project how many units and what type of housing the City of New Orleans will need over the next 10 years.

The housing demand model follows a standard approach to measuring housing demand: considering existing data sets, and using assumptions about how New Orleans will grow to project housing demand for the future. The demand model has clear limitations, but uses current data sources including growth trends, income levels, household types, vacancy rates, household tenure and anticipated new construction for the City of New Orleans.

Based on these assumptions, over the next five years, the projected demand for homes in New Orleans over the next 10 years will be 33,593 homes by 2025 (rental and homeownership). This includes 10,952 rental units for low- and moderate-income households; 5,720 market rate rental units; 5,628 low- and moderate-income homeownership units; and 11,293 market rate homeownership units. Housing demand is essentially what the growth of households will be minus the housing likely to become available, and the demand that can be met through new construction, rehabilitation of existing homes, and conversion of non-residential building to housing units.

Table 9: Estimated Rental-Occupied Housing Demand by Income

Renter	<30% AMI	30%- 50% AMI	50%-80% AMI	80%-100% AMI	Over 100% AMI	TOTAL
2015-2025	5,201	2,861	2,890	1,248	4,472	16,672

Table 10: Estimated Owner-Occupied Housing Demand by Income

Owner	<30%AMI	30%- 50% AMI	80%-120% AMI	Over 120% AMI	TOTAL
2015-2025	3,300	2,328	4,838	6,455	16,921

Housing Demand 2015-2025

RENTAL DEMAND

Demand over the next ten years in New Orleans will be strong for all incomes. However, meeting the high demand for low income units will take coordination between private, nonprofit and government entities. With low wages, high poverty rates, and limited resources, significant financial resources will be needed to meet the high demand for deeply affordable housing for the city's most vulnerable and working poor. Housing Choice Vouchers (Section 8) usually target incomes under 50% AMI, while Low Income Housing Tax Credit developments target incomes between 50% and 60% AMI. Both of these income levels show strong demand over the next five years.

Homeownership Demand (2015-2025) by Unit Size

Owner	1 BR	2 BR	3 BR	TOTAL
2015-2025	3,421	7,416	6,084	16,921

OWNER-OCCUPIED

There is strong demand for market rate housing in New Orleans. Likely because of the large amount of low-income households across the city, there is a demand for more market rate units. Between 80% and 120% AMI also shows strong demand – typically workforce housing income level for whom homeownership is a reasonable option.

Households earning under 50% AMI show significant demand for housing, while these households are eligible for existing programs such as the Housing Choice Voucher Homeownership Program, waiting lists for such programs are long and other funding opportunities are limited.

Rental Housing Demand (2015-2025) by Unit Size

Renter	1 BR	2 BR	3 BR	TOTAL
2015-2025	8,027	5,412	3,233	16,672

The greatest demand for the next 10 years for the City of New Orleans will be:

- For owners and buyers earning between 80% and 120% AMI (29%) and over 120% (38%), for 2 Bedroom and 3 Bedroom units.
- For renters earning under 30% AMI (31%) and over 100% AMI (27%), for 1 Bedroom and 2 Bedroom Units.

The demand model provides insight into where the New Orleans housing market is headed based on current available information. As a 10-year process, HousingNOLA will continue to evaluate and benchmark trends and changes to the housing market in order to provide up to date information about the direction of housing policy in New Orleans. The next section of the Preliminary Report provides insight into where HousingNOLA is headed in the coming months, and how to become part of the process.

