



Housing for ALL

10 Year
Investment
Plan



2026

Report
Card



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Letter from the Executive Director

Andreanecia M. Morris

Dear New Orleans,

Another F.

We've been tracking the state of housing in New Orleans for the past 11 years, and this year, the city receives its 8th failing grade. There have only been 3 passing grades, and never higher than a B.

That grade is not about a number on a page. It tells us that too many New Orleanians are still paying more than they can afford for a place to live, too many families are being pushed out, and too few affordable homes are being created or preserved. It tells us that the systems responsible for housing our people are still moving too slowly and delivering too little.

A city is not simply land, buildings, or lines on a map. A city is its people. It is the homes, blocks, neighborhoods, schools, businesses, and relationships that allow those people to belong. New Orleans cannot thrive unless New Orleanians can live here safely, stably, and affordably—whether they call an apartment, a house, a condominium, a townhouse, or half of a double home.

The Housing for All Plan is not a wish list. It is a practical, measurable path out of this crisis. Like building a home, it requires a sound plan, skilled people, committed partners, sustained investment, accountable leadership, and the discipline to finish what we start. Our ten-year strategy is organized around four priorities: eliminating housing cost burden, closing the racial wealth gap, building a more resilient housing stock and system, and preventing displacement.

We already know what must be done. We must protect the affordable homes we have, bring vacant properties back into use, create new rental and homeownership opportunities, strengthen homes against storms and rising costs, and intervene before instability becomes displacement or homelessness. We must connect public resources, private investment, and community leadership to results that residents can see and measure.

Another F cannot be treated as a headline and forgotten. It is a mandate to change course. This report card gives New Orleanians the data to ask harder questions, demand better results, and hold every institution—including HousingNOLA—accountable for the work ahead.

I invite you to read it, challenge it, use it, and join us. New Orleans has the knowledge, resources, and people to solve this crisis. What we need now is the will to put housing—and the people of New Orleans—first.



2026 Report Card Overview

Goal	Score
1 Preserve and Expand Supply of Affordable Units	36%
2 Prevent Future Displacement	38%
3 Enforce and Promote Fair Housing Policy	38%
4 Encourage Sustainable Design and Infrastructure	28%
5 Increase Accessibility for All	41%
6 Strategic Goals	36%
7 Improving Quality of Life	46%
Overall Score:	F 38% Overall

How Did We Do?

We earned another F—an overall score of just 38%—and the numbers tell us exactly why.

Approximately 60% of New Orleans renters and 35% of homeowners are cost burdened. That is 40,780 renter households and 29,268 homeowner households paying more than they can afford for housing. If those New Orleanians had that money available for groceries, health care, transportation, education, savings, and local businesses, an estimated \$525 million would return to our economy every year—more than \$15.7 billion over 30 years. Housing costs are not limited to rent or a mortgage. Insurance, property taxes, utilities, repairs, and resilience now determine who can afford to stay in New Orleans.

We are moving in the wrong direction. From September 2025 through August 2026, public partners created 603 net new subsidized housing opportunities, but New Orleans still ended the period with a net loss of 207 housing opportunities. Not one new voucher opportunity was created while 5,583 households remained on the waiting list. Meanwhile, more than 2,600 senior and disabled homeowners with a Special Assessment Level were overcharged approximately \$2 million in property taxes. Those are not isolated failures. Together with rising prices, interest rates, insurance, taxes, and repair costs, they form a system that makes it harder to buy a home, harder to keep a home, and easier to be displaced. HERO and NOHIP are important pathways, but a promising program cannot substitute for the scale of production and protection New Orleanians need.

We can also see where focused investment begins to make a difference. The 2026 Housing Trust Fund allocations total approximately \$13.6 million and could assist as many as 558 homes or households through new construction, FORTIFIED roofs, and rehabilitation. Fortify NOLA is designed to help 125 eligible homeowners close \$5,000 funding

gaps, and the broader fortified-roof allocations could reach 287 households. Finance New Orleans reported 17 Green Mortgages in 2025 and 2026, providing \$353,175 in down-payment and closing-cost assistance. These investments prove a basic point: resilience is an affordability strategy. A stronger roof, a more efficient home, or a lower insurance bill can keep a family housed. But pilots and limited awards are not enough. Programs that work must become systems that reach people at the scale of the need.

Vacancy exposes another failure of imagination and execution. New Orleans has more than 10,000 empty homes, more than 6,500 adjudicated properties trapped in legal and ownership limbo, and an estimated 3,340 dilapidated units that could be returned to use through substantial rehabilitation. We cannot build our way out of this crisis through new construction alone, especially when preserving an affordable rental home costs about 25% less than constructing a new one. We must protect existing affordable homes, quickly return occupiable properties to use, clear title and ownership barriers, and make voucher access work in practice. With 5,583 households already waiting, we cannot continue waiting until housing instability becomes displacement or homelessness.

So, how did we do? A 38% score tells the truth. Community advocacy secured resources and opened new pathways, but progress at the margins is not success. A city that pledges \$13.6 million in new tools while losing 207 housing opportunities has not matched its execution to the scale of the crisis. Another F means New Orleans is still acting too late, investing too little, and asking residents to absorb the cost of institutional delay. The data is not asking for another promise. It is demanding homes be produced and preserved, people protected, timelines met, dollars deployed, and public accountability.

State of Housing in New Orleans

Production of Housing Opportunities

Housing Supply	2006 - 2015	2016 - 2025	Sept. 2025 - Aug. 2026
Created by the City of New Orleans* Source: CNO OCD, FNO, HANO, NORA, OIZ	650*	1,804*	603
Louisiana Housing Corporation Opportunities ‡ Source: LHC	1,100*	211*	0
Office of Community Development Disaster Recovery Units† Source: LA OCD-DRU	5,300*	14	0
Housing Choice Vouchers Utilized Source: HANO	1,800*	107,604*	17,527
<i>Annual Change</i>			-811
Total New Subsidized Opportunities	8,800*	2,954*	-208
Affordable Units Developed without Public Subsidy Source: Habitat for Humanity and CNO OCD	N/A	99	1
Total Change	88,190	4,337	-207

*Figure is an annual estimated average.

†Placed in service during the time period

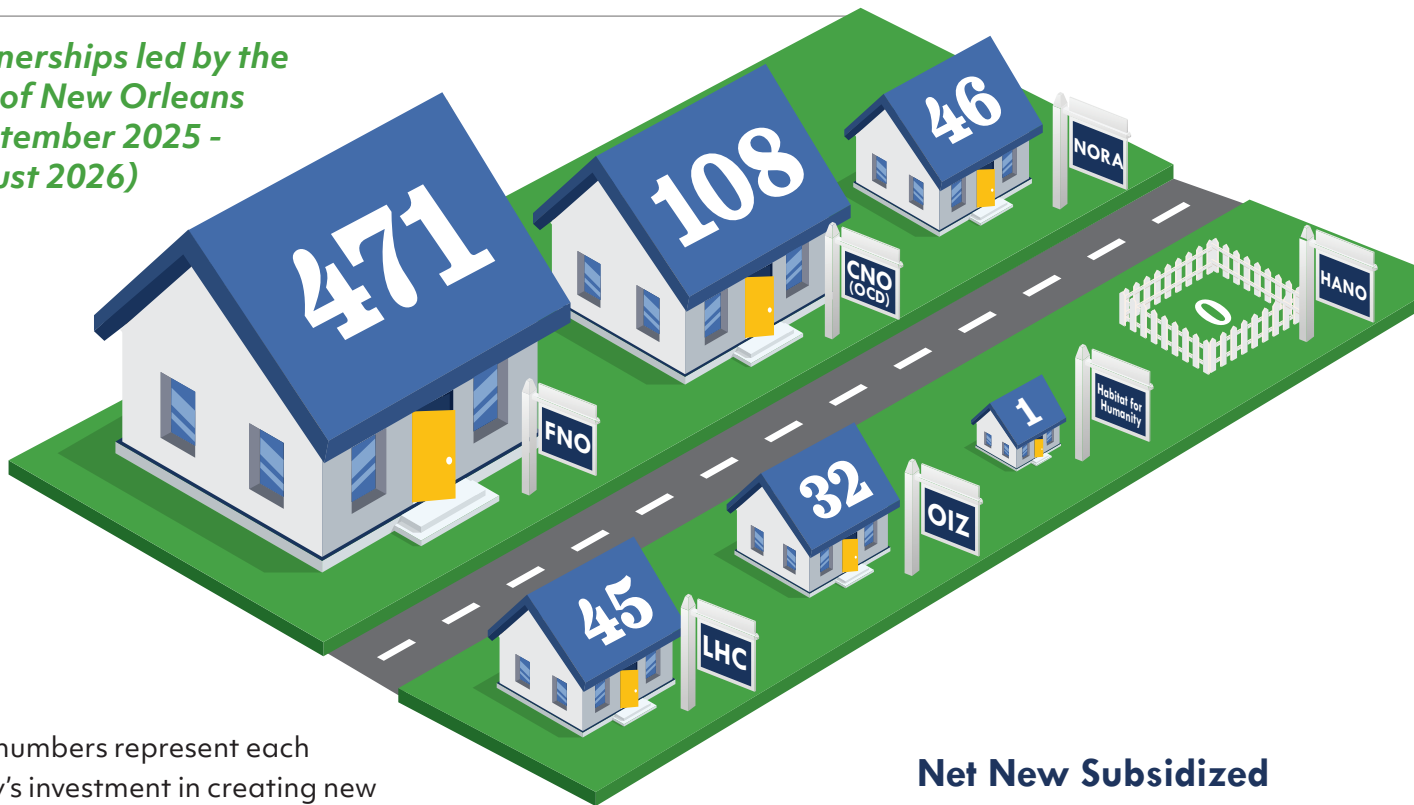
‡Approved in New Orleans (SRPP + Road Home)



State of Housing in New Orleans

Public Partner Production

*Partnerships led by the
City of New Orleans
(September 2025 -
August 2026)*



These numbers represent each agency's investment in creating new affordable housing opportunities and there is some overlap. Due to multiple funding sources often being needed to create one housing opportunity, production of affordable housing units/opportunities is not as high in number as it may seem.

**Net New Subsidized
(de-duplicated):**

603



State of Housing in New Orleans

Production of Housing Opportunities (September 2025-August 2026)

Housing Impacts	2006 - 2015	2016 - 2025	Sept. 2025 - Aug. 2026
New Voucher Opportunities Created (Total) Source: HANO	N/A	272	0
Waiting List for Vouchers Source: HANO	1,300*	42,811*	5,583
Project-Based Vouchers Allocated Source: HANO	N/A	N/A	**
Public Housing Occupied Units Source: HANO	N/A	N/A	**
Waiting List for Public Housing Source: HANO	N/A	N/A	**
Number of Properties Auctioned by New Orleans Redevelopment Authority Source: NORA	2,472	866	0
Change in HUD/VASH Vouchers Source: UNITY	N/A	N/A	**
Permanent Supportive Housing Vouchers Source: UNITY	N/A	N/A	**
Small Rental Property Program Loan Units Expired Source: LA OCD-DRU	N/A	N/A	0

Homelessness†	2023	2024	Feb. 2025	2026
Sheltered Source: UNITY	837	970	**	Not released
Unsheltered Source: UNITY	533	484	**	No released

Short Term Rentals	2006 - 2015	2016 - 2025	Sept. 2025 - Aug. 2026
Total Active Short Term Rentals* Source: City of New Orleans	N/A	11,979*	3,570

*Figure is an annual estimated average. ‡Placed in service during the time period. †Approved in New Orleans (SRPP + Road Home).

**Agency did not provide data. Published 2016-2025 totals are carried as printed and do not sum across rows.

Success Rate **36%**

GOAL 1



Pillar 1: Eliminate Cost Burden

Preserve existing and expand the total supply of affordable rental and homeownership opportunities throughout the City of New Orleans

While city and state agencies have continued to lose housing opportunities, HousingNOLA was able to support partners in efforts to pilot programs to increase housing opportunities—namely through our Own the Crescent program which is designed to assist first-time homebuyers, landlords, and small developers find programs and resources to get their projects off the ground. Now with a burgeoning insurance crisis, more New Orleanians have been pushed into housing insecurity as a result of the collective failure to realize that housing is essential. 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, leaders no longer have a choice in the matter—they must increase income, increase housing supply, AND increase subsidies for housing.



The Housing Trust Fund Advisory Committee will recommend production and investment goals that will be set by the New Orleans City Council. The Housing Trust Fund administrative partners for develop and implement program HousingNOLA also will support the creation of production goals for the New Orleans Housing Trust Fund state and city housing agencies. This will include direct opportunities created through policy changes that increase production efficiency and organizational capacity among government partners. In addition to the annual reports, HousingNOLA will conduct semiannual data reviews to be made publicly available.

STATUS: Following 75% voter approval of the Housing Trust Fund, approximately \$13.6 million is moving toward deployment through seven affordable housing programs administered by the New Orleans Redevelopment Authority and Finance New Orleans. The City has executed the Cooperative Endeavor Agreement with NORA and FNO, providing the administrative structure necessary to receive, manage, and deploy Housing Trust Fund dollars. The seven programs are: Homeownership Expansion & Resilience Opportunities (HERO); Owner-Occupied Roof Rehabilitation–FORTIFIED; Fortify NOLA; the FORTIFIED RE-UP Loan; Legacy Home Renovation; the SMART Small Multifamily Loan; and the Rental Investment and Improvement Program (RIIP). Six programs are scheduled to launch between July and November 2026, with RIIP development continuing through the end of the year for a January 2027 launch. Together, these programs are projected to support resilient homeownership construction, FORTIFIED roof improvements, small multifamily development, and the rehabilitation and preservation of affordable rental housing. Based on estimated program subsidies, the funding could assist approximately 397 to 558 housing units or households.



HousingNOLA will advocate for a study of current zoning regulations that can prohibit the production of affordable housing. This study would advise the Mayor's Office, City Council, City Planning Commission, Code Enforcement, Safety & Permits, Board of Zoning Adjustments, Historic District Landmarks Commission, and other public partners on the removal of such barriers.

STATUS: New Orleans' Mandatory Inclusionary Zoning (MIZ) policy is under review following a 2025 feasibility study that found current market conditions cannot support the existing mandatory requirements and recommended shifting toward a voluntary approach, including a 5% affordable set-aside at 80% AMI and stronger development incentives. The City Council is currently considering a separate proposal to reduce the payment-in-lieu option to \$5,000 per required affordable unit, while broader changes to the MIZ zoning requirements have not yet been introduced. The primary concern is that while adjusting mandatory requirements to reflect current market conditions could remove barriers to overall housing production, a \$5,000 fee may be too low to meaningfully support the creation of replacement affordable units and could encourage developers to pay the fee rather than produce affordable housing on-site. The key issue moving forward is ensuring that MIZ remains tied to market feasibility while preserving incentives and requirements that result in the actual production of affordable housing.

HousingNOLA's Title Clearing Initiative will complete a study that may result in an ordinance to enact policy changes to support tiny homes and other alternative housing models. This will address potential changes to the Comprehensive Zoning Ordinance to allow for accessory dwelling units in historic areas and primary dwellings on substandard lots.

STATUS: HousingNOLA's Title Clearing Initiative continues to work towards the finalization of the study and has identified a number of substandard lots that would allow for primary dwellings. The City of New Orleans is moving forward with a new effort to address the more than 6,500 adjudicated properties that remain in legal and ownership limbo across the city. The Mayor's Adjudicated Property Task Force is developing a pilot program focused on clearing title and ownership barriers, returning vacant and blighted properties to productive use, and creating opportunities for affordable housing development. The initial pilot is expected to include vacant residential lots and existing homes that can be rehabilitated by local developers. The effort is supported by changes to state law that provide municipalities with additional tools for addressing adjudicated properties. Key areas to monitor include community and heir involvement, the neighborhoods selected for the pilot, affordability requirements, and whether the process can ultimately be scaled citywide.



1.4 | 25% Complete

Review property tax assessment policy and determine if there are any further benefits to be derived from new legislation and policy changes to create affordable housing.

STATUS: In May 2026 Tulane University Professor Casius Pealer and his students found that over 2,600 households in Orleans Parish with a Special Assessment Level “freeze”, age or disability, was overcharged by \$2 million in property taxes. Upon being told of the mistake, Assessor Errol Williams said to Verite News that he would in fact refund the money to the residents through 2027. However, on June 4th, he sent a letter to the Attorney General asking for her opinion and if he can actually lower “frozen assessments” with no timeline for completion. In August, HousingNOLA along with other housing leaders wrote a letter to the city council asking them as the official “Board of Review” to intervene on behalf of the residents.

1.6 | 50% Complete

Advocate for the City of New Orleans to develop a process to reserve land for the development of affordable housing on properties they are planning to sell. The City of New Orleans should conduct a comprehensive inventory of all its surplus property to support this effort.

STATUS: The Greater New Orleans housing policy discussions in 2026 have focused on regional housing affordability, displacement prevention, resilience, and implementation of the New Orleans Housing Trust Fund. Partners continued monitoring housing and land-use policy across the region, including short-term rental regulations, environmental justice concerns, utility affordability, disaster recovery, and zoning changes that could affect housing stability. In New Orleans, the Housing Trust Fund has moved from planning toward implementation.



1.7 | 25% Complete

Advocate for public agencies to develop a process to reserve land for the development of affordable housing on properties they are planning to sell. These agencies should conduct a comprehensive inventory of all its surplus property to support this effort.

STATUS: GNOHA continues to monitor opportunities to use publicly owned land and other public assets to support affordable housing production. Recent Public Policy Meeting discussions have focused on the New Orleans Housing Trust Fund, including the development of new funding programs, the use of public resources to support affordable housing, and the need to coordinate investments across government agencies and housing partners. The Housing Trust Fund's 2026 programs include resources for homeownership, rental housing, preservation, rehabilitation, and new construction, creating opportunities to pair financial resources with publicly controlled land where appropriate. The group has also continued to monitor major public and publicly supported housing developments and broader planning efforts throughout the region. These discussions reinforce the importance of identifying publicly controlled properties that could contribute to affordable housing production before those properties are sold or otherwise disposed of.

1.8 | 50% Complete

Advocate for NOLA Public Schools to develop a process to reserve land for the development of affordable housing on properties they are planning to sell.

STATUS: The Opportunity Youth Committee is revisiting prior research on vacant public school properties and developing a map of potentially viable public land for affordable housing. The next phase is to validate the properties, assess development feasibility, and engage NOLA Public Schools around a formal land-reservation process.



1.9 | 75% Complete

HousingLOUISIANA will secure dedicated sources of revenue for the Louisiana Housing Trust Fund to address emergency housing in a disaster and to fund new affordable housing.

STATUS: The Disaster Committee has lead the charge on federal and statewide advocacy for the 21st Century Housing Bill to permanently authorize CDBG-DR funds. HousingLOUISIANA is building consensus around the need for a dedicated revenue for affordable housing. By advocating to pass the 21st Century Road to Housing Act HousingLOUISIANA and Disaster Preparedness Committee secured post disaster funding. The Housing Trust Fund in New Orleans will expand the total supply of affordable units in New Orleans. The Disaster Preparedness Committee and HousingLOUISIANA supported passing the Housing Trust Fund and the implementation of the investments.

1.10 | 25% Complete

Advocate for the full implementation of the Smart Housing Mix based on HR&A's feasibility study for the City of New Orleans, which provides incentives (density bonuses, PILOT's, and parking waivers) for affordable housing.

STATUS: In August 2026 the New Orleans City Council approved the Rivana Apartments at River District. The property will be 220 affordable/workforce housing apartments that caters to residents earning 80% of the area median income (AMI). Developers have also received a 99 year Payment in Lieu of Taxes (PILOT), insuring affordable rent throughout the lifetime of the PILOT.

1.11 | 25% Complete

Implement a workforce housing strategy that develops recommendations to create housing opportunities for the average New Orleans worker.

STATUS: HousingNOLA is partnering with Unite Here Local 23 New Orleans Chapter to create a housing opportunity strategy and to recruit other local partners.



 1.12 | 25% Complete

Recruit public partners to develop workforce housing strategies for municipal workers.

STATUS: HousingNOLA is partnering with Unite Here Local 23 New Orleans Chapter to create a housing opportunity strategy and to recruit other local partners.

 1.13 | 50% Complete

The City Council fully should adopt and fund the Healthy Homes Ordinance/Rental Registry requiring landlords to register their units and meet basic habitability standards.

STATUS: The Healthy Homes Committee continued advancing education and coordination around healthy housing policies. The Monroe Healthy Homes initiative was presented to Alliance partners as a potential model for similar local efforts, while HousingLOUISIANA supported the New Orleans City Council Healthy Homes Program.

 1.14 | 25% Complete

Ensure that STR revenues are collected and invested in the Housing Trust Fund and other housing programs.

STATUS: The City's existing STR fee structure directs revenue to the Neighborhood Housing Improvement Fund, while the voter-approved Housing Trust Fund is primarily supported by the dedicated 2% of annual General Fund revenue. HousingNOLA's Housing Trust Fund advocacy has focused on protecting dedicated housing revenue, monitoring City budget actions, and preventing affordable housing funds from being redirected or substituted with less reliable funding.

1.15 | 25% Complete

Identify and research alternative funding sources (hotel tax, vacancy tax, document fee, etc.) to ensure dedicated revenue to the Housing Trust Fund and secure its continuation for the foreseeable future.

STATUS: HousingNOLA is monitoring alternative funding sources like, hotel-related revenue, document fees, vacancy-related policies, and other potential sources that could supplement the 2% dedication. HousingNOLA has continued to protect that commitment through the Housing Trust Fund Advisory Committee, City Council engagement, public education, and advocacy.

1.16 | 25% Complete

Research vacant lots in New Orleans to design policy recommendations that will **generate revenue for affordable housing production** and prevent large amounts of underutilized properties and undervalued property tax assessments for empty lots.

STATUS: HousingNOLA's Title Clearing Initiative continues to work towards the finalization of the study and has identified a number of substandard lots that would allow for primary dwellings. The City of New Orleans is moving forward with a new effort to address the more than 6,500 adjudicated properties that remain in legal and ownership limbo across the city. The Mayor's Adjudicated Property Task Force is developing a pilot program focused on clearing title and ownership barriers, returning vacant and blighted properties to productive use, and creating opportunities for affordable housing development. The initial pilot is expected to include vacant residential lots and existing homes that can be rehabilitated by local developers. The effort is supported by changes to state law that provide municipalities with additional tools for addressing adjudicated properties. Key areas to monitor include community and heir involvement, the neighborhoods selected for the pilot, affordability requirements, and whether the process can ultimately be scaled citywide.

1.17 | 25% Complete

Work with lenders, investors, and other industries (healthcare, hospitality, education, etc.) to **increase the amount of private funding available to create or preserve affordable housing.**

STATUS: After a Lender's Roundtable meeting where the Own the Crescent program and the lack of construction dollars were discussed, Renaissance bank representative began investigating options for providing funds to help build affordable housing in New Orleans.



GOAL 2

Prevent future displacement through development activities and continued study and policy



Pillar 4: Prevent Displacement

Displacement has become a scourge here in New Orleans and it serves as further proof of our inherent inequity. The recommendations under Goal 2 are often controversial and provoke strong feelings on both sides, but given the state of our housing we remain committed to seeing these necessary changes implemented with all possible speed. **HousingNOLA's intention is to continuously examine ways to develop housing opportunities to keep people in high-opportunity neighborhoods, and bring amenities and economic opportunity to neighborhoods that also include affordable housing options.**





2.1 | 100% Complete

Support the protection of Right to Counsel to increase tenant protections.

STATUS: Residents Organized for HousingLOUISIANA (ROHLA) Chapters continue to support the protection and expansion of Right to Counsel as a critical tool for strengthening tenant protections and promoting housing stability. Through engagement with residents of public housing and rental communities, ROHLA creates opportunities for tenants to share experiences, learn about their rights, and exchange best practices related to accessing legal representation and navigating landlord-tenant disputes. This resident-centered work helps ensure tenants are informed about available protections, better equipped to advocate for themselves and their communities, and engaged in broader efforts to preserve Right to Counsel and prevent unnecessary displacement and eviction.

2.2 | 25% Complete

Ensure the creation of programs that will provide tax relief for homeowners at risk of losing their homes and small landlords like those in the expiring Small Rental Property Program or alternative tax relief programs (millage roll back, tax collection deferment, etc.).

STATUS: In 2026 research found that more than 2,600 Orleans Parish households with a Special Assessment Level based on age or disability had reportedly been overcharged by approximately \$2 million in property taxes. This finding strengthened the need for improved administration of existing tax protections and additional relief for households at risk of displacement. Following the impacts of HTF dollars being used in the development of the Rental Investment and Improvement Program(RIIP), which will support small rental rehabilitation and continued affordability for those impacted by the expiration of affordability requirements affecting former Small Rental Property Program properties.



2.3 | 25% Complete

Support the development and implementation of enforcement for short term rentals **by bringing the platforms into compliance** with expectations about monitoring, de-listing, data transparency, accountability, and residential limitations.

STATUS: GNOHA has continued to monitor and engage in discussions around the City of New Orleans' short-term rental (STR) policy overhaul, with a focus on how changes to the STR framework may affect housing affordability, neighborhood stability, and displacement. Discussions have included concerns about proposed increases in allowable STR density, expansion into additional neighborhoods, and the potential creation of larger "neighborhood hotel" models. The group has also identified the need for stronger public policy responses related to displacement prevention and STR enforcement. Policy discussions have emphasized the importance of establishing clear expectations for STR operators and platforms, including effective enforcement and accountability mechanisms. GNOHA has been tracking the City Planning Commission and City Council processes as the STR framework is considered, while also monitoring how public input is incorporated into the policy development process.

2.4 | 25% Complete

Support affordable housing development through short term rental regulation. This will include 1:1 ratio of affordable long-term rentals for every STR unit, no conversions of whole homes, apartments, or blighted properties, and a city-wide density cap as opposed to block caps.

STATUS: As of September 2026, New Orleans continues to regulate short-term rentals (STRs) as part of its broader effort to protect the city's long-term housing supply. Federal litigation has continued, but in August 2026 the U.S. Fifth Circuit upheld key portions of the City's STR enforcement framework, including provisions allowing the City to suspend or revoke STR licenses and restricting platforms from processing transactions for unlicensed rentals. The City also continues to limit non-commercial STR concentration in many residential areas, including the existing one-per-block framework, while affordable units created through the Small Multi-Family Affordable program are prohibited from being used as STRs and no more than one unit in those developments may otherwise operate as an STR.

Explore policy recommendations that address insurance rates for owner-occupied and traditional rental properties, which contribute to housing insecurity. Best practices should be explored in partnership with the Louisiana Insurance Commissioner and state legislators to develop strategies to lower insurance costs.

STATUS: In 2026, 7 new insurance companies were licensed to write homeowners insurance in Louisiana. Of the 7 new companies, 2 were commercial providers and 1, People's Insurance of America (PICA), was selected to depopulate Louisiana Citizens Insurance commercial policies. With PICA being the selected as an official commercial provider, it is important to understand their definition of a commercial property and how it affects owner-occupied and small rental property owners. PICA's definition of a commercial property is one that houses 5 or more dwelling units with 1-4 dwelling units being classified as residential. Commercial homeowners insurance policyholders have seen on average a 30% decrease on their policies, while smaller residential property owners haven't seen much of a decrease at all.

Support the creation of policies that prevent the displacement of long-term residents, such as the Katrina Cottages program.

STATUS: HousingNOLA Migration & Mitigation Working Group continues to advance policies that prevent the displacement of long-term residents and strengthening its participation in the statewide 2030 Climate Allies coalition. Current efforts are focused on ensuring that climate resilience, disaster mitigation, and migration policies protect residents' ability to remain safely in their communities rather than forcing relocation or weakening safety standards. A key emerging concern is an effort in Plaquemines Parish to lower residential elevation requirements in response to the cost of building and maintaining elevated homes; HousingNOLA opposes reducing resilience standards and maintains that affordability challenges should be addressed through greater investment in resilient housing and recovery. Recognizing the historic underinvestment and distrust experienced by coastal communities, HousingNOLA is emphasizing resident choice, dignity, equity, and self-determination in migration and mitigation planning. In the near term, the organization will prioritize education, coalition building, statewide information sharing, and the development of a comprehensive resource guide, with the Migration & Mitigation Working Group convening regularly to translate these findings into long-term policy recommendations that help residents remain safely and affordably in their communities.



2.7 | 25% Complete

Collaborate with culture bearer community to collect data and develop policy recommendations that support their identified housing needs.

STATUS: The Culture Bearers Working Group met quarterly where homeownership emerged as a major priority. Participants identified the need for flexible lending through CDFIs and nonprofit partners, expanded access to HANO homeownership and Family Self-Sufficiency programs, and potential pilots that would help culture bearers acquire and rehabilitate city-owned or adjudicated properties. The group also emphasized reducing administrative barriers and improving housing education and access. A follow-up convening with CDFIs, the Neighborhood Development Foundation, GNOHA, HousingNOLA, and the Office of Community and Housing Development was identified as a next step to explore creative financing and homeownership opportunities. Looking ahead, the Working Group will continue collecting data directly from the culture bearer community, developing policy recommendations, and strengthening partnerships around homeownership, affordable housing, and anti-displacement strategies. The group also discussed climate resilience and cultural preservation as interconnected priorities, particularly through UJAMAA's Cultural Innovation District work along the Claiborne corridor, which combines green infrastructure, public art, workforce development, and cultural preservation. These efforts reinforce the HousingNOLA 2026 Action Plan's Prevent Displacement pillar and the goal of ensuring that culture bearers can remain housed and connected to the communities and cultural traditions they sustain.

2.8 | 25% Complete

Establish a narrative and communications strategy centered on the concept of housing justice and educate the community around the complexity of the housing system.

STATUS: Discussions are being held with the community review team about communication strategy. The narrative around housing justice and the housing system are being discussed and education process is being developed.

GOAL 3

Success Rate **38%**



Pillar 4: Prevent Displacement

Enforce and promote fair housing policies throughout New Orleans

Small multi-family housing has historically created naturally occurring affordable housing in neighborhoods across New Orleans. After Hurricane Katrina, exclusionary policies made these structures impossible to rebuild for nearly a decade. The Fair Housing Act of 1968 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. **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.** This goal aligns with the Fair Housing Act and calls on everyone to better integrate our communities and provide a unified and open housing market where all families have access to opportunity.



Evaluate and revise policies that would encourage more landlords to accept vouchers, as needed. Policies for review should include mobility counseling, landlord recruitment, expanded training for property managers, landlords and voucher holders, outreach to neighborhood groups and income discrimination ordinances.

STATUS: The Greater New Orleans Public Policy discussion regards efforts to evaluate and strengthen policies that encourage landlord participation in voucher programs, continue through ongoing regional housing policy discussions, and provide HANO program updates. Recent discussions have highlighted the importance of increasing landlord participation, improving access to affordable rental opportunities, and ensuring voucher holders can successfully navigate the rental market. HANO has also continued efforts to strengthen Housing Choice Voucher and Project-Based Voucher administration, including approval of The Work Number for income verification, which is intended to streamline the eligibility and verification process for approximately 18,000 transactions.

Current regional discussions also point to the need for continued landlord outreach, education, and support. GNOHA has monitored Section 8 funding, landlord participation, and local housing authority policies across Jefferson, Kenner, St. Bernard, and other jurisdictions. These discussions provide opportunities to identify barriers landlords face when participating in voucher programs and to explore additional recruitment, training, and technical assistance strategies for landlords and property managers. Continued attention should also be given to mobility counseling and outreach that helps voucher holders understand available housing options and navigate the rental process.

Landlord education curriculum should be standardized, and certificates of completion should be offered with an expiration date. Louisiana Homebuyer Education Collaborative members should provide educational programs for property owners that receive home repair grants/loans from public and participating private entities. In addition to working with the City and other funding agencies to require training, the training should place special emphasis on Fair Housing and city codes.

STATUS: The Louisiana Homebuyer Education Collaborative (LHEC) committee is working to gather HUD certified counselor information from the Homebuyer organizations to advocate for standardized curriculums. During the September 2026 collaborative meeting, members identified a significant reduction in counseling capacity, the suspension of some foreclosure-prevention services, inconsistent reimbursement for education, and the need for common service standards and pricing. The Collaborative is compiling a statewide agency list, increasing the frequency of its meetings, and preparing for a future HUD intermediary application.