Rental Housing Demand Model City of New Orleans		
HOUSEHOLDS		
Total Current Households (2013)		148,398
Increase in Households (10-year period)		40,182
Annual Increase in Total Households		4,018
% Renter		53%
NEW DEMAND		
Future Renters (Household projection)		2,118
Income:		
<30% AMI	31%	661
30%-50%AMI	17%	363
50% to 80%	17%	367
80% to 100%	7%	159
Over 100%	27%	568
OBSOLETION ADJUSTMENT		
Existing Renters		78,223
Obsolescence Rate	0.3%	
Income:		
<30% AMI	31%	73
30%-50%AMI	17%	40
50% to 80%	17%	41
80% to 100%	7%	18
Over 100%	27%	63
VACANCY ADJUSTMENT		
Existing Vacancy Rate (ACS 2013)	11.0%	
Ideal Vacancy Rate (National Avg, ACS 2013)	7.3%	
Income:		
<30% AMI	31%	-903
30%-50%AMI	17%	-497
50% to 80%	17%	-502
80% to 100%	7%	-217
Over 100%	27%	-776
NEW SUPPLY		
Building Permits		1,012
Estimated Rental Units		534
Income:		
<30% AMI		166
30%-50%AMI		92
50% to 80%		92
80% to 100%		40
Over 100%		143
HOUSING DEMAND		
Needed New Units - 5 Year		
Income:		
<30% AMI		520
30%-50%AMI		286
50% to 80%		289
80% to 100%		125
Over 100%		447
Total		1,667
Translation to Unit Size		
<30% AMI		
1 BR	49%	140
2 BR	31%	88
3+ BR	20%	58
30%-50%AMI		
1 BR	45%	128
2 BR	34%	98
3+ BR	21%	60
50% to 80% AMI		
1 BR	47%	136
2 BR	33%	96
3+ BR	20%	57
80% to 100% AMI		
1 BR	45%	57
2 BR	33%	41
3+ BR	22%	27
Over 100%		
1 BR	51%	63
2 BR	33%	41
3+ BR	17%	21

Owner Housing Demand Model City of New Orleans		
HOUSEHOLDS		
Total Current Households (2013)		148,398
Increase in Households (10-year period)		40,182
Annual Increase in Total Households		4,018
% Owner		47%
NEW DEMAND		
Future Owners (Household projection)		1,900
Income:		
<50% AMI	20%	371
50% to 80%	14%	261
80% to 100%	8%	159
Over 100%	58%	1,110
OBSOLETION ADJUSTMENT		
Existing Owners		70,175
Obsolescence Rate	0.3%	
Income:		
<50% AMI	20%	41
50% to 80%	14%	29
80% to 100%	8%	18
Over 100%	58%	123
VACANCY ADJUSTMENT		
Existing Vacancy Rate (ACS 2013)	4.5%	
Ideal Vacancy Rate (National Avg, ACS 2013)	2.2%	
Income:		
<50% AMI	20%	-315
50% to 80%	14%	-222
80% to 100%	8%	-135
Over 100%	58%	-942
NEW SUPPLY		
Building Permits		1,012
Estimated For Sale Units		479
Income:		
<50% AMI		93
50% to 80%		66
80% to 100%		40
Over 100%		280
HOUSING DEMAND		
Needed New Units - 5 Year		
Income:		
<50% AMI		330
50% to 80%		233
80% to 100%		141
Over 100%		988
Total		1,692
Translation to Unit Size		
<50% AMI		
1 BR	23%	381
2 BR	52%	171
3+ BR	25%	83
50% to 80% AMI		
1 BR	21%	49
2 BR	44%	103
3+ BR	35%	81
80% to 100%		
1 BR	18%	200
2 BR	40%	455
3+ BR	42%	474
Over 100%		
1 BR	19%	214
2 BR	41%	459
3+ BR	40%	456

C: HousingNOLA Neighborhood Typology

Goal: Use key indicators to categorize neighborhoods based on common characteristics that can be used to inform housing policy decisions and allocate funds for rental and homeownership programs.

NEIGHBORHOOD TYPOLOGY DESCRIPTION:

- **Emerald:** High vacancy, low market activity.
- **Sapphire:** Older housing stock, affordable rents and home prices.
- **Diamond:** High change in household income, increase in home price/rents, mix of homeowners and renters.
- **Ruby:** Low vacancy rate, high rents and home prices, increase in household income, mix of homeowners and renters.
- **Topaz:** High income, high percent homeowners (low percent of renters), high price per square foot and rental prices.

Market Type	Number of building permits	Building Permits change	Vacancy Rate	Contract Rent	Change in Contract Rent	Price Per Square Foot
DIAMOND	Low	Decrease/No Change	High	Low	Decline/No Change	Low
EMERALD	Low	No Change	Moderate	Low	No Change	Low
RUBY	Moderate/High	Increase	Moderate	Moderate	Growth	Moderate
SAPPHIRE	Moderate/High	Increase	Low	Moderate/High	Growth	Moderate/High
TOPAZ	High	Increase	Low	High	No Change	High

Market Type	Change in Price Per Square Foot	Household Income	Change in Household Income	Percent Renter Households	Housing Units Built Pre-1939	Adjacent to a Historic, Ruby, or Topaz Neighborhood
DIAMOND	Decline/No Change	Very Low	Decline/No Change	High	Yes or No	Yes or No
EMERALD	No Change	Very Low/Low	No Change	High		
RUBY	Growth	Moderate	Growth	Moderate		
SAPPHIRE	Growth	Middle Upper	Growth	Moderate		
TOPAZ	No Change/Growth	Upper	No Change/Growth	Low		

Methodology: Indicators were valued from 1 to 3 points each, except for the weighted indicators above which were up to 6 points. Each neighborhood was given a score based on this set of criteria and was divided into five categories using a quartile break in ArcGIS.

DATA SOURCES:

- **Number of Building Permits:** Number of Building Permits for substantial rehab and new construction, aggregated by neighborhood in 2014. Source: City of New Orleans, data.nola.gov.
- **Building Permits Change:** Change over time from 2012 to 2014 for substantial rehab and new construction, aggregated by neighborhood. Source: City of New Orleans, data.nola.gov.
- **Vacancy Rate:** 2009-2013 5 Year American Community Survey. Using only “other” category, divided by the total number of vacant households and total number of occupied households.
- **Housing Units Built Before 1939:** 2009-2013 5 Year American Community Survey. Percentage of total households built before 1936 compared with total number of households, neighborhoods over 50%.
- **Neighborhood Adjacent to a Historic Neighborhood:** Neighborhoods that are spatially adjacent to neighborhoods containing over 50% homes built before 1936, using ArcGIS.
- **Contract Rent:** 2009-2013 5 Year American Community Survey, aggregated at the neighborhood level.
- **Change in Contract Rent:** 2000 Census, 2009-2013 5 Year American Community Survey, aggregated at the neighborhood level. 2000 data is adjusted for inflation from 1999 dollars to 2013 dollars.
- **Price Per Square Foot:** Multiple Listing Service, all residential sales in 2014, aggregated by neighborhood. Price per square foot calculated using closing cost divided by number of square feet in household. Only captures sales recorded through MLS.
- **Change in Price Per Square Foot:** Multiple Listing Service, all residential sales in 2009 and 2014, aggregated by neighborhood. Price per square foot calculated using closing cost divided by number of square feet in household. Only captures sales recorded through MLS.
- **Median Household Income:** 2009-2013 5 Year American Community Survey, aggregated at the neighborhood level.
- **Change in Median Household Income:** 2000 Census, 2009-2013 5 Year American Community Survey. 2000 data is adjusted for inflation from 1999 dollars to 2013 dollars. Aggregated at the neighborhood level.
- **Percent Renter Households:** Number of Renter Occupied Households divided by total number of Occupied Households, 2009-2013 5 Year American Community Survey
- **Adjacent Neighborhood:** 2009-2013 5 Year American Community Survey, homes built before 1936. Using ArcGIS, select neighborhoods over the city average of percent properties built before 1939, overlay with neighborhood rankings for Ruby and Topaz neighborhoods, select adjacent neighborhoods.