Support the implementation and update the Housing For All Investment Strategy to set community investment priorities and use those guidelines to assess bank lending and performance practices in accordance with Community Reinvestment Act metrics to ensure that private investments are expanded in low and moderate income areas and other underserved areas while also looking at Opportunity Zone implementation.

STATUS: Opportunity Zones 2.0 (OZ 2.0) is an updated federal investment incentive program created under the 2025 One Big Beautiful Bill Act (OBBBA). It provides tax benefits to encourage private investment in low-income census tracts. Opportunity Zones needed to be redefined by the states this year and the governors must submit the new zones for their state.

Governors of each state have the ability to select 25% of their state's eligible census tracts that will be designated as OZs. GNO, Inc. is the regional economic development organization (REDO) that will make submissions to Louisiana Economic Development (LED) on behalf of New Orleans and its 9 other parish partners. GNO Inc submitted the tracts to the governor by July 1. The program will begin on January 1, 2027

City of New Orleans Eligible and submitted the following tracts to help develop and increase investment in underserved areas:

- ▶ Census Tract 22071001736 - Lake Forest Plaza Mall
- ▶ Census Tract 22071013400 - Downtown, BioDistrict, Charity Hospital, Plaza Tower, Upper Canal Street
- ▶ Census Tract 22071004900 - BioDistrict
- ▶ Census Tract 22071001751 - New Orleans East Innovation District/New Orleans Regional Business Park
- ▶ Census Tract 22071001100 - Naval Support Activity, Newlab New Orleans

Advocate for increased renter rights in New Orleans. Options for exploration should include Housing Court, Renter's Bill of Rights, and other initiatives to create an environment for more just housing and treatment of residents.

STATUS: New Orleans ROHLA Chapter informs residents around National Renter's Bill of Rights and holds regular meetings with residents to identify and strengthen leaders. Also, through HousingLOUISIANA's HelpLOUISIANA Now program, residents with housing issues can find housing resources. These needs are documented, along with the resources they were provided. The information justifies the need for renter rights in the area.



3.5 | 25% Complete

HousingNOLA will explore and work to implement policies that address the racial wealth gap in New Orleans through increasing and maintaining African-American homeownership rates.

STATUS: Programs such as HOMEstrong, SEEDchange, the Louisiana Homebuyer Education Collaborative, Own the Crescent, and the Lenders Roundtable, continue to connect homebuyers, counselors, lenders, and developers while documenting gaps in down-payment assistance, counseling capacity, affordable inventory, insurance, and mortgage access.

3.6 | 25% Complete

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).

STATUS: HousingLOUISIANA has supported collaboration between regional alliances in pursuing additional voucher resources and has continued outreach to housing authorities to better understand voucher availability and unmet need. In addition, HousingLOUISIANA promotes the Fair Housing Act and Educates Regional Alliance members around the changes to the Fair Housing Act via conversations during the HousingLOUISIANA Public Facing meetings. HousingLOUISIANA attends Fair Housing Action Center trainings.

3.7 | 25% Complete

Support, monitor, and increase awareness of the changes in Louisiana statute that increases penalties for landlords who refuse to return security deposits.

STATUS: HousingNOLA is continuing to support and monitor penalties on landlords who refuse to return security deposits.

 3.8 | 25% Complete

Explore policies that address landlord recruitment and support for tenants within subsidized housing programs.

STATUS: HousingNOLA continues to explore strategies to strengthen landlord participation in subsidized housing programs and improve housing access for voucher holders through its Rental Committee and Section 8 Working Group. Current efforts include working with partners on a study of voucher holders and housing providers to better understand barriers to participation, housing searches, lease-ups, and long-term success in the voucher program. Findings from surveys, focus groups, and stakeholder engagement will help inform policies and strategies for landlord recruitment and retention, stronger support for participating housing providers, and reduced barriers for voucher holders seeking safe, stable, and affordable housing.

 3.9 | 50% Complete

Secure additional funding for voucher programs (Foster Youth Initiative, Permanent Supportive Housing, Tenant-based) to better serve individuals and families in New Orleans and Louisiana.

STATUS: HousingLOUISIANA continues to support Regional Alliances seeking additional housing vouchers and conducting outreach to local housing authorities to better understand available voucher opportunities and unmet needs. This remains important to Opportunity Youth because housing instability can contribute to young people's disconnection from education and employment. The next phase is to quantify the need and identify specific voucher opportunities and funding strategies for youth and other vulnerable households.

 3.10 | 25% Complete

Support efforts to research the development of policies that would eventually lead to comprehensive changes that would be tantamount to the state of Louisiana adopting a **Renter's Bill of Rights and advocate for equitable and efficient disbursement of any disaster relief funds.**

STATUS: The HousingLouisiana Public Policy working group followed the development of NLIHC Renter's Bill of Rights and shared updates and finalization with the 9 Regional Alliances, including New Orleans. HousingLOUISIANA also attends Renter's Bill of Rights Webinars and presents the information yearly to our partners.



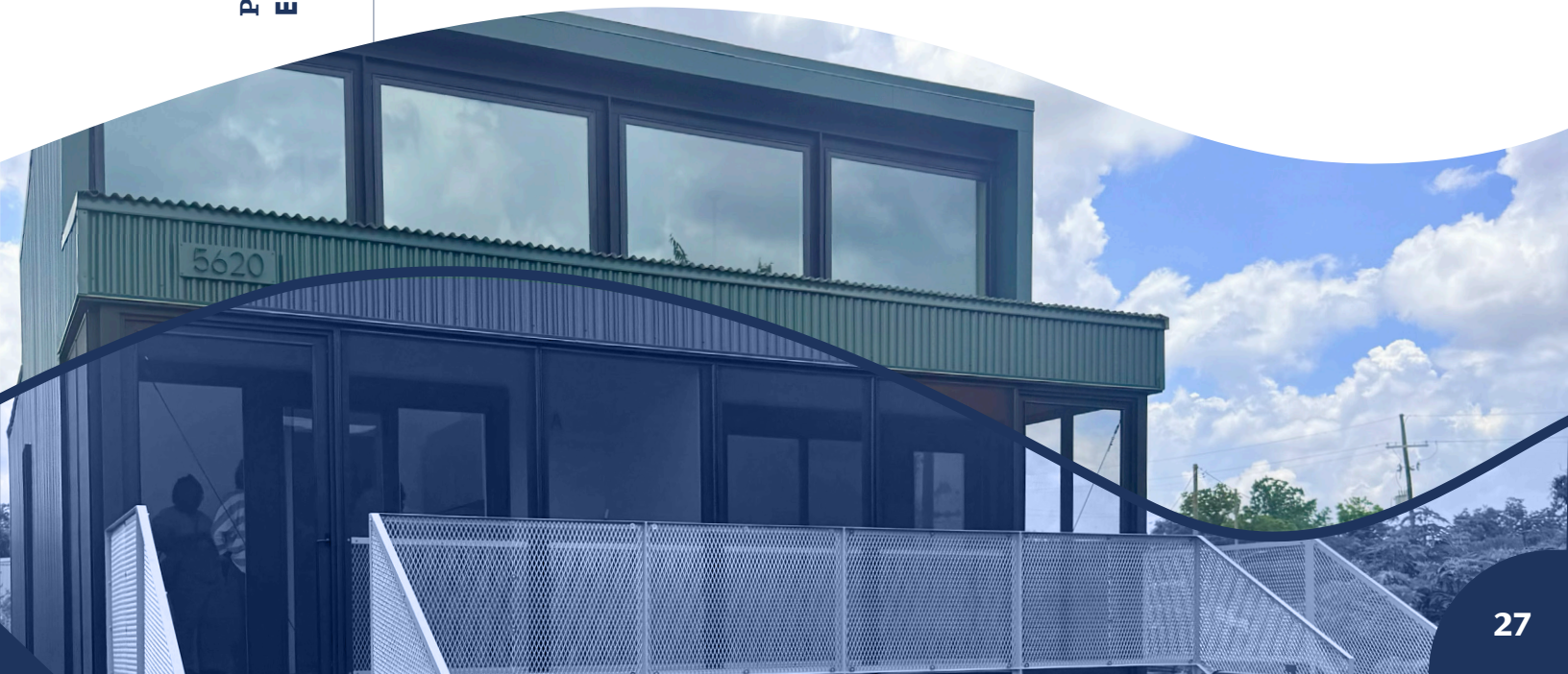
GOAL 4

Support sustainable design & infrastructure to create a resilient housing market and establish a standard for climate ready homes



Pillar 3:
Ensure a more resilient housing system and s

In a city like New Orleans, it has become imperative that we learn to live with water and embrace green technologies to either slow or reverse the effects of climate change. The *Housing for All Plan* is designed to align and integrate with city and state strategies to make New Orleans a resilient city. 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.





4.1 | 25% Complete

GNOHA and the Appraisers Association will **study and advocate for appraisals to reflect energy efficient and green construction investments**, as directed by existing Louisiana law. GNOHA and partners will encourage training efforts for appraisers to become proficient in efficiency/green construction appraisal metrics.

STATUS: HousingLOUISIANA sits on the EEFA committee and the committee has noticed that not all appraiser know how to value Fortified roofs. Therefore, the committee has identified the need to provide more training on appraising Fortified roofs which are being installed here in Louisiana.

4.2 | 25% Complete

GNOHA will work with realtors to **include energy efficiency measures on their Multiple Listing Service (MLS) sheets** to highlight homes with energy efficiencies.

STATUS: GNOHA continues to work with EEFA and real estate partners to increase the visibility of energy-efficiency and resilience features in Multiple Listing Service (MLS) listings. This work focuses on helping realtors better identify and communicate features such as energy-efficient HVAC systems, insulation, weatherization, and other home improvements that can lower utility costs and improve long-term housing affordability. By making this information more accessible during the homebuying process, the initiative seeks to help consumers understand the full cost of homeownership, recognize the value of energy-efficient investments, and encourage the housing market to better recognize homes that are more efficient, resilient, and affordable to maintain.

4.3 | 50% Complete

GNOHA will advocate that Entergy New Orleans responds to developer suggestions to **improve Energy Smart and other demand-side management programs** for multifamily properties, such as a landlord portal.

STATUS: HousingLOUISIANA holds a position on the Louisiana Energy Advisory Policy Committee and advises all 9 Regions including New Orleans on quarterly meeting updates. This information is shared in EEFA meetings.

GNOHA and Alliance for Affordable Energy engaged with Entergy New Orleans to elevate feedback from affordable housing developers regarding Energy Smart and other programs to bring their perspectives into efficiency conversations for multifamily.

HousingNOLA tracked FNO's Green Mortgage Program and resilient lending products and has documented feedback when existing products did not adequately meet developer needs. HousingNOLA has used Own the Crescent and the Small Developers Group to gather feedback from developers and property owners about energy-efficiency financing, program accessibility, and the practical barriers to improving small multifamily properties.

4.4 | 25% Complete

GNOHA, an EEFA partner, and the Alliance for Affordable Energy, will work to implement policy changes that were recommended in the 2018 New Orleans Rental Market study to **address the root causes of New Orleans' high utility costs for homeowners and renters**, including rate design, data access, and resource planning, such as energy benchmarking to help direct policies to our energy burdened populations.

STATUS: HousingLOUISIANA held a position on the Louisiana Energy Advisory Policy Committee and advised the EEFA and 2030 allies. ReBUILD will also be partnering with HoLA and partners to support sustainable design and climate ready homes. The Chair of Disaster Recovery is now attending ReBUILD meetings.

In addition, the City of New Orleans Office of Sustainability has an energy benchmarking program with the goal of benchmarking to measure a building's energy use over time and compare it to similar buildings. It can also help building owners and managers understand how their properties consume energy, identify opportunities to reduce costs and improve performance. In 2025, the Municipal Building Energy Use Dashboard was released to make data transparent and accessible to the public (Ordinance No. 35,154)

Entergy has a benchmarking tool for this program, Portfolio Manager. It allows property owners with four or more meters to obtain anonymized data on energy usage solely for energy benchmarking, energy efficiency and energy management, obtaining financing for energy efficiency improvements to the building and obtaining energy efficiency certifications or rating for the building. This is useful information for landlords of fourplexes and larger, but doesn't provide data to duplex and triplex property owners.

4.5 | 25% Complete

Energy Efficiency for All (EEFA) will work with statewide housing partners to implement energy efficiency programs throughout the state.

STATUS: The EEFA Committee monitors and provides public comment to the Louisiana Public Service Commission to ensure Entergy of Louisiana provides the rate payers an energy efficiency program. The discounts should start Sept 2026.

In New Orleans, Housing Trust Fund programs and investments include FORTIFIED roofs, weatherization, HVAC improvements, and other resilience or efficiency measures. Advocacy will continue for statewide implementation and identifying opportunities to scale current investments.



4.6 | 50% Complete

New Orleans City Council Utility Committee should adopt the Resilient-Renewable Portfolio standard, which includes a program with Entergy New Orleans to encourage further adoption of solar and other renewables. Community-owned generation distributed throughout the city also offers resiliency benefits following storms.

STATUS: The City Council climate change and sustainability committee is considering a program that will provide battery backups for homeowners and businesses across the city with 40% of the funds reserved for low to moderate income residents. This, combined with the Community Solar program, will help reduce the recovery time after natural disasters and allow the citizens to become more resilient.

4.7 | 25% Complete

Support city wide efforts to implement and update the Urban Water Plan, Resilient NOLA, Gentilly Resilience District/National Disaster Resilience Competition (NDRC), and NORA's Community Adaptation Program, while reviewing the impacts of current implementation and proposing recommendations.

STATUS: In the city of New Orleans, Resilience and Sustainability project community update report, there are ten projects being completed to reduce the flood in the city and improve the quality of life. The Gentilly Resilience District has seven projects in different phases. These and other projects will help residents live with water.

4.8 | 50% Complete

Ensure that long-term disaster resiliency plans should ensure that housing is guaranteed for all, and a system is in place that helps residents mitigate the next crisis—not simply survive it. Resiliency should no longer be measured by how much devastation a community can survive; it must be measured by the ability to protect and shelter the most vulnerable people from disasters.

STATUS: Through 2030 Climate Allies and engagement around the Louisiana Coastal Master Plan, HousingLOUISIANA worked to ensure housing insecurity and affordability were represented in state coastal-resilience initiatives and project planning. This includes advocating for consideration of the housing needs of low-income and vulnerable communities as the state invests in strategies to reduce storm-surge flood risk and protect communities and critical assets.

4.9 | 50% Complete

We will work to ensure that housing insecurity and affordability are represented in various state initiatives associated with the Coastal Master Plan. The 2023 Coastal Master Plan will strive to ensure that project investments reduce storm surge-based flood risk to communities. This will be achieved by harnessing natural processes, focusing protection on key assets, and adapting to changing coastal conditions.

STATUS: The 2030 Climate Allies engaged around the Louisiana Coastal Master Plan and worked to ensure housing insecurity and affordability were represented in state coastal -resilience initiatives and project planning. This includes advocating for consideration of housing needs of low-income and vulnerable communities as the state invests in strategies to reduce storm-surge flood risk and protect communities and critical assets.

4.10 | 50% Complete

City Council UD-21-03 should build a creative financing model for its final resiliency plan which should include planning that addresses increasingly extreme weather, like heat and cold and not just the impacts from named storms, drawing on all available funding streams so to minimize the ratebasing of expensive capital projects.

STATUS: HousingNOLA continues to monitor Entergy New Orleans' resiliency planning and reporting, with a focus on utility affordability and minimizing costs passed on to ratepayers. HousingNOLA supports resilience investments that address extreme heat, cold, storms, and other climate risks while maximizing available federal, state, and local funding.

4.11 | 25% Complete

Improve functionality of City Council Regulatory Staff: Increase CURO staff by three for a total of 10 positions, decreasing role of consultants.

STATUS: The New Orleans City Council has not increased staff positions within the Council Utilities Regulatory Office (CURO), but it also has not yet eliminated or significantly decreased its reliance on major outside utility consultants.



4.12 | 100% Complete

Have CNO, OCD, HANO, NORA, and FNO all working under the Energy Code.

STATUS: We have continued to watch all 5 agencies as they work under the Energy Code.

4.13 | 25% Complete

Bring the LA State Energy Office to functional capacity to spending IIJA and IRA funds by

- ▶ Holding public-facing meetings
- ▶ Building a website to disseminate program and contact information
- ▶ Have a staff of at least ten people
- ▶ Expand from temporary funds to a revolving loan program that the public knows about.