D: Housing Pipeline



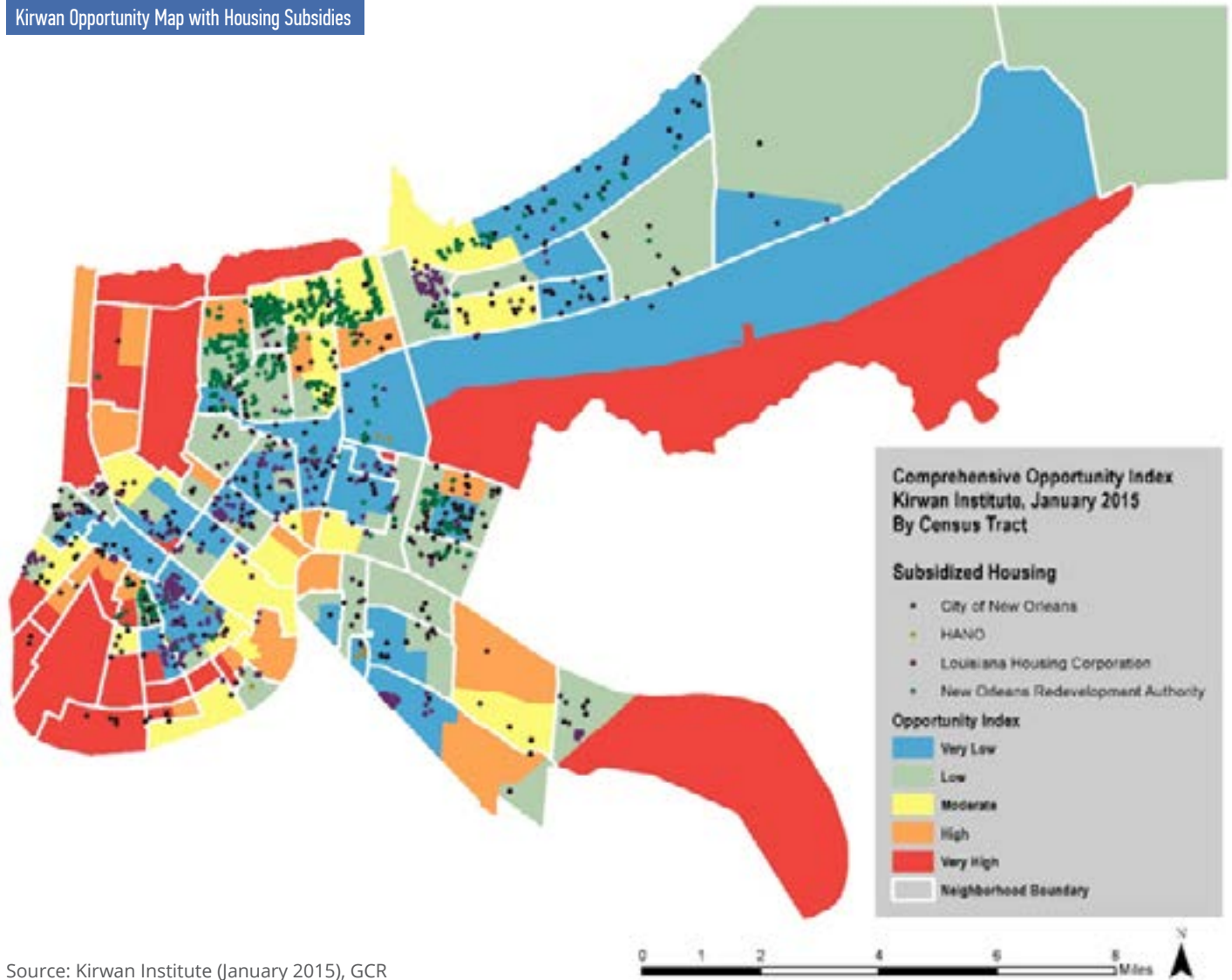
Project Name	Address	Units	Completion date
825 Girod	825 Girod	3	Completed
925 Common - Second Phase	925 Common	91	Late 2015
California Building	1111 Tulane Avenue	155	Spring 2015
Four Winds	210 Baronne	260	Completed
Giani Building	600 Canal St.	44	Completed
Iberville Redevelopment Phase I-II	401 Treme	227	Completed
Paramount at South Market	611 O'Keefe	209	Completed
St. Anna's Asylum	1823 Prytania	23	Completed
St. Martin Manor Senior Apartments	1501 N. Johnson	141	Completed
The Howard	833 Howard Ave.	15	Completed
The Strand	225 Baronne	192	Completed
Villa St. Maurice	500 St. Maurice Ave.	77	Unknown
1215 Louisiana	1215 Louisiana	25	Unknown
3200 Chartres	3200 Chartres	16	Unknown
Algiers Crossing	Newton & Brooklyn Sts., Algiers	324	Unknown
Artspace Bell School Lofts	1010 N. Galvez	79	Unknown
Bastion	Mirabeau & St. Anthony	60	Unknown
Crescent Rice Mill Condominium	517-531 Toulouse		2016
Four Seasons Hotel & Condominium	2 Canal Street	76	2018
Holy Cross Redevelopment	4950 Dauphine St.		Early 2017
Iberville Redevelopment	401 Treme St.	160	Unknown
Jackson Oaks	602-625 Jackson, 609 Josephine	211	Unknown
Jung Hotel	1500 Canal	175	Unknown
Sacred Heart at St. Bernard	1720 St. Bernard Ave.	53	Unknown
Stephens Garage Apartments	850 Carondelet	65	Unknown
The Standard at South Market	Rampart & Julia Sts.	89	Unknown
Via Latrobe	Press & Chartres Sts.	260	Unknown
Villages of Versailles	14369 Signon Dr., 14600 Dwyer Blvd.	400	Unknown
State Street Condominiums	200 Block Tchoupitoulas	48	Unknown
1031 Canal Street	1031 Canal	240	Unknown
1581 Magazine	1581 Magazine	36	Unknown
217-225 Chartres	217-225 Chartres	25	Unknown
425 Notre Dame	425 Notre Dame	40	Unknown
701 S. Peters	701 S. Peters	36	Unknown
939 Iberville	939 Iberville	87	Unknown
Factors Row	401-405 Carondelet	49	Late 2015
Faubourg Lafitte Phase III	2200 Orleans Ave.	89	Unknown
Faubourg Lafitte Senior Building	700 N. Galvez	100	Summer 2016
G.O. Mondy Elderly Living	2327 St. Patrick St.	35	Late 2016
HANO Affordable Units	N. Dorgenois and Law Sts.	56	Unknown
HANO Guste Units	1302 Simon Bolivar	155	Unknown
Iberville Redevelopment Phase III	401 Treme St.	105	Unknown
Pythian Building	234 Loyola	69	Unknown
The Beacon at South Market	O'Keefe & Girod	124	Early 2016
Tracage	1100 Annunciation	140	

Project Name	Status	Type	Affordable?	Subsidy?	Senior?
825 Girod	Completed	Apartment			
925 Common - Second Phase	Completed	Apartment			
California Building	Completed	Apartment			
Four Winds	Completed	Apartment			
Giani Building	Completed	Apartment			
Iberville Redevelopment Phase I-II	Completed	Apartment	Y	Y	
Paramount at South Market	Completed	Apartment		PILOT	
St. Anna's Asylum	Completed	Apartment			
St. Martin Manor Senior Apartments	Completed	Apartment	Y	Y	Y
The Howard	Completed	Apartment			
The Strand	Completed	Apartment			
Villa St. Maurice	Completed	Apartment	Y	Y	Y
1215 Louisiana	Pre-Development	Apartment			
3200 Chartres	Pre-Development	Condominium			
Algiers Crossing	Pre-Development	Apartment			
Artspace Bell School Lofts	Pre-Development	Apartment	Y	Y	
Bastion	Pre-Development	Home and Apt.	Y	Y	
Crescent Rice Mill Condominium	Pre-Development	Condominium			
Four Seasons Hotel & Condominium	Pre-Development	Condominium			
Holy Cross Redevelopment	Pre-Development	Mix-Use			
Iberville Redevelopment	Pre-Development	Apartment	Y	Y	
Jackson Oaks	Pre-Development	Apartment			
Jung Hotel	Pre-Development	Apartment			
Sacred Heart at St. Bernard	Pre-Development	Apartment	Y	Y	
Stephens Garage Apartments	Pre-Development	Apartment			
The Standard at South Market	Pre-Development	Condominium		PILOT	
Via Latrobe	Pre-Development	Apartment			
Villages of Versailles	Pre-Development	Apartment	Y	Y	
State Street Condominiums	Proposed	Condominium			
1031 Canal Street	Under Construction	Condominium			
1581 Magazine	Under Construction	Apartment			
217-225 Chartres	Under Construction	Apartment			
425 Notre Dame	Under Construction	Apartment			
701 S. Peters	Under Construction	Apartment			
939 Iberville	Under Construction	Apartment			
Factors Row	Under Construction	Apartment			
Faubourg Lafitte Phase III	Under Construction	Apartment			
Faubourg Lafitte Senior Building	Under Construction	Apartment	Y	Y	Y
G.O. Mondy Elderly Living	Under Construction	Apartment	Y	Y	Y
HANO Affordable Units	Under Construction	Apartment	Y	Y	
HANO Guste Units	Under Construction	Apartment	Y	Y	
Iberville Redevelopment Phase III	Under Construction	Apartment	Y	Y	
Pythian Building	Under Construction	Apartment	Y	Y	
The Beacon at South Market	Under Construction	Apartment		PILOT	
Tracage	Under Construction	Apartment			