STATUS: HousingNOLA continues to monitor the Louisiana State Energy Office's capacity to administer and deploy federal energy-efficiency funding. The Office has taken steps toward implementing major federal programs, including more than \$200 million originally allocated to Louisiana for home energy rebates, while federal funding also provides opportunities for revolving loan programs that can support residential and commercial energy-efficiency improvements. HousingNOLA will continue to track program implementation, public accessibility, staffing capacity, and whether available resources are effectively reaching Louisiana households and communities.

4.14 | 50% Complete

Streamline Insurance Commission's roof retrofitting assistance program to move funds and apply for further funding.

STATUS: Regulation 136- Fortified Homes Premium Discounts will take affect January 1, 2027 to give residents with fortified homes a discount on the hurricane portion of their homeowner's insurance policy. The benchmark discounts are broken down into 3 categories: FORTIFIED Roof, FORTIFIED Silver, and FORTIFIED Gold. The Louisiana Department of Insurance has completed multiple rounds of fortified roofing grants and will use the \$50 million overage money from LA Citizens Insurance to conduct an additional round of the lottery. The City of New Orleans will also use a portion of the Housing Trust Fund to assist homeowner's who have won the state fortified roof lottery with \$5,000 in gap funding to pay additional fees for their roofs.

4.15 | 25% Complete

The National Flood Insurance Program must be appropriately funded in order to ensure sustainability. Working with various partners, policies and strategies to guarantee the sustainability of NFIP will be reviewed for implementation.

STATUS: Based on recent meetings with the House Financial Services Committee and the Senate Banking Committee, it appears unlikely that Congress will advance a comprehensive National Flood Insurance Program, NFIP, reform package during this session. Congress passed a continuing appropriation bill reauthorizing the NFIP through January 30, 2026, addressing the lapse during the government shutdown. Also on January 30, 2026, the Coalition for Sustainable Insurance (CSFI) released a white paper exploring long-term solutions to natural catastrophe insurance affordability and availability. While continuing to uplift the urgency of a multi-year NFIP reauthorization with common-sense reform provisions, CSFI encourages policymakers to study multi-peril insurance program options.

4.16 | 25% Complete

Help to craft policies through the Green New Deal, IRA, etc., around affordable housing that are unique to the Gulf South, and prioritize the needs of people of color and indigenous people.

STATUS: HousingNOLA is continuing to watch the policies crafted through the Green New Deal and assist in creating policies unique to the Gulf South.

4.17 | 25% Complete

Research and explore policies that change the language in the Stafford Act to allow for buildings to receive enough funding to be built to modern codes.

STATUS: HousingNOLA is continuing to watch for policy changes to the Stafford Act.

4.18 | 75% Complete

Support the implementation and outreach of FANO's Green Mortgage Product.

STATUS: Finance New Orleans presented an overview of the green mortgage program at the January 15, 2026 OTC meeting. As a part of the program, an Energy Smart whole home assessment is completed and the buyer has access to a \$2500 stipend to address problems identified from the assessment or put the money towards other energy efficient upgrades, such as energy star appliances, or making the home more resilient. As of the January meeting, many people completed quick fixes such as AC tune ups and weatherization with no out of pocket money required. In addition, FNO reported that 14 mortgages were closed in 2025, they received 8 intakes in December 2025 and 5 more between January 1-15, 2026.

Typically, there are 5-10 intakes per month and 1-2 qualify for loans. In order to reach more residents, FNO ramped up their outreach and engagement in 2026. Interested residents could pre-qualify for the program before shopping for a home by attending first-time homebuyer training, which is a program requirement, then contact one of the approved lenders from the FNO list. The Green Mortgage Program is temporarily paused for new reservations because the down payment assistance funds, particularly the forgivable funding, have been fully committed. FNO continues to support borrowers already in the pipeline and is evaluating future funding options for the program.

Overall, in 2025 and 2026, the program funded 17 Green Mortgages to Orleans Parish borrowers, \$353,175 in down payment and closing cost assistance. Seven borrowers were at or below 80% AMI and the received \$114,400 in forgivable second-mortgage assistance. Ten borrowers were between 81% and 140% AMI and received \$238,775 in deferred, non-forgivable second-mortgage assistance.

4.19 | 25% Complete

Work with the United States Green Building Council to address green and energy efficient retrofits in existing structures while maintaining affordability.

STATUS: The EEFA Committee educates around Louisiana's 2025 legislation expanding the construction construction retrofitting deduction making it applicable January 1, 2026.

4.20 | 75% Complete

Develop strategies to mitigate the impact of environmental racism when reviewing policy, developing new programs, and allocating new resources in both the public and private sector.

STATUS: The EEFA Committee and Louisiana Housing Corporation Energy Advisory Policy Committee have worked to incorporate environmental justice and equity considerations into the review of policies, the development of programs, and the allocation of public and private resources, including examining how energy, housing, and infrastructure policies may have historically affected underserved communities.



4.21 | 25% Complete

The City of New Orleans should adopt an energy benchmarking ordinance that will allow effective energy efficiency policies and programs to be designed for multi-family properties.

STATUS: EFFA supported efforts that ultimately led to New Orleans' adoption of its Building Energy Benchmarking Ordinance in July 2025, requiring large multifamily properties to track and report energy use and creating data to inform future energy-efficiency policies and programs.

4.22 | 50% Complete

Work with energy efficiency stakeholders to build capacity and a workforce of energy efficiency contractors and implementers.

STATUS: The EEFA Committee supports workforce training of energy-efficient contractors. Louisiana Housing Corporation provides workforce training to help contractors become energy-efficiency trained.

4.23 | 25% Complete

Activate and engage the Housing Authority of New Orleans on energy efficiency programs and initiatives, such as an energy efficient based-utility allowance (EEBUA).

STATUS: GNOHA engages with HANO to provide data from the Energy Efficiency for All Committee. The Louisiana Energy Advisory Council shares information regarding energy programs.

4.24 | 25% Complete

Monitor the implementation of 2021 International Energy Conservation Code and International Residential Code Chapter 11: Energy Efficiency.

STATUS: HousingLOUISIANA holds a position on the Louisiana Energy Advisory Policy Committee and advises all 9 Regions including New Orleans on quarterly meeting updates. This information is shared in EFFA meetings.

Success Rate **41%**

GOAL 5



Pillar 2: Close the Racial Wealth Gap

Increase affordability for all—particularly for vulnerable populations

New Orleans has long struggled to provide services to its most vulnerable residents. Disaster hits the most vulnerable the hardest, and the subsequent hurricanes and COVID-19 pandemic have proven to be no exception. Vulnerable populations 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, these vulnerable populations, for example, people with disabilities or those who were formerly incarcerated, 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.



5.1 | 50% Complete

HousingNOLA and partners should pursue additional funds to pay for home modifications to increase accessibility for renters and homeowners with special needs.

STATUS: HousingNOLA and Senior Housing Think Tank partners continued to identify and pursue resources to support home modifications that improve accessibility for renters and homeowners with special needs. The need for additional funding remained a consistent priority, particularly amid reductions in federal and local funding. Partners discussed potential funding opportunities through City Council, local agencies, and Finance New Orleans, including possible grants or forgivable loans for seniors. The Think Tank also connected home modifications to broader aging-in-place efforts, emphasizing improvements such as ramps, grab bars, and other accessibility upgrades that help seniors remain safely housed. The HousingNOLA 2026 Action Plan continued to identify additional funding for these modifications as a key priority.

5.2 | 25% Complete

Support the Office of Human Rights and Equity's assessment and development of language access policies for every city department.

STATUS: HousingNOLA is working with the Louisiana Language Access Coalition to see what issues that ESL populations face in housing.

5.3 | 25% Complete

GNOHA will work with service providers on outreach for LAHousingSearch to **collect and track data on vulnerable populations and accessible housing units** in New Orleans, in addition to educating landlords.

STATUS: HelpLOUISIANANow is supporting efforts to improve access to housing and supportive resources by developing and organizing a statewide resource navigation tool. Work has focused on compiling and updating housing, rental, home repair, and supportive-service resources while identifying gaps that may create barriers for vulnerable populations. The initiative will continue to strengthen resource coordination and make information more accessible to residents, service providers, and community partners across Louisiana.

5.4 | 25% Complete

Human Relations Commission should put in place transparent tracking and reporting on the number and disposition of fair housing complaints, by protected class, that it receives.

STATUS: HousingNOLA continues to advocate for greater transparency and accountability in the handling of fair housing complaints. HousingNOLA also remains committed to supporting New Orleans residents experiencing housing discrimination and will continue to monitor efforts to improve the tracking, reporting, and resolution of complaints by protected class.

5.5 | 50% Complete

The City and State should prioritize and target limited funding for high-risk vulnerable populations in all programs in order to meet the commitment of the state and city housing agencies to create housing opportunities for vulnerable populations.

STATUS: The Vulnerable Populations Committee expanded statewide resource coordination and identified service gaps. The work is helping clarify where vulnerable households face gaps in housing and supportive resources and can inform future policy and funding priorities.

5.6 | 50% Complete

HANO should reinstitute voucher set-asides for survivors of domestic violence and survivors transitioning to independence.

STATUS: HousingNOLA continues to monitor and advocate for sufficient voucher availability, strong referral partnerships, and accessible pathways that allow survivors and transitioning households to secure safe, stable, and permanent housing.

5.7 | 50% Complete

Ensure full adoption and compliance by all HANO partners with a revised criminal background check policy.

STATUS: The ReEntry Housing Committee continues to examine housing barriers affecting justice-impacted/ justice involved residents and is developing recommendations that can support fair-chance housing practices. The work should next document the current HANO partner policy landscape and identify specific changes needed for consistent adoption and compliance.



5.8 | 50% Complete

The New Orleans City Council should draft and pass a study resolution to **remove 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).

STATUS: The ReEntry Housing Committee reviewed barriers to housing for people impacted by the criminal justice system and developed recommendations addressing ReEntry housing. The committee can use these recommendations to support a City Council policy pathway focused on removing or limiting questions about criminal convictions and arrests in publicly supported housing.

5.9 | 25% Complete

Support the UNITY coalition in efforts to end chronic homelessness of people with disabilities and reduce average length of time families spend homeless to 30 days or less.

STATUS: The Homelessness/Service Providers & Professionals Association continued coordinating around strategies to address chronic homelessness among people with disabilities and improve housing stability for families experiencing homelessness. The committee advanced collaboration among service providers and partners to identify barriers, strengthen connections to housing resources, and support efforts to reduce the length of time families remain homeless.

5.10 | 75% Complete

Collect data and develop policy recommendations to support the housing needs of children, particularly young adults aging out of foster care.

STATUS: The Opportunity Youth Committee reviewed three years of homeless student data and trends during the September meeting. The information provides a stronger understanding of student homelessness and the relationship between housing instability and youth outcomes. The 2024–2025 data has been received and is available for analysis. The 2025–2026 data is expected in late October/early November and will be incorporated when available.

5.11 | 50% Complete

Secure resources to deploy ReEntry Housing Collaborative Networks and provide safe housing opportunities for people being released from prison under the Justice Reinvestment Initiative and federal and local custody.

STATUS: The ReEntry Housing Committee established working-group structures to address housing barriers for justice-impacted residents. The committee is organizing research and recommendations around housing needs, funding priorities, and reentry housing opportunities. The next phase is to translate those recommendations into specific funding requests and measurable housing outcomes.

5.12 | 25% Complete

Identify partners for data collection strategies and specific housing policy strategies for veterans, survivors of domestic violence, and people with disabilities identified within the 10 Year Strategy & Implementation Plan as vulnerable populations.

STATUS: HousingNOLA will continue working with our current partners while continuing to approach others.

5.13 | 25% Complete

Secure additional funding for housing opportunities for people living with AIDS, as HUD has cut funding for group settings and more individual assistance is needed.

STATUS: HousingNOLA continues to identify LGBTQ+ residents and people living with HIV/AIDS as vulnerable populations requiring targeted housing strategies. The working group's previous priorities have included collecting data on housing insecurity and discrimination, strengthening fair-housing protections and education, addressing gaps in shelter and supportive housing, and developing policies that reduce displacement and improve housing stability. The broader work remains focused on ensuring that LGBTQ+ residents and people living with HIV/AIDS have access to safe, affordable, and stable housing while addressing discrimination, homelessness, and gaps in supportive services. Continued data collection, partnership development, and advocacy for dedicated housing resources will be important to advancing these priorities within HousingNOLA's broader goals of preserving affordable housing and preventing displacement.



5.14 | 50% Complete

Engage stakeholders and cancer survivors to explore services and research data to develop housing policies that accommodate cancer survivors.

STATUS: HousingLOUISIANA continues to strengthen statewide coordination around the intersection of housing, health, and vulnerable populations. A partnership with FMOL Hospital in Baton Rouge has been established to support health and housing data collection, including a planned cancer data request to help identify housing-related needs. At the same time, the Vulnerable Populations Committee is identifying service and resource gaps across the state, with findings from both efforts helping inform future housing policy, funding priorities, and targeted support for vulnerable households.

5.15 | 50% Complete

Advocate for the Louisiana Housing Corporation's Qualified Allocation Plan to include points and higher set asides for vulnerable populations including homeless preferences for Low Income Housing Tax Credit Units, and integrated residential opportunities for people with disabilities

STATUS: HousingLOUISIANA educates partners on how the LHC QAP process works, to ensure the most low income households are represented, through the public facing meetings and individual outreach.

5.16 | 25% Complete

Explore policies that promote pet-friendly housing as part of the overall affordable housing production and retention in the City of New Orleans

STATUS: HousingNOLA will partner with other housing advocates in the city to help further pet-friendly housing initiatives.

GOAL 6

Success Rate **36%**

Strategic Goals



Pillar 2: Close the Racial Wealth Gap

It would be simple to only rely on our city and state agencies to develop and execute a comprehensive housing blueprint, but **to execute HousingNOLA's full vision, we must be creative, intentional and strategic.** Many say that New Orleans is one of the most “planned” cities in America and community members have contributed those strategies—including the *Housing for All Plan*. We must balance the support of developers with the needs of community. With a collaborative approach to addressing these challenges, we could make significant progress towards our goals.



6.1 | 25% Complete

Reduce blight and vacancy by working with community groups to track conditions.

STATUS: HousingNOLA is currently watching Mayor Helena Moreno's Adjudicated Property Task Force which is working with the Office of Community Development, the Law Department, and the New Orleans Redevelopment Authority.

6.2 | 100% Complete

Reduce blight and vacancy by exploring programs to put blighted and vacant properties into the hands of private owners and reduce displacement of long-term homeowners from properties being sold at tax sales (i.e. adjudicated properties).

STATUS: Annually NORA has an auction where they sell vacant property they own. The new owner is required to either build a home on the property or create a green space in a set time period. This improves the quality of life for the neighborhood residents.

6.3 | 25% Complete

Support the implementation of the Strategic Mobility Plan and the Workforce Housing Strategy that includes the Equitable Transit Oriented Development and the New Orleans Regional Transit Authority's 20 Year Mobility Plan.

STATUS: HousingNOLA continues to support this implementation and look forward to the next 5-year update.

6.4 | 25% Complete

Support efforts to create a living wage in New Orleans and across Louisiana.

STATUS: ROHLA Chapters connect with residents to educate around the need for a statewide living wage both in New Orleans and Louisiana. HousingLOUISIANA shares the 2026 Out of Reach Report and GAP Report from the National Low Income Housing Coalition, stating a Louisiana worker needs to earn \$21.88 per hour to afford a modest two-bedroom rental without spending more than 30% of income on housing.

 6.5 | 25% Complete

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.

STATUS: HousingNOLA continues to focus on transit-oriented development overlay.

 6.6 | 50% Complete

Support efforts to update and fully implement a Complete Streets policy for New Orleans and the region to create comprehensive walking, biking, and transit networks that integrate with one another and connect residents to job centers, parks, schools, healthy food outlets, churches, and other popular destinations.

STATUS: In 2026, the New Orleans Complete Streets Coalition continued working to strengthen and fully implement the City's Complete Streets policy while expanding coordination around walking, biking, transit, and street-safety improvements. The Coalition developed recommendations for updating the City's Complete Streets CAO policy, including clearer departmental responsibilities, stronger accountability for policy exceptions, improved integration of Complete Streets into development and infrastructure decisions, and greater coordination among City agencies and regional partners. Transit and multimodal coordination also remained a priority. The Coalition tracked RTA service and capital projects, Blue Bikes expansion, New Orleans East transportation planning, the Claiborne corridor study, Better Bus Stops, and the City's Safe Streets for All initiative. The Coalition emphasized the need for these projects to be coordinated with pedestrian and bicycle infrastructure and for community engagement to reflect residents' lived experiences and transportation needs.

 6.7 | 25% Complete

Support efforts to establish a Commercial Corridor Strategy that promotes economic stability and equity while implementing a strategy to prevent displacement due to gentrification.

STATUS: HousingNOLA continues to support the Commercial Corridor Strategy.



6.8 | 25% Complete

Prioritize infill development within Diamond, Amber and Topaz neighborhoods to ensure that **affordable housing developed by non-profit organizations has access to neighborhood amenities.**

STATUS: HousingNOLA continues to support infill development that expands affordable housing opportunities in established neighborhoods with access to transportation, employment, schools, services, and other community amenities. This includes prioritizing opportunities for nonprofit affordable housing developers to build on vacant and underutilized properties in Diamond, Amber, and Topaz neighborhoods, helping strengthen communities while connecting residents to existing neighborhood resources.

6.9 | 25% Complete

Support the implementation of the Strategic Mobility Plan and the Workforce Housing Strategy that includes the Equitable Transit Oriented Development and the New Orleans Regional Transit Authority's 20 Year Mobility Plan.

STATUS: Per the Housing Trust Fund large project dashboard the projects are being completed mainly in the amber neighborhood typology with 682 new units. The NSA Eastbank is the main project located in the Bywater with the conversion of the old Naval Support station to housing units. In addition, the diamond neighborhood typology is adding 157 units. The diamond 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.

6.11 | 25% Complete

HousingNOLA will update its Neighborhood Typologies as necessary with the most current data from sources that were used to identify the typologies. These updates will also use data secured through other HousingNOLA action items.

STATUS: We will continue to partner with local neighbors to update typologies.

Increase advocacy efforts by educating, engaging and activating more citizens around housing issues, including piloting neighborhood housing plans.

STATUS: Community Review Team has been educated about housing issues, need to reach out to community / more citizens to activate, educate, and engage.



GOAL 7**Improving quality of life in
New Orleans neighborhoods****Pillar 2: Close the Racial Wealth Gap**

Advocating for safe, healthy homes for all is at the center of our work at HousingNOLA, but that home exists within our community and the relationships between the home and the neighborhood are integral to the experience of living in a home. HousingNOLA recognizes this and seeks to **promote healthy and inclusive neighborhoods with access to amenities, cultural activities, employment, and educational opportunities.** HousingNOLA supports mixed-income, racially diverse neighborhoods that provide safe and affordable housing for all.

This holistic approach is critical to the implementation of our housing plan that aims to increase equity and access.



 7.1 | 50% Complete

Refine and deploy a support system for Community Development Corporations (CDCs) and emerging developers that includes training, centralized administrative functions and construction management (OTC) to reduce overhead expenses.

STATUS: This year, the small developer's group is presenting modules from the small developer curriculum developed by the Thomas Consulting group. Three of the five modules have been presented as of July, with the fourth being presented in August and the fifth and last one in September. The curriculum covers topics to prepare emerging developers for success in creating affordable housing units. The topics include: affordable housing for small developers, site selection and project feasibility, zoning and land use essentials, risk management for small developers and funding sources for affordable housing. We have not only presented the material but also have had speakers and panel discussions connecting the information with real world examples. We have had an average of 14 people attend each meeting with half in person and the other half online.

 7.2 | 50% Complete

Refine and deploy a support system for Community Development Corporations (CDCs) and emerging developers that includes training, centralized administrative functions and construction management (OTC) to reduce overhead expenses.

STATUS: The Own the Crescent program is currently working with a nonprofit organization who has received a grant in the form of a takeout from the Louisiana Housing Corporation. We continue to monitor the progress of the project with our construction manager.

In addition to the grant money from the LHC, we are monitoring the New Orleans Housing Trust Fund dollars and how it is being distributed to the residents.

 7.3 | 50% Complete

HousingNOLA will increase community members, specifically Community Review Team members, awareness of and participation in public planning processes like the HANO Agency Plan, city and state Annual Action Plans, city budget plans, the update of New Orleans' Master Plan, and crafting a housing justice narrative.

STATUS: The Community Review Team has been made aware of public planning processes and is working towards developing a housing justice narrative. Many Community Review Team members are also attending public meetings and speaking out to stay involved and promote positive change in the city.



7.4 | 50% Complete

Increase the participation of residents of subsidized housing in statewide housing advocacy, planning and legislative efforts, and initiatives like expanding regional housing alliances and launching a housing plan process.

STATUS: HousingLOUISIANA partnered with ROLA chapters to build resident leadership and ensure that people with lived experience of housing insecurity and subsidized housing had a meaningful role in statewide advocacy and policy development. Residents participated in legislative advocacy, housing planning, and regional alliance-building efforts, helping inform priorities and initiatives at both the state and local levels.

7.5 | 25% Complete

Engage in US Census Bureau in order to help plan the 2030 Census methodology to ensure rigorous standards for housing data.

STATUS: HousingNOLA will continue to follow census updates for when it begins planning the 2030 Census methodology.

7.6 | 50% Complete

The Louisiana Legislature should propose a study resolution to research the use of CDBG funds for affordable housing development in parts of the state that are not participating jurisdictions as the State of Louisiana, currently, does not use any of its Community Development Block Grant funding for housing programs.

STATUS: HousingLOUISIANA Public Policy researched and reported CDBG funding through the regions. HousingLOUISIANA requested funding information from the last 5 years to include CDBG, HOME, ESG awards and expenditures, and future spending assignments.



State of Housing Highlights

Trend 1: Displacement of Low-Income Households Due to Rising Costs and Disasters

Property Taxes Are Increasing Displacement Pressure

- ▶ Senior and disabled homeowners eligible for the Special Assessment Level have not always received reductions in their assessments when property values decline.
- ▶ HousingNOLA and GNOHA are challenging the application of the assessment “freeze” and advocating for eligible homeowners to receive the full tax protections intended under state law.
- ▶ Rising property taxes, insurance costs, and disaster risks continue to make it more difficult for long-term and lower-income homeowners to remain in their homes.

Trend 2: Rising Housing Costs Are Burdening New Orleans Residents

Renters and Homeowners Remain Cost Burdened

- ▶ According to 2024 Census data analyzed for the Housing for All report, approximately 60% of New Orleans renters and 35% of homeowners are cost burdened.
- ▶ Housing affordability extends beyond rent and mortgage payments. Utilities, insurance, taxes, and resilience costs increasingly affect whether households can afford to remain housed.

Energy Costs Add to the Affordability Challenge

- ▶ The **HOMEststrong**: Lower Bills, Stronger Homes pilot launched in September 2026 to measure potential reductions in household electricity use through the Solar Saver device.
- ▶ The initiative connects energy efficiency directly to housing affordability by exploring ways to lower recurring household utility costs.

Resilience Investments Can Reduce Household Costs

- ▶ **Fortify NOLA**, administered by NORA, launched in July to help eligible homeowners with Louisiana Fortify Homes Program awards close funding gaps needed to complete FORTIFIED roofs.
- ▶ **FORTIFIED improvements** can strengthen homes against severe weather while helping homeowners access available insurance discounts.

Trend 3: Homeownership Is Out of Reach

New Homeownership Opportunities Are Needed

- ▶ Rising home prices, interest rates, insurance, property taxes, and other ownership costs continue to create barriers for New Orleans households seeking to purchase homes.
- ▶ Housing Trust Fund investments are creating new opportunities to expand affordable homeownership.

New Programs Are Expanding Affordable Homeownership

- ▶ **NORA's HERO Homeownership Construction Subsidy Program** will support the production of affordable, resilient homeownership opportunities.
- ▶ **The New Orleans Housing Investment Program (NOHIP)** is also creating permanently affordable homeownership opportunities, helping preserve affordability and support long-term wealth building.

Trend 4: High Vacancy Rates Signal a Need for Preservation and Prevention

Existing Housing Must Be Preserved and Returned to Use

- ▶ New Orleans' high vacancy rate demonstrates that increasing housing supply is not solely about new construction. Existing vacant and deteriorating properties also represent opportunities for rehabilitation and preservation.
- ▶ Housing Trust Fund investments in small rental rehabilitation and other preservation strategies can help return existing properties to productive use while expanding affordable housing opportunities.

Housing Instability Requires Earlier Intervention

- ▶ HousingNOLA's Rental Committee and Section 8 Working Group continue examining barriers experienced by voucher holders and housing providers, including challenges with housing searches, landlord participation, and successful lease-ups.
- ▶ Greater outreach is also needed to ensure Opportunity Youth understand and can access available voucher and housing resources, particularly because housing instability can contribute to disconnection from education, employment, and other opportunities.

Results of HousingNOLA's 2026 Housing and Policy Analysis

- ▶ **Housing costs remain unsustainable** for many households, with 60% of renters and 35% of homeowners experiencing cost burden.
- ▶ **The cost of housing extends beyond rent and mortgages**, with insurance, utilities, taxes, and resilience costs increasingly determining whether residents can remain housed.
- ▶ **Homeownership remains difficult to attain and sustain**, requiring both new affordable homeownership opportunities and stronger protections for existing homeowners.
- ▶ **Preservation and prevention are increasingly important**, requiring New Orleans to address vacant housing, strengthen voucher access, rehabilitate existing properties, and intervene before housing instability becomes displacement or homelessness.

The 4 Pillars



Eliminate Cost Burden: Over 58,000 households in New Orleans are paying too much for their homes today or are “cost burdened.” A household is cost burdened when they must pay over 30% of their income in housing costs, including costs like rent or mortgage payments; utility bills; and home insurance. This high cost for housing leaves too little left over for critical expenses like food, transportation, education, and health care.



Close the Racial Wealth Gap: A Brookings Institution study in 2020 found that the median wealth of a White family in the U.S. (\$171,000) is approximately ten times that of a Black family (\$17,150). Homeownership and property ownership are extremely important mechanisms for building wealth in the U.S., and they contribute to “generational wealth” -- wealth that can be passed down to the next generation of heirs. However, homeownership and property ownership can be difficult to access for residents with lower incomes, and New Orleans has profound income gaps that run along racial lines. The median White, non-Hispanic household in New Orleans earned \$81,668 per year in New Orleans in 2019, according to the American Community Survey. The median Black household earned \$29,522 per year, and the median Hispanic household earned \$43,929 per year.⁴ Closing the racial wealth gap will require solutions that help lower-income households of color to purchase homes and to maintain ownership of homes and properties they already have. It will also require action on policy solutions such as living wages that can increase incomes of residents who currently hold low-wage jobs.



Ensure a More Resilient Housing Stock and System: Disasters have strained New Orleans’ people and housing to their limit, again and again. We cannot continue to rely on our people to be “resilient” in the face of disruptive events that damage their lives — we need resilient systems that support our people. Long-lasting power outages experienced during Hurricane Ida, regular street flooding, strains on households’ incomes due to COVID, and lasting impacts of Hurricane Katrina on housing affordability are among the challenges that our city must address to create more resilient housing. These strains combine with the natural needs for rehabilitation of aging housing that occur in any city, but that are particularly pronounced in a historic, hot, and humid city like New Orleans. The resilience of our housing stock and system will determine quality of life for our residents and the economic competitiveness of our city in the future.



Combat Displacement: There are more than 58,000 commuters who travel into New Orleans for a job and earn less than \$40,000 per year. While these numbers are calculated on an individual rather than a household basis due to the data source, we estimate that this includes approximately 44,000 low-to-moderate income households who may have been displaced from New Orleans by rising costs, or who might prefer to live closer to their jobs in New Orleans if they could afford to do so.

Economic Impact of Housing For All

A central pillar of HousingNOLA's *Housing for All* strategy is the goal of eliminating housing cost burden in New Orleans. A household is considered cost-burdened when it spends more than 30 percent of its income on housing expenses—including rent or mortgage payments, utilities, insurance, and taxes. This benchmark reflects the threshold at which housing costs begin to crowd out essential spending on health care, food, transportation, and education.

In New Orleans today, 40,780 renter households and 29,268 homeowner households experience housing cost burden. HousingNOLA's analysis shows that if each of these households paid no more than they could afford, **\$525 million** would be freed each year for local spending. Over 30 years, that equates to **more than \$15.7 billion** reinvested directly into the city's economy.

Reducing cost burden is therefore both an equity imperative and an economic opportunity. It means more financial stability for families and a stronger local economy fueled by residents' purchasing power. Achieving this goal requires coordinated action as shown in our Housing for All Investment Strategy and Action Plans. We must take policy action as well as directly invest in affordable housing across the City to reach this goal.



The Golden Pearl Neighborhood Typology: A Framework for Equitable Neighborhood Growth

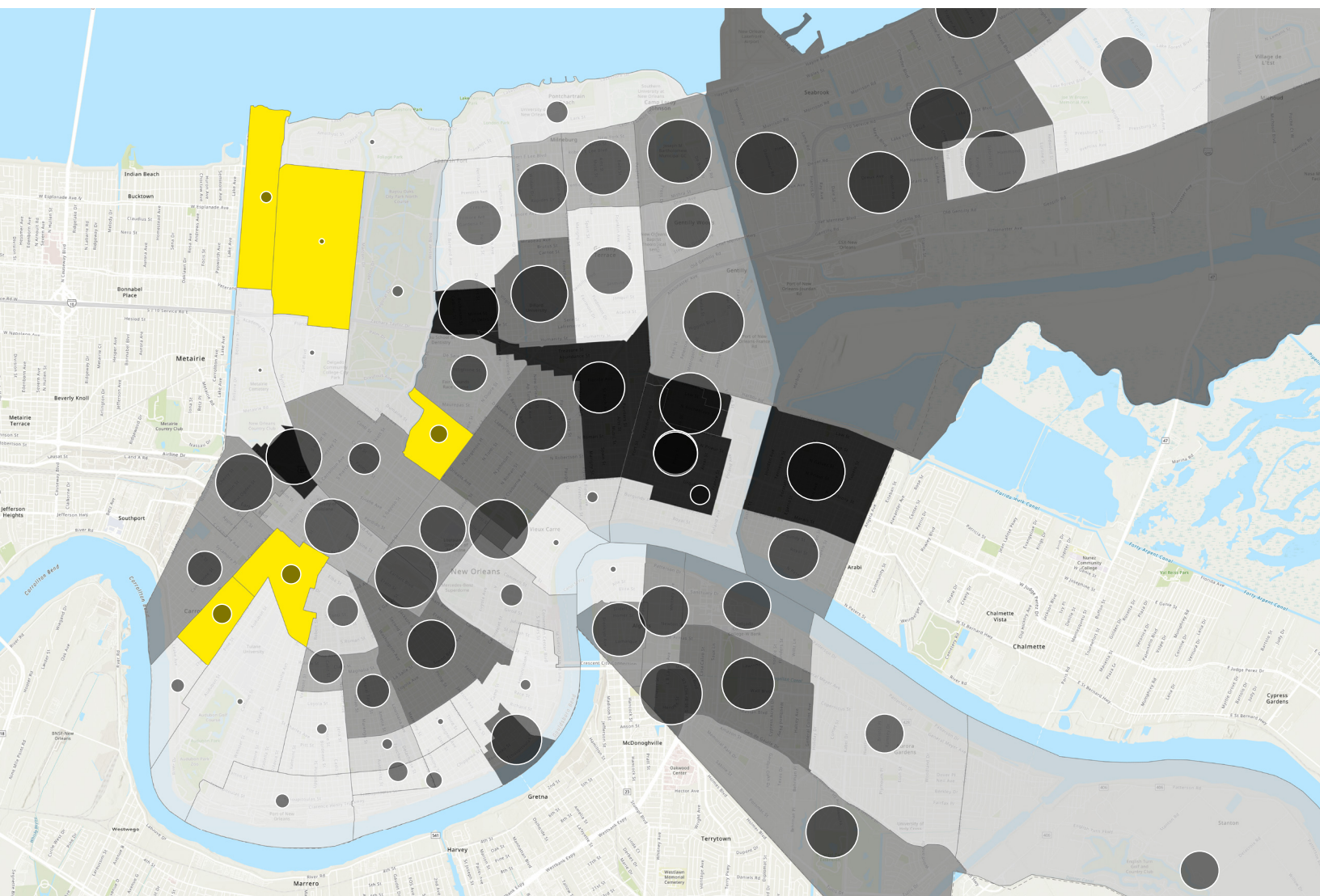
HousingNOLA's **Golden Pearl neighborhood typology** is a data-driven framework designed to help New Orleans neighborhoods achieve equitable, sustainable growth. The Golden Pearl framework establishes **clear, measurable standards** for neighborhood performance across six interconnected dimensions: **Economic Opportunity, Housing, Mobility, Health, Environment, and Quality of Life**. These six topic areas reflect HousingNOLA's holistic view of what makes a neighborhood thrive—combining factors that influence affordability and stability with those that shape residents' day-to-day experience.

For each category, HousingNOLA is developing **quantitative indicators** that will define what success looks like and measure how close or far each neighborhood falls from the ideal. Economic Opportunity, for example, could be measured through employment rates, local business activity, and household income growth. Housing indicators may include affordability levels, housing quality, and stability of tenure. Mobility might consider transit access, walkability, and commute times, while Health would draw on data such as chronic disease rates, access to health services, and food security. Environmental measures could examine exposure to flooding or heat, tree canopy coverage, and sustainability infrastructure, while Quality of Life could reflect safety, civic engagement, and access to cultural amenities. HousingNOLA plans to **finalize the key indicators in coordination with our Data Working Group and Community Engagement Working group by early 2026**.

Once these standards are defined, each neighborhood will be assessed against the Golden Pearl benchmarks. The resulting data will provide a **nuanced picture of inequities and opportunities across the city**, identifying where targeted investment, policy reform, or programmatic support is most urgently needed. By naming and measuring disparities, the typology creates a shared language for decision-makers, community organizations, and residents to discuss priorities and track progress over time.

HousingNOLA's ultimate goal is to use the Golden Pearl typology as a **tool for advocacy and accountability**. The data will help guide investments by public agencies, philanthropic partners, and developers toward the areas of greatest need and opportunity. It will also equip neighborhood leaders with evidence to support their priorities—whether that means new affordable housing, small business support, or improved transportation connections.

Over time, as data is updated and neighborhoods evolve, the Golden Pearl typology will help track whether New Orleans is moving closer to its vision of **equitable neighborhoods where every resident can prosper**. By blending rigorous analysis with community partnership, HousingNOLA is creating a model for data-informed advocacy that ensures all neighborhoods—no matter their starting point—have a clear, achievable path toward shared prosperity.



**Least
Vulnerable**



**Most
Vulnerable**



**Size of circle in proportion to number of black residents
in each neighborhood**

The shades in the map indicate comparative socioeconomic vulnerability, where gold areas are least vulnerable and black neighborhoods most vulnerable. We've mapped it so that you can visually interpret the disparity in vulnerability by neighborhood, where Gold neighborhoods are the least vulnerable and where vulnerability increases as shades of grey darken, all in reference to the city median. **Through this lens we can see that not only are neighborhoods grossly unequal in these terms** but, as shown by the circles indicating the proportion of black residents in each neighborhood, the high concentration of black residents in neighborhoods with high vulnerability indicates gross inequity.

Summary Cost Estimate to Address Four HousingNOLA Pillars

Intervention	Number of households for intervention	Racial equity impacts (est. HHs of color served)	Average cost of intervention	Total cost
Category 1: Rehab of Homes for Sustainability, Energy Efficiency, and Solar				
Weatherization, rehab, and solar/battery for single-family ownership units with rehab	18,022	14,049	\$72,500	\$1,306,602,793
Weatherization, rehab, and solar/battery for single-family rental units with rehab	11,753	9,815	\$72,500	\$852,118,297
Weatherization, rehab, and solar/battery for multi-family ownership units with rehab	2,407	2,010	\$37,950	\$91,337,7761
Weatherization, rehab, and solar/battery for multi-family rental units with rehab	19,735	16,479	\$37,950	\$748,927,470
Subtotal solar/battery/weatherization only	51,917	43,353		\$2,998,986,335
Vacancy reduction through substantial rehab of dilapidated units	3,340	2,667	\$250,000	\$835,000,000
Subtotal	55,257	46,020		\$3,833,986,335
Category 2: Preservation and Acquisition-Rehab				
Preservation of expiring SRPP (small landlord) affordable units	638	509	\$26,550	\$16,938,900
Preservation of expiring LIHTC units	8,933	7,391	\$345,000	\$3,081,885,000
Acquisition-rehab of larger market-rate buildings	2,972	2,459	\$520,000	\$1,545,294,400
Subtotal	12,543	10,359		\$4,644,118,300
Category 3: New Construction of Affordable Homes				
New multifamily construction of energy-efficient affordable units	21,901	17,487	\$466,000	\$10,205,804,580
Single-family construction of energy-efficient affordable units	13,651	10,900	\$471,000	\$6,429,828,002
Subtotal	33,578	28,387		\$16,635,632,582
Category 4: Direct Financial Assistance to Households				
Provide housing choice vouchers or other direct rental assistance to low-income renters that eliminates cost burden	30,710	25,409	\$158,902	\$4,879,880,420
Provide ongoing supportive services to prevent homelessness	4,038	3,420	\$12,800	\$51,686,400
Household component of new homeownership assistance: Soft second mortgages, DPCC, and housing counseling assistance	31,497	25,149	\$77,500	\$2,441,007,285
Subtotal	76,550	62,504		\$7,372,574,105
Total Cost				\$32,486,311,323

Housing Trust Fund Investment Dashboard

2026 Housing Trust Fund allocations administered by NORA and FNO

Program Area	Amount	Est. Subsidy/ Unit	Homeownership/ Rental	Est. Units	Admin
New Construction	\$6,047,415	\$62.5K-\$125K	27/26-53	80	NORA/FNO
Fortified Roofs	\$4,680,434	\$5K/\$25K	247/40	287	NORA/FNO
Rehabs	\$2,867,901	\$15K-\$50K	57-191	57-191	FNO
Total Investment	\$13,595,750			558	

Program	Amount	Est. Subsidy/ Unit	Est. Units	Admin
Homeownership Construction Subsidies (additional \$635,375 proposed 5/20/2026)	\$2,690,066	\$100K	27	NORA
Owner Occupied Roof Rehab	\$3,054,691	\$25K	122	NORA
Fortify NOLA (proposed 5/20/2026)	\$625,743	\$5K	125	NORA
Flexible Fortified Roof	\$1,000,000	\$25K	40	FNO
Homeownership Subtotal	\$7,370,500		314	

Rental Supply Expansion Allocations

Program	Amount	Est. Subsidy/ Unit	Est. Units	Admin
Small Multifamily Construction Subsidy	\$3,357,349	\$62,500- \$125,000	26-53	FNO

Rental Preservation Allocations

Program	Amount	Est. Subsidy/ Unit	Est. Units	Admin
Small Rental Rehab	\$2,867,901	\$15,000-\$50,000	57-191	NORA

Est. units shown as ranges depend on subsidy per unit. Top-table totals equal the sum of the allocation tables below.

Summary and Total Costs

				2026 Funding Status		
Category and Subcategory	# of Households for Intervention	Racial Equity Impacts	Total Cost	TDC of Project Pipeline Investments	Funding Secured for Project Pipeline Investments	Funding Gap for Project Pipeline Investments
 CATEGORY 1: Rehab of Homes for Sustainability, Energy Efficiency, and Solar	55,257	46,020	\$3,833,986,335	\$132,258,649	\$119,242,149	\$13,016,500
 CATEGORY 2: Preservation and Acquisition-Rehab	12,543	10,359	\$4,644,118,300	\$234,940,000	\$204,440,000	\$30,500,000
 CATEGORY 3: New Construction	35,552	28,387	\$16,635,632,582	\$207,611,495	\$159,515,835	\$48,095,660
 CATEGORY 4: Direct Financial Assistance to Households	76,550	62,504	\$7,372,574,105	\$4,980,000	\$4,980,000	\$0
TOTAL COST				2026 TDC Total	2026 Funding Secured	2026 Funding Gap
32,486,311,323				579,790,144	\$488,177,984	\$91,612,160

Housing Snapshot

	2017	2018	2019	2020	2021	2022	2023	2024
Population	393,292	391,006	390,144	N/A	376,971	369,749	364,136	362,701
Median Home Value (owner occ)	\$227,800	\$242,900	\$242,900	N/A	\$279,100	\$302,700	\$306,400	\$305,100
Median Rent	\$962	\$993	\$1,010	N/A	\$1,082	\$1,151	\$1,203	\$1,310
Median Household Income	\$36,999	\$38,423	\$45,615	N/A	\$46,942	\$51,116	\$55,580	\$58,821
Renters with Cost Burden	64%	63%	57.0%	N/A	63%	61.9%	59%	60%
Homeowners with Cost Burden	32%	34%	29.0%	N/A	30%	29.9%	36%	36%

2024 is the most recent ACS 1-year release and is used for the 2026 report; 2025 estimates have not been released. 2020 not published by the Census Bureau for Orleans Parish due to small sample size.



We are calling on our Mayor and City Council to **#PutHousingFirst**

New Orleans is at a critical moment. Renters and homeowners continue to struggle with the combined costs of housing, insurance, utilities, taxes, and resilience. At the same time, decisions being made now will determine whether public resources protect residents from displacement or make it even harder for them to remain safely housed. The 2025 Report Card called for the City budget to reflect the mandate voters gave their leaders when they dedicated 2% of General Fund revenue to affordable housing. That responsibility is even greater today.

PROTECT THE HOUSING TRUST FUND

New Orleans voters created a dedicated Housing Trust Fund because affordable housing required a reliable local investment that could not continually be pushed aside by competing budget priorities. Its first-year programs are now supporting affordable homeownership, FORTIFIED roofs, small multifamily development, and preservation. The City's 2026 program budget dedicated approximately \$12.3 million to these purposes.

Now the direction of those investments is changing. The City's FY2027 Housing Trust Fund report has been submitted to the City Council and referred to the Budget Committee. The proposed approach would direct a substantial portion of available affordable housing resources toward a limited number of larger multifamily developments rather than maintaining the distributed investments in homeowners, small landlords, small multifamily properties, and neighborhood-scale development that have been central to the Fund's early implementation.

Large affordable housing developments have legitimate financing needs. But those needs should not be addressed by allowing dedicated Housing Trust Fund resources to become a substitute for other City housing commitments or a recurring solution to broader budget gaps.

The Mayor and City Council must protect the Housing Trust Fund's dedicated purpose, preserve meaningful investments in small-scale and community-rooted affordable housing, and ensure that the Fund supplements rather than replaces other City commitments to affordable housing

FIX THE SENIOR AND DISABLED HOMEOWNER TAX OVERCHARGE

More than 17,000 Orleans Parish households receive the Special Assessment Level intended to protect qualifying senior and disabled homeowners from escalating property assessments. Yet when property values decline, affected homeowners have continued to be taxed at their previously frozen value rather than receiving the benefit of the lower current assessment. HousingNOLA's analysis estimates that thousands of households have been affected.

This is not simply a tax issue. For seniors, people with disabilities, and longtime homeowners living on fixed incomes, unnecessary increases in housing costs can become a displacement issue.

The Mayor and City Council must use every available authority to protect affected homeowners, provide clear notice and meaningful opportunities for review, and support a permanent solution that ensures the Special Assessment Level operates as a ceiling rather than preventing homeowners from benefiting when their property values decline.

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DO NOT CUT HOUSING WHILE CRIMINALIZING HOMELESSNESS

The stakes extend beyond the Housing Trust Fund. Louisiana's Act 788, effective June 9, 2026, created new homelessness-court provisions and made unauthorized camping on public property punishable by a fine of up to \$500, imprisonment for up to six months, or both.

At the same time, New Orleans is confronting a significant 2027 budget shortfall, with the Mayor's proposed budget expected to include at least \$77 million in reductions. As those choices are made, housing and homelessness resources should not be treated as expendable.

A city cannot address housing instability primarily after people lose their homes. Prevention, rental assistance, supportive housing, affordable housing production, voucher access, and homelessness services are the tools that help keep residents housed and move people from homelessness into permanent housing.

The Mayor and City Council should protect housing and homelessness funding in the 2027 budget and reject reductions that would weaken the very programs needed to prevent displacement and homelessness.

OUR 2027 BUDGET MUST #PUTHOUSINGFIRST

We are calling on the Mayor and City Council to:

- ▶ Fix the Special Assessment Level problem and protect senior and disabled homeowners from being overcharged.
- ▶ Protect housing and homelessness funding at a time when state policy has increased criminal penalties associated with sleeping on public property.
- ▶ Invest in prevention, because keeping people housed is essential to reducing displacement and homelessness.
- ▶ Protect the Housing Trust Fund and preserve its role as a dedicated source of funding for affordable housing, including neighborhood-scale homeownership, rental production, preservation, and resilience.
- ▶ Do not use the Housing Trust Fund as a recurring budget bailout or as a replacement for other City affordable housing commitments.

New Orleans voters have already said what they expect from their government. They dedicated public dollars to affordable housing because housing is essential infrastructure. The 2027 budget must honor that mandate, protect residents who are at risk of displacement, and ensure that public housing dollars are used to put the people of New Orleans first.



Looking Forward

The Housing Trust Fund should be a beacon of community will—not another broken promise. New Orleans voters gave their leaders an unmistakable mandate when they dedicated 2% of annual General Fund revenue to affordable housing. That vote was a breathtaking act of political will. Delays, shifting priorities, and weak execution have prevented the Fund from matching that mandate with the urgency, transparency, and discipline our people deserve.

Our first responsibility is to protect what voters created. The Housing Trust Fund is a dedicated source of affordable-housing investment. It cannot become a substitute for other City commitments or a recurring solution to broader budget problems. It must reach homeowners, small landlords, community-based developers, small multifamily properties, and neighborhoods where preservation, rehabilitation, resilience, and new production can prevent displacement and create lasting affordability.

Housing justice is the foundation of economic justice. When residents are not forced to surrender most of their income simply to remain housed, they can spend on food, health care, transportation, education, local businesses, and their own futures. Housing for All puts numbers behind that truth: eliminating cost burden would return an estimated \$525 million to local spending every year—more than \$15.7 billion over 30 years. Investing in New Orleanians is not charity. It is true innovation: aligning public policy, public dollars, private capital, community knowledge, and measurable accountability to unleash the strength already here.

That is why potential is not enough. Approximately \$13.6 million in 2026 Housing Trust Fund allocations could assist as many as 558 homes or households. But New Orleans cannot celebrate planned investments while losing 207 housing opportunities, creating no new vouchers, and leaving 5,583 households on the waiting list. Every public dollar must have a timeline, a measurable outcome, transparent reporting, equitable geographic distribution, enforceable affordability, and a clear benefit for the people of this city.

The next phase of Housing for All must invest and protect at the same time. We must correct the property-tax overcharges affecting more than 2,600 senior and disabled homeowners. We must preserve affordable rentals before restrictions expire, bring vacant and adjudicated properties back into use, create real pathways to homeownership, make vouchers work, and invest in FORTIFIED roofs, weatherization, energy efficiency, and other improvements that reduce the total cost of staying housed.

As we look ahead to next year's statewide elections, Louisiana's insurance crisis cannot remain a talking point. Families are paying some of the highest premiums in the country, too many homeowners are one storm away from losing coverage, and the pace of reform simply does not match the scale of the challenge. The solutions are not a mystery. We know what needs to be done to strengthen homes, lower risk, stabilize vulnerable households, and bring real relief to consumers. What has been missing is the political will to move with the urgency this moment demands. Voters should expect more than promises. They should expect results. Over the coming year, our Statewide Insurance Task Force will continue pushing legislators and the Insurance Commissioner to make meaningful progress, take measurable action, and put Louisiana families ahead of special interests. Our homes, our communities, and our state's future depend on it.

Climate Ready Homes must be the priority. A home is not affordable if the utility bill is crushing the family budget, if the roof cannot withstand the next storm, or if the people inside are left without safe power during dangerous heat. Through HOMEstrong: Lower Bills, Stronger Homes, HousingNOLA is working with United Way of Southeast Louisiana and ReClaim Energy to help 200 eligible families begin that path in the 2027 report-card year. The first phase will provide Solar Saver technology, professional installation and commissioning, and a standard HVAC tune-up at no cost to participating homeowners. Two hundred homes are a meaningful beginning—and a model we must measure, improve, and scale—but they are not the finish line.