E: Previous Plans

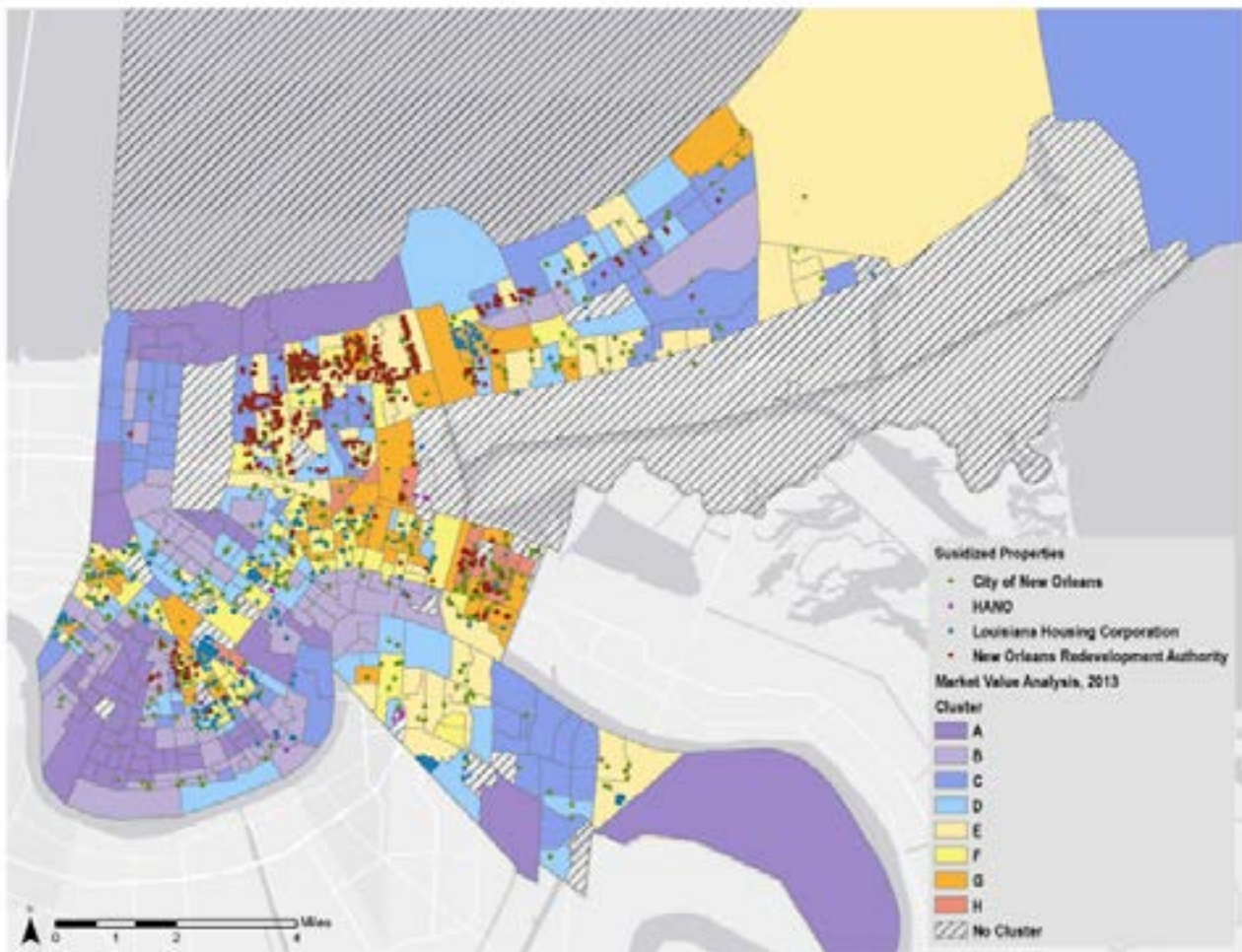
Neighborhood Opportunity and Housing Supply

Kirwan Opportunity Map with Housing Subsidies



Source: Kirwan Institute (January 2015), GCR

Opportunity Index	Total Subsidized Units	Percentage
Very Low	7,870	57%
Low	3,980	29%
Moderate	1,612	12%
High	314	2%
Very High	23	0%



Cluster	Number of Units	Percentage
A	1	0%
B	2,025	15%
C	1,271	9%
D	2,722	20%
E	1,171	8%
F	2,156	16%
G	464	3%
H	252	2%
No Cluster	3,737	27%

F: Preliminary Report

To view the Housing NOLA Preliminary Report, please visit our website at http://housingnola.org/main/preliminary_report

G: Points of Engagement



November 8, 2014 - Neighborhood Summit, Dillard University

December 3, 2014 - Community Engagement Working Group, Sojourner Truth Neighborhood Center

January 7 - Community Engagement Working Group, Sojourner Truth Neighborhood Center

January 14 - Riverfront Alliance Meeting, Holy Angels Convent

January 21 - LA American Planning Association Annual Conference, Baton Rouge

January 29 - NEWCITY Neighborhood Partnership Meeting, Sojourner Truth Neighborhood Center

February 11 - Faubourg Lafitte Tenant's Association Meeting, Sojourner Truth Neighborhood Center

March 9 - Mid-City Neighborhood Organization Meeting, Warren Easton Charter High School

March 10 - Freret-Milan Neighbors United Meeting, Samuel J. Green Charter School

March 14 - Jerusalem Economic Development Corporation Housing Fair, First Pilgrims Baptist

March 26 - Ambassador Training II, Neighborhood Partnership Network

March 27 - Katrina@10 Summit, University of New Orleans

March 30 - Reunion Vecinos Latinos, St. Stephen's Anglican Church

April 6 - New Zion City Preservation Association Meeting, Bridge House



April 7 - Faubourg St. John Neighborhood Association Meeting, Our Lady of the Holy Rosary

April 14 - Eastern New Orleans Neighborhood Advisory Commission, St. Maria Goretti Community Center

April 18 - City of New Orleans Neighborhood Leaders Roundtable, Sojourner Truth Neighborhood Center?

April 21 - Faubourg Delachaise Neighborhood Association Meeting, Tchoupitoulas Street

May 4 - S7W (Seventh Ward Neighbors) Meeting, Plessy School

May 6 - Neighbors First for Bywater Meeting, Holy Angels Convent

May 7 - Carrolton United Meeting, Community Commitment Education Center

May 9 - Lower 9th Ward NENA Community Meeting, NENA

May 9 - Blights Out Community Meeting, Christian Unity Baptist Church

May 12 - Bywater Neighborhood Association Meeting, Holy Angels Convent

May 13 - Wednesday's in the Square, Lafayette Square (video)

May 14 - St. Roch Improvement Association Meeting, True Vine Baptist Church

May 14 - Jazz in the Park, Louis Armstrong Park (video)

May 19 - Community Engagement Working Group, Sojourner Truth Neighborhood Center

May 26 - Faubourg Delassize Meeting, Christ Church Cathedral

May 30 - New Orleans Greek Festival, Holy Trinity Greek Orthodox Cathedral (video)

June 5 - Rosedale Subdivision Neighborhood Meeting, New Glory Land Baptist Church



May 27 - NOLA.com: "Fair Housing Festival to be Held in A.L. Davis Park"

http://www.nola.com/politics/index.ssf/2015/05/fair_housing_festival_to_be_he.html

August 21 - NOLA.com: "New Orleans will need 33,000 new housing units over the next 10 years, study finds"

http://www.nola.com/politics/index.ssf/2015/08/new_orleans_will_need_33000_ne.html

September 9 - The New Orleans Advocate: "With rents, home values increasing, *HousingNOLA* plan will look at ways to provide more affordable housing in New Orleans"

<http://theadvocate.com/news/neworleans/neworleansnews/13400797-123/housingnola-plan-will-tackle-issue>

September 16 - NOLA.com: "Affordable Housing Roundtable to be Held Saturday"

http://www.nola.com/politics/index.ssf/2015/09/affordable_housing_roundtable.html

September 18 - *The New Orleans Advocate*: "Our Views: Coherent *HousingNOLA* plan for next decade could be strong strategy"

<http://theadvocate.com/news/opinion/13400735-175/our-views-a-new-plan>



HousingNOLA Executive Committee

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Ellen Lee, *City of New Orleans Housing Policy and Community Development*
Timolynn Sams, *Neighborhood Partnership Network*
Wayne Glapion, *The Village*
Maxwell Ciardullo, *Greater New Orleans Fair Housing Action Center*
Brenda Breaux, *New Orleans Redevelopment Authority*
Nicole Heyman, *Center for Community Progress*

Greater New Orleans Housing Alliance

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Nicole Barnes, *Jericho Road Episcopal Housing Initiative*
Viktor Smeltz, *Renaissance Neighborhood Development Corporation*
Jon Skvarka, *Rebuilding Together New Orleans*
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Twanda Lewis