The Neighborhood Power Plan is another important start. New Orleans has committed \$30 million from the Entergy settlement over Grand Gulf Nuclear Station costs and reliability failures to a three-year distributed-energy program. The plan is expected to connect backup batteries with solar panels at about 1,500 homes and 150 to 250 community institutions, including churches, clinics, and neighborhood centers. That investment can reduce outages and costs, reinforce community resilience hubs, and provide safer backup power during storms and extreme heat. But a Climate Ready New Orleans cannot be built through isolated pilots or by serving only those easiest to reach. These investments must first protect our most vulnerable and valuable resource: the people of New Orleans—especially seniors, people with disabilities, low-income households, renters, and families already carrying the greatest housing and energy burdens.

Twenty-one years after Hurricane Katrina, most New Orleanians have faced housing insecurity in one form or another: displacement, unaffordable rent, damaged homes, predatory rebuilding, rising insurance, utility burden, tangled title, or the loss of family and neighbors. If we do not break that cycle, this city will not survive the next 50 years. Climate readiness is not a luxury, an environmental slogan, or a technology project. It is how we keep people housed, keep schools open, preserve neighborhoods and culture, and ensure that the next disaster does not become another engine of displacement.

We must also reject the cynical effort to criminalize people experiencing homelessness. Homelessness is the worst outcome of a failing housing system—not a test of character for an individual or family. Fines, jail, and displacement do not create a home, resolve a disability, replace lost income, or make rent affordable. They push people farther from stability while draining resources from prevention, rental assistance, supportive housing, and services that work. We cannot allow criminalization to empty our city, weaken our schools, separate families from their communities, and then call that public safety. It makes New Orleans smaller, weaker, and less secure.

Seven failing grades under our previous 10-year plan, and now an F on the first Housing for All Report Card, shows that we are still failing people experiencing homelessness, families on waiting lists, cost-burdened renters, vulnerable homeowners, and one another. But those grades are not destiny. The math undergirding Housing for All proves that we can end housing insecurity here through coordinated investments in rehabilitation, preservation, new affordable homes, rental assistance, homeownership, resilience, and services that prevent homelessness. The need is large because the failure has accumulated for years. The return is larger: stronger families, fuller schools, healthier neighborhoods, a more stable workforce, and billions of dollars recirculating through our local economy.



We must stop treating housing instability as inevitable. Prevention must begin before a missed payment becomes an eviction, before deferred maintenance makes a home uninhabitable, and before a resident is forced from the neighborhood that holds their family, culture, and history. Housing is essential infrastructure. Our budgets, policies, and performance measures must finally reflect that fact.

The people of New Orleans have already supplied the vision and the political will. What we need now is execution. HousingNOLA will continue to measure results, name failures, recognize progress, and organize residents and partners around the work ahead. Another F cannot become our normal. By the next report card, we must be able to point not merely to money pledged or programs announced, but to homes preserved, roofs fortified, energy bills reduced, backup power installed, families protected, vacant properties restored, people moved from homelessness into permanent housing, and affordable housing opportunities created. That is how we honor the voters' mandate. That is how we build economic justice. That is how we put the people of New Orleans first.

#PUTHOUSINGFIRST Triad Team Members

HousingNOLA

Executive Committee

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Neighborhood Development Foundation

Brenda Breaux,
New Orleans Redevelopment Authority

Flozell Daniels, *Mary Reynolds Babcock Foundation*

HousingNOLA

Community Review Team

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Acquanette M. Bornes

Trevon Cole

Janet Tobias

Lorraine Washington

HousingNOLA Staff

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Daisy LaGrue

Maresa Young

Tiffany Pounds

Osarumwense Adun

Charles Nicholson

Taya Coleman

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Greater New Orleans

Housing Alliance Staff

Brandon Hawkins

Carlos Lagos

Taylor Williams

Trent Myers

Toni Charles

Andrew Carnakie-Baker

Kellie Brown

Nicholas Favret

Greater New Orleans Housing Alliance

Board of Governors

Andreanecia M. Morris, *HousingNOLA/CD Capital*

Nicole Barnes,
Jericho Road Episcopal Housing Initiative

Fred J. Johnson,
Neighborhood Development Foundation

Angela O'Byrne, *Perez, APC*

Vanessa Levine,
Renaissance Neighborhood Development Corporation

HousingLOUISIANA Staff

Jennifer Baker

Lucas Diaz

Amina Kirk

Varsha Wright

Abria Scott

Laurasia Freeman

Ahmaad Lott

Miles Jordan

Tuesday Barnes

Kattera Billy

Catherine Dragone

Shea O'Scannlain

TaLysha Gutter

Pamela McKay

HousingLOUISIANA

Board of Directors

Andreanecia M. Morris, *GNOHA*

Kentrell Jones, *Northshore Housing Alliance*

Melinda Taylor, *Acadiana Housing Alliance*

Angela O'Byrne, *Chair Emeritus*



#PutHousingFirst Partners

AARP, Inc.
Abundant Life Tabernacle
Advocacy Center Louisiana
Alembic Community Development
Alexandra Miller Consulting
Alliance for Affordable Energy
American Institute of Architects -
New Orleans
APEX
Asakura Robinson
Ashé Cultural Arts Center
ASI Federal Credit Union
Audubon Institute

Bastion: Community of Resilience
Behavioral Health Council
(City of New Orleans)
Best Babies Zone
Bike Easy
Black Cat Studios Design
Black Freedom Collective (BFC)
Black Men of Labor
Blights OUT
Broad Community Connections
Broadmoor Improvement Association (BIA)
Brotherhood Inc.
Bunny Friend Neighborhood
Association, Inc.
Bureau of Government Research (BGR)
Business Council
Business Council of New Orleans

Cafe Reconcile
Capacity Building Surveys Committee
Capital One Bank
CASA New Orleans
Catholic Charities Archdiocese
of New Orleans (CCANO)
CBC & Associates, LLC
Census Bureau
Center for Community Progress (CCP)
Center for Development and Learning
Center for Planning Excellence (CPEX)
Center for Restorative Approaches (CRA)
Central Circle
Central City Renaissance Alliance
Citizens for a Better HANO
City Councilmember Oliver Thomas (District E)
City Councilmember JP Morrell
(Councilmember-at-Large)
City Councilmember Helena Moreno
(Councilmember-at-Large)
City Councilmember Eugene Green (District D)
City Councilmember Lesli Harris (District B)
City Councilmember Joseph Giarrusso
(District A)
City of New Orleans Office of Housing Policy
and Community Development

Citywide Tenants Association
Committee for a Better New Orleans (CBNO)
Community Development Capital
(CD Capital)
Contractors Alliance/Construction Manager
Covenant House
Crescent Care
Crescent City Community Land Trust (CCCLT)

Delachaise Neighborhood Association
Dillard University
Disability Rights LA
District Attorney Jason Williams
Domain Companies
Downtown Development District

East New Orleans Neighborhood
Advisory Commission (ENONAC)
Energy Future New Orleans
Energy Wise New Orleans
Enterprise Community Partners
Exodus House

Faubourg Lafitte Tenants' Association
Faubourg Marigny
Neighborhood Association
Faubourg St. Roch
Improvement Association
Federal Deposit Insurance
Corporation (FDIC)
Federal Reserve of Atlanta
Felicity Redevelopment
FFC Capital
Fidelity Bank
Finance New Orleans (FANO)
First 72+
First NBC Bank
Firstline Schools
Fischer Senior Community Center
Foundation for Louisiana (FFL)
Friends of Lafitte Greenway

GCR & Associates, Inc.
Geaux Home NOLA
Global Green
Goodwill Industries of Southeastern Louisiana
Good Work Network
Grady Consulting & Associates
Greater New Orleans Foundation (GNOF)
Greater New Orleans Hotel & Lodging
Association
Greater New Orleans Housing Alliance
(GNOHA)
Greater New Orleans, Inc.
Greater St. Stephens
Green Coast Enterprises (GCE)
Gulf Coast Bank and Trust

Gulf Coast Center for Law & Policy
Gulf Coast Housing Partnership
Guste Homes Resident Management
Corporation (GHRMC)

Habitat For Humanity
Hancock Whitney Bank
Harmony NOLA
Harrah's Casino New Orleans
Healing Minds NOLA
Historic Faubourg Tremé Association
Hoffman Triangle Neighborhood Association
Hollygrove Neighborhood Association
Holy Cross Neighborhood Association
Home by Hand
Home is Here
Hope Credit Union & Enterprise Corporation
Hotel Hope
Housing Authority of New Orleans (HANO)
HousingLOUISIANA
HousingNOLA Executive Committee
HousingNOLA Lenders Roundtable Housing
Investment Table
HousingNOLA Lenders Roundtable
Own the Crescent CDFI Edition
HousingNOLA Lenders Roundtable
Human Relations Commission

Iberia Bank
Industrial Development Board
Institute of Women & Ethnic Studies
Iris Development, LLC

J.P. Morgan Chase
Jane Place Neighborhood Sustainability
Initiative (JPNSI)
Jericho Road Episcopal Housing Initiative
Jerusalem Economic Development
Corporation
Justice and Beyond

Kawana Ripoll
KEX Design and Build

La COR
Landlord Outreach & Survey Committee
Lawyers' Committee for Civil Rights
Under Law
LDG Development
LEAD the Coast
LifeCity
Lift Fund
Louisiana Appleseed
Louisiana Association of Affordable Housing
Providers (LAAHP)
Louisiana Budget Project
Louisiana Center for Children's Rights
Louisiana Department of Health

Louisiana Appleseed	New Orleans Redevelopment Authority (NORA)	The Albert and Tina Small Center for Collaborative Design
Louisiana Association of Affordable Housing Providers (LAAHP)	New Orleans Regional AIDS Planning Council (NORAPC)	The Data Center
Louisiana Budget Project	New Orleans Regional Black Chamber of Commerce	The Ramsey Group
Louisiana Center for Children's Rights	New St Claude Association of Neighbors	The Village
Louisiana Department of Health & Hospitals	New Zion City Preservation Association	The Water Collaborative
Louisiana Fair Housing Action Center	NewCorp, Inc.	Thomas Strategies, LLC
Louisiana Homebuyer Education Collaborative	Next Generation Academy	TMG Consulting
Louisiana Housing Corporation (LHC)	Nolaming Properties, LLC	Together New Orleans
Louisiana Justice Institute (LJI)	Northshore Housing Initiative (NHI)	Total Community Action
Louisiana Language Access Coalition	Northshore Land Trust	Transdev
Louisiana Office of Community Development - Disaster Recovery Unit	Odyssey House Louisiana	TruFund Financial Services
Louisiana Public Health Institute (LPHI)	Office of the Honorable Mayor LaToya Cantrell	Tulane / Canal Neighborhood Development Corporation (TCNDC)
Louisiana Tax Commission	On Path Federal Credit Union (Formerly ASI Federal Credit Union)	Tulane University Center for Public Service
Louisiana Tax Sales Commission	One Voice Louisiana	Tulane University School of Law
Louisiana's Strategic Adaptations for Future Environments (LA SAFE)	Orleans Parish School Board	Tulane University- Sustainable Real Estate Development
Louis Services	Our Voice Nuestra Voz	
Love Your City NOLA		Ujamaa Economic Development Corporation
Lower 9th Ward Homeownership Association	Perez, APC	Unconditional Love Youth Group
Lower 9th Ward Neighborhood Empowerment Association (NENA)	PosiGen, Solar Energy & Energy Efficiency	United Way of Southeast Louisiana
Lower 9th Ward Stakeholders' Coalition	Power Coalition for Equity and Justice	UNITY of Greater New Orleans
Loyola University	Preservation Resource Center of New Orleans	University Medical Center
	Professional Innkeepers' Association (PIANO)	University of Leuven
Mary & Company Real Estate Services	Project Homecoming	University of New Orleans
Mary Queen of Vietnam Community Development Corporation	Prosperity NOW	University of New Orleans Center for Hazards Assessment, Response & Technology (CHART)
Mid-City Neighborhood Organization	Providence Community Housing	University of New Orleans Department of Planning and Urban Studies (PLUS)
Mirabeau Learning Center	Puentes New Orleans	Urban Conservancy
Music and Culture Coalition of New Orleans (MaCCNO)		Urban Focus LLC
	REAL Board	Urban League of Louisiana
Nation Alliance of Community Economic Development Associations (NACEDA)	Rebuilding Together New Orleans (RTNO)	
National Association of Real Estate Brokers (NAREB) - New Orleans	Recovery School District	VAYLA New Orleans
National Community Reinvestment Coalition (NCRC)	Redmellon	VIALINK
National Housing Trust (NHT)	Regional Transit Authority (RTA)	Voice of the Experienced (V.O.T.E.)
National Low-Income Housing Coalition (NLIHC)	Regions Bank	Volunteers of America Greater New Orleans
Natural Resources Defense Council, Inc. (NRDC)	Renaissance Property Group	Voodoo Creative
Neighborhood Development Foundation (NDF)	Representative Walt Leger III	
Neighborhood Partnership Network (NPN)	Restaurant Opportunities Center United	Water Collaboration of Greater New Orleans
NeighborWorks® America	RIDE New Orleans	
Network for Economic Opportunity (NEO)	Road Home Action Network Team	
Network for Energy, Water, and Health in Affordable Buildings (NEWHAB)	Rosa F. Keller Library and Community Center	
New Orleans & Company	Rosedale Subdivision	
New Orleans Area Habitat for Humanity		
New Orleans Business Alliance (NOLABA)	SBP	
New Orleans Chamber of Commerce	Shared Solutions Committee	
New Orleans Children and Youth Planning Board	Soft Second Task Force Committee	
New Orleans City Planning Commission	Southeast Climate Energy Network	
New Orleans Complete Streets Coalition	Southeast Louisiana Legal Services (SLLS)	
New Orleans Metropolitan Association of Realtors (NOMAR)	Southern Poverty Law Center	
New Orleans Musicians' Assistance Foundation (NOMAF)	Southern United Neighborhoods	
	Southern Women with Amazing Purpose (SWWAP)	
	SproutNOLA	
	St. Roch CDC	
	St. Roch Community Church	
	Stand with Dignity	
	Step Up Louisiana	

2025 Housing Trust Fund Advisory Committee Report

Report Overview

According to the ordinance establishing the New Orleans Housing Trust Fund (HTF), the annual report and budget must contain the following four sections:

1. A detailed accounting of all fund revenues and expenditures over the preceding year.
2. Year-long data on the quarterly performance measures for the preceding year.
3. A proposed budget for the upcoming fiscal year, specifying the program funds to be allocated per purpose, as defined in New Orleans City Code, Sec. 70-415.339.
4. An implementation plan for all proposed expenditures, as well as any other information requested by the council.

The HTF will not receive its first allocation until January 2026, therefore items #1 and #2 are not yet applicable and this annual report will focus on items #3 and #4.

Proposed 2026 Budget for Program Funds

The most recent Revenue Estimating Conference on August 27, 2025 included a 2026 General Fund revenue forecast of \$732,510,118. ¹ The City Charter requires 2%, or \$14,650,202, to be set aside for the 2026 HTF. Of that sum, no more than 5%, or \$732,510, is reserved for a rainy day fund and no more than 10%, or \$1,465,020, is reserved to support administration of the fund.

The remaining 85%, or \$12,452,672, are the program funds to be allocated to one of three purposes: creating and preserving affordable homeownership, expanding the supply of affordable rental units, and preserving affordable rental units. The HTF ordinance requires a minimum of 15%, or \$1,867,901, of the program funds be spent on each of those purposes and for the Advisory Committee to submit a proposed budget that allocates the remaining program funds. The following is a detailed budget narrative for the Advisory Committee's proposed allocations and it is accompanied by a budget spreadsheet.

Top Line Allocations

In our first year proposal, the Committee seeks to closely follow the guidelines and recommendations in the HTF ordinance and establish a baseline against which future allocations can be measured. The Committee has also found consensus on a priority for programs that will bring units online quickly and will not siphon the majority of the funds available for one single program or development.

The Committee proposes following the ordinance framework suggesting one-third of the funds be allocated to homeownership opportunities and two-thirds be allocated to rental opportunities.

This allocation also follows the data showing that 61% of severely cost burdened households in New Orleans are renters and that there are twice as many renter households below the poverty line (8,441) than homeowner households below the poverty line (3,579). ²

It should also be noted that more than one-third of the program funds are likely to support homeownership opportunities because the rental supply program that the Advisory Committee is

¹ FINAL_REC Presentation 08-27-2025 v1.5_08.22.2025, slide 25, presented at the Revenue Estimating Conference, August 27, 2025, <https://council.nola.gov/meetings/2025/20250827-revenue-estimating-conference/>.

² American Community Survey 2023, 1 year estimates.

recommending will allow developers to create mixed-tenure buildings with both homeowners and renters.³ The City, through the Office of Community Development (OCD), also consistently allocates a portion of its entitlement dollars from the U.S. Office of Housing and Development (HUD) to support a soft second mortgage program to help lower-income first-time homebuyers and an owner-occupied rehab program to help lower-income homeowners with larger maintenance issues.

Within the rental allocations, the Advisory Committee proposes allocating \$6,350,863, or 51% of the program funds, to rental supply expansion programs and 15%, or \$1,867,901, to rental preservation. This 15% for rental preservation is the minimum amount allowed by the ordinance and the Advisory Committee is making that proposal because of an anticipated \$5M rental preservation program that is expected to be announced by the Office of Community Development in the next month. That will bring the total resources for rental preservation to \$6,867,901, which is generally in line with the amount intended for rental supply expansion.

Because rental preservation of substandard units is such a high need, the Advisory Committee also proposes a contingency plan if the Office of Community Development does not award its funding by the end of the budget year (December 1, 2025). In that scenario, the total rental allocation of \$8,218,764 should be split evenly between rental supply expansion and rental preservation, resulting in \$2,241,481 being shifted from rental supply expansion to rental preservation so that each purpose receives \$4,109,382.

Top Line Allocations

	Required	Discretionary	Total	Share
Homeownership	\$1.9M	\$2.2M	\$4.1M	33%
Rental Supply Expansion	\$1.9M	\$4.5M	\$6.4M	51%
Rental Preservation	\$1.9M	\$0M	\$1.9M	15%

Top Line Allocations, Contingency Plan

	Required	Discretionary	Total	Share
Homeownership	\$1.9M	\$2.2M	\$4.1M	33%
Rental Supply Expansion	\$1.9M	\$2.2M	\$4.1M	33%
Rental Preservation	\$1.9M	\$2.2M	\$4.1M	33%

Homeownership Allocations

The Advisory Committee proposes splitting the \$4,109,382 allocated for homeownership programs evenly between construction subsidies for new for-sale affordable homes and an owner-occupied roof rehab program to assist lower-income homeowners with the cost of a fortified roof. Though the funding is evenly split, the subsidy per unit for the roof rehab program is expected to be substantially less, ensuring nearly five times as many roof rehab units as new affordable for-sale homes. After the first year of operation, the Committee will closely assess how quickly units come online in both programs, as well as any obstacles to success, before proposing the next year's allocation.

³ See "Rental Supply Expansion" section of the Proposed Budget for more details.

Homeownership Allocations

	Amount	Share	Est. Subsidy/ Unit	Est. Units
Homeownership Construction Subsidies	\$2,054,691	50%	\$100K	21
Owner Occupied Roof Rehab	\$2,054,691	50%	\$20K	103

Rental Supply Expansion Allocations

The Committee proposes dedicating the entire \$6,350,863 allocated to the Rental Supply Expansion purpose to a program that will offer construction subsidies to developers building or substantially rehabbing Small Multifamily Affordable (SMFA) buildings. Per recent zoning ordinances, SMFA buildings may be built by-right in most residential zones with up to four units as long as one unit is affordable. SMFA buildings may be constructed as one building with up to four units or as two buildings with up to two units in each building.

The Committee also proposes that this SMFA program be flexible enough to allow developers to build SMFA developments that are fully rental or mixed-tenure developments with two affordable for-sale units, each with an affordable rental unit that the new homeowner would own and manage. Because these mixed-tenure developments require far less subsidy per unit, they shouldn't decrease the overall number of rental units, while also creating the opportunity for new homeowners to begin with a built-in income stream.

The Committee's proposal for this funding to be allocated to smaller multifamily developments over larger Low Income Housing Tax Credit (LIHTC) developments stems from three factors:

1. Leaders of our local housing agencies testified before the Committee that the average funding gap needed by larger LIHTC developments is roughly \$12M (in the example of a 100 unit affordable development). That would require nearly the entire fund balance for a single year to serve a single development.
2. The Committee's intention to prioritize programs that will bring units online quickly. The SMFA program's ability to build by-right without a conditional use or zoning change process is especially helpful in this regard.
3. The HTF ordinance's requirement that all programs affirmatively further fair housing. This alludes to the Fair Housing Act's mandate that housing and community development dollars be used in a way that does not perpetuate segregation. SMFA developers will have much better odds of finding available residential lots in higher opportunity neighborhoods than a LIHTC developer, who requires much larger lots zoned for higher intensity uses.

Despite not proposing HTF funding for larger, multifamily developers, the Committee stands strongly in support of these developments and the integral role they play in our affordable housing ecosystem. In particular, the Committee urges the Mayor, CAO, and City Council to honor the commitments they have already made to LIHTC developers who have award letters in hand, and to prioritize those that are nearing their closing dates. It would be an incredible waste of time and resources to let these developments fall through at the last minute after their developers have jumped through dozens of hoops

and met deadlines over the course of years. Failing to honor those award letters may also create legal liability for the City and undermine the trust of any developers or contractors seeking to work with HTF funds, as well as the trust of the public in the HTF process.

Rental Supply Allocations

	Amount	Share	Est. Subsidy/ Unit	Est. Units
Small Multifamily Construction Subsidy	\$6,350,863	100%	All Rental: \$125K Mixed Tenure: \$63K	50-100

Rental Preservation Allocations

The Committee proposes dedicating the entire \$1,867,901 allocation to a small rental rehab program to subsidize small landlords in making repairs to their properties in exchange for holding the units affordable for a certain period of time. As mentioned in the Top Line Allocation section, this funding will be complemented by a \$5M OCD-run program. If OCD does not award this funding by the end of the budget year (December 1, 2025), it will trigger a contingency allocation shifting \$2,241,481 from rental supply expansion to rental preservation.

Again, the Committee opted to prioritize the rehab of smaller buildings rather than larger LIHTC buildings because the subsidies required for LIHTC buildings are so large and smaller rehab projects can produce units much faster.

Rental Preservation Allocations

	Amount	Share	Est. Subsidy/ Unit	Est. Units
Small Rental Rehab	\$1,867,901	100%	\$15K-\$50K	37-125

Implementation Plan

The New Orleans Redevelopment Authority (NORA) and Finance New Orleans (FNO) will act as administrators of the HTF, as per a Cooperative Endeavor Agreement (CEA) between the two agencies and the City of New Orleans. The ordinance allocates up to 10% or \$1,465,020 to support administration of the fund. That amount could potentially cover the salaries of roughly 15 full-time employees at these agencies, which seems far more than is needed to operate four relatively small housing programs. Given the excess, the Committee proposes that the administrators pass through some portion of these funds to the developers and contractors they choose in order to cover their administrative costs as well. This should ensure that the full amount of program funds budgeted for each program will actually serve qualified residents.

During the Committee's 2025 meetings, both agencies also committed to continuing their existing practice of selecting developers and contractors for HTF programs through transparent and objective scoring criteria.

What follows are additional details and instructions for implementing the four proposed housing programs.

Homeownership Construction Subsidies: \$2,054,691

The Committee proposes this program be run by the New Orleans Redevelopment Authority (NORA) in a similar fashion to its existing Orleans Housing Investment Program (OHIP) program. In particular, the Committee expects the program to:

- Offer a roughly \$100K subsidy to a qualified developer to build an affordable, for-sale home, though some portion of the subsidy could also subsidize the income-qualified buyer.
- Require all homes to be built with a fortified roof and other storm resilience upgrades, as per the climate resilience priority in the HTF ordinance.
- Set income limits at 100% of the Area Median Income (AMI).
- Ensure that there are no program stipulations that disadvantage community land trust (CLT) developers, in part because those developers are uniquely positioned to meet the HTF ordinance's priorities for creative and leveraged funding and long-term affordability.
- Ensure the homes remain affordable for at least 10 years, with a priority for longer-term affordability, per the HTF ordinance's priority for longer-term affordability terms.
- Ensure that building on NORA properties is not a requirement for participating developers.
- Offer a priority for developers who can produce units in areas designated as stronger-market neighborhoods by the New Orleans Market Value Analysis, as per the HTF ordinance's requirement that all funds must affirmatively further fair housing.⁴

Owner Occupied Roof Rehab: \$2,054,691

The Committee proposes this program be run by NORA. In particular, the Committee expects the program to:

- Offer a forgivable loan, in the amount of roughly \$20K per roof, to the selected contractor(s), who apply with a list of qualified homeowners and manage the rehab process. Debt should be forgiven when the construction is complete and the contractor can prove certification of the fortified roof.
- Allow the \$20K subsidy to cover other minimal related repairs, in addition to the fortified roof, that may fit under this cap. The program should prioritize homes that are otherwise in good shape, but need a new roof. Low-income homeowners who need more expensive repairs should be referred to OCD's owner-occupied rehab program.
- Target the program at households under 80% AMI, for which it should be fully forgivable, but allow households up to 120% AMI to apply with some repayment required.

⁴ New Orleans Market Value Analysis 2023, The Reinvestment Fund, November 2023, <https://noraworks.org/impact/#mva>.

Small Multifamily Construction Subsidy: \$6,350,863

The Committee proposes this program be run by FNO. In particular, the Committee expects the program to:

- Be open to developers building SMFA developments that are fully rental or mixed-tenure developments with two affordable for-sale units, each with an affordable rental unit that the new homeowner would own and manage.
- Be open to developers utilizing blighted properties or those that need significant rehab to construct these SMFA developments.
- Offer a roughly \$125K/unit subsidy to developers of all-rental developments and a roughly \$63K/unit subsidy to developers of mixed-tenure developments.
- Prioritize developers with a robust stewardship program for the mixed-tenure model to ensure new homeowners have the support to be responsible landlords.
- Require all homes to be built with a fortified roof and other storm resilience upgrades, as per the climate resilience priority in the HTF ordinance.
- Ensure that the majority of rental units are priced at 60% AMI and that none should be priced higher than 80% AMI, and that preference is given to developers who can produce the most units at the lowest AMI, as per the HTF ordinance's priority for lower affordability levels.
- Ensure that all rental units have at least a 30 year term of affordability, with a preference for even longer terms of affordability, as per the HTF ordinance's priority for longer terms of affordability.
- Ensure that any for-sale units are offered to buyers at 100% AMI or below and that the homes remain affordable for at least 10 years, with a priority for longer-term affordability, per the HTF ordinance's priority for longer affordability terms.
- Ensure that no units are used as short-term rentals.
- Ensure that there are no program stipulations that disadvantage community land trust (CLT) developers, in part because those developers are uniquely positioned to meet the HTF ordinance's priorities for creative and leveraged funding and long-term affordability.
- Offer a priority for developers who can produce units in areas designated as stronger-market neighborhoods by the New Orleans Market Value Analysis, as per the HTF ordinance's requirement that all funds must affirmatively further fair housing.
- Require that developers of all-rental developments match national standards of renter protections and those protections are provided in all rental leases (Source of Income non-discrimination, Just Cause eviction protections, Louisiana Housing Corporation's criminal background screening policy,⁵ 30-day eviction notice, etc.).

⁵ "Memo: Fair Housing and Tenant Selection with Regard to Criminal Record Screening" Louisiana Housing Corporation, 7/14/21, <https://www.lhc.la.gov/hubfs/Document%20Libraries/Housing%20Development/Compliance/VerificationsFair%20Housing%20and%20Tenant%20Selection%20with%20Regard%20to%20Criminal%20Record%20Screening%20071421.pdf>.

Small Rental Rehab: \$1,867,901

The Committee proposes this program be run by NORA. In the case that the OCD Small Rental Rehab program is operational, the administrator should pass these funds through to the contractor OCD selects through its notice of funding availability process. In the case that the OCD Small Rental Rehab program is not operational, the Committee expects the administrator to craft a program that:

- Functions similarly to the Owner Occupied Roof Rehab, in that it utilizes contractors who manage the rehab process.
- Serves smaller landlords with four units or less.
- Offers up to \$50K of subsidy per unit with a maximum of \$200K per owner to cover fortified roofs and repairs to HVAC, weatherization, windows, and other issues that will ensure rental units pass Healthy Homes inspections.
- Requires deeper affordability levels and longer terms of affordability for larger subsidy amounts and requires contractors to work with landlords willing to hold units at 80% AMI or lower and for 3-10 years.
- Require that landlords match national standards of renter protections and those protections are provided in all rental leases (Source of Income non-discrimination, Just Cause eviction protections, Louisiana Housing Corporation's criminal background screening policy, 30-day eviction notice, etc.).of Income non-discrimination, Just Cause eviction protections, Louisiana Housing Corporation's criminal background screening policy, 5 30-day eviction notice, etc.).

Public Facing Dashboard

The Committee proposes the public facing dashboard, as required by the HTF ordinance, be available by January 2026 and display the initial allocations proposed by the Committee and the final allocations approved by City Council. That dashboard should be available on the HTF Advisory Committee page of the City Council website and should be updated by the fund administrator on a quarterly basis with all of the quarterly reporting data points required by the HTF ordinance (New Orleans City Code Sec. 70-415.342(d)(1)), as well as data on units created/preserved by AMI limit and by geographical distribution.

2026 Budget Spreadsheet

2026 REC General Fund Estimate			\$732,510,118	
HTF Total		2%	\$14,650,202	
Rainy Day		5%	\$732,510	
Admin Costs		10%	\$1,465,020	
Program Funds		85%	\$12,452,672	
Required Program Funds				
Homeowner		15%	\$1,867,901	
Rental Supply Expansion		15%	\$1,867,901	
Rental Preservation		15%	\$1,867,901	
Top Line Allocations	Required	Discretionary	Total	Share
Homeowner	\$1,867,901	\$2,241,481	\$4,109,382	33%
Rental Supply Expansion	\$1,867,901	\$4,482,962	\$6,250,863	51%
Rental Preservation	\$1,867,901	\$0	\$1,867,901	15%
Homeowner Programs	Admin	Amount	Est. Subsidy/Unit	Est. Units
Homeownership Construction Subsidies	NORA	\$2,054,691	\$100,000	21
Owner Occupied Roof Rehab	NORA	\$2,054,691	\$20,000	103
Total		\$4,109,382		123
Rental Supply Expansion Programs	Admin	Amount	Est. Subsidy/Unit	Est. Units
Small Multifamily Construction Subsidy	FNO	\$6,350,863	\$125,000/\$62,500	50-100
Total		\$6,350,863		50-100
Rental Preservation Programs	Admin	Amount	Est. Subsidy/Unit	Est. Units
Small Rental Rehab	NORA	\$1,867,901	\$15,000/\$50,00	37-125
Total		\$1,867,901		37-125
Total Estimate Units Funded				210-348

Public Funding Appendix

Public Funding Sources Currently Available for Affordable Housing

Louisiana Housing Corporation

LIHTC – The most critical resource for affordable housing development. Due to the more rural centric criteria in the Qualified Allocation Plan (QAP), New Orleans projects had not been awarded 9% LIHTC for 2018 and 2019. The 2020 allocation was used to fill gaps in already funded projects and fund the waitlist from 2019. In 2021, two acquisition rehabilitation projects obtained awards. Affordable housing developers have turned to 4% LIHTC and several developers have been successful however there is typically a financing gap remaining.

HOME Funds

- The Spring 2021 NOFA directed at least \$10,000,000 (Ten million dollars) of HOME Investment Partnership Program Entitlement and/or Program Income funds (HOME Funds) to small towns and rural parishes. Orleans Parish did not qualify.

Louisiana Neighborhood Landlord Rental Repair Program Phase 2

- (NLRP2) was issued in December 2019 and again in November of 2020 to serve eligible parishes. This was directed to the west side of the state in response to flooding and storm damage. Orleans Parish did not qualify.
- Piggyback Resilience Initiative – Mixed-Income (PRIME) was issued in January of 2020. Orleans Parish was not eligible.
- CHAAP - The LHC offers the CHDO Annual Awards Program (CHAAP) for awarding funds