HousingNOLA Partner Organizations

AARP, Inc.
Advocacy Center Louisiana
Alembic Community Development
Alliance for Affordable Energy
American Institute of Architects - New Orleans
Bastion: Community of Resilience
Best Babies Zone
Blights Out
Broad Community Connections
Broadmoor Improvement Association (BIA)
Bureau of Government Research (BGR)
Business Council
Capital One Bank
Catholic Charities Archdiocese of New Orleans (CCANO)
Center for Community Progress (CCP)
Center for Planning Excellence (CPEX)
Center for Restorative Approaches (CRA)
Citizens for a Better HANO
City Councilmember James A. Gray (District E)
City Councilmember Jared Brossett (District D)
City Councilmember Jason Williams (Councilmember-at-Large)
City Councilmember LaToya Cantrell (District B)
City Councilmember Nadine Ramsey (District C)
City Councilmember Stacy Head (Councilmember-at-Large)
City Councilmember Susan Guidry (District A)
City of New Orleans Office of Housing Policy and Community Development
City of New Orleans Planning Commission
Committee for a Better New Orleans (CBNO)
Covenant House
Delachaise Neighborhood Association
Dillard University
Domain Companies
Energy Wise New Orleans
Enterprise Community Partners
Ernest K. Morial Convention Center
Faubourg Lafitte Tenants' Association
Faubourg St. Roch Improvement Association
Federal Deposit Insurance Corporation (FDIC)
Fidelity Bank
Finance Authority of New Orleans (FANO)
First NBC Bank
Foundation for Louisiana (FFL)
GCR, Inc.
Geaux Home NOLA
Global Green
Greater New Orleans Fair Housing Action Center (GNOFHAC)
Greater New Orleans Foundation (GNOF)
Greater New Orleans Housing Alliance (GNOHA)
Greater New Orleans, Inc.
Green Coast Enterprises
Gulf Coast Housing Partnership
Gulf Coast Bank and Trust
Historic Faubourg Treme Association
Homebuilders Association New Orleans
Housing Authority of New Orleans (HANO)



HRI Properties
Iberia Bank
Institute of Women & Ethnic Studies
Iris Development LLC
J.P. Morgan Chase
Jane Place Neighborhood Sustainability Initiative (JPNSI)
Jericho Road Episcopal Housing Initiative
Latter & Blum Property Management
LDG Development
Lawyers' Committee for Civil Rights Under Law
Louisiana Appleseed
Louisiana Association of Affordable Housing Providers (LAAHP)
Louisiana Department of Health & Hospitals
Louisiana Housing Alliance (LHA)
Louisiana Housing Corporation (LHC)
Louisiana Justice Institute (LJI)
Louisiana Office of Community Development –
Disaster Recovery Unit
Lower 9th Ward Neighborhood Empowerment Association (NENA)
Mary Queen of Vietnam Community Development Corporation
Neighborhood Assistance Corporation of America (NACA)
Neighborhood Development Foundation (NDF)
Neighborhood Partnership Network (NPN)
NeighborWorks America
Network for Economic Opportunity (NEO)
New Orleans Area Habitat for Humanity
New Orleans Convention and Visitor's Bureau
New Orleans Department of Public Works
New Orleans Health Department
New Orleans Metropolitan Association of Realtors (NOMAR)
New Orleans Redevelopment Authority (NORA)
New Orleans Regional AIDS Planning Council (NORAPC)
New St Claude Association of Neighbors
New Zion City Preservation Association
NEWCITY Neighborhood Partnership
NewCorp, Inc.
NO/AIDS Task Force
NOLA Business Alliance
Nolaming Properties, LLC
Northshore Housing Initiative (NHI)
Odyssey House Louisiana
One Voice Louisiana
Perez, APC
Professional Innkeepers' Association (PIANO)
Project Homecoming
Providence Community Housing
Puentes New Orleans
Regional Transit Authority (RTA)
Renaissance Property Group
Restaurant Opportunities Center United
Ride New Orleans
Rebuilding Together New Orleans (RTNO)
Road Home Action Network Team
Rosedale Subdivision
Southeast Louisiana Legal Services (SLLS)
The Data Center
The Village
Times-Picayune
TMG Consulting
Tulane University Center for Public Service
Tulane University- Sustainable Real Estate Development
U.S. Department of Housing and Urban Development (HUD)
UNITY of Greater New Orleans
University of New Orleans
Urban League
VAYLA New Orleans
Voices of the Ex-Offender (V.O.T.E.)
Wells Fargo
Whitney Bank

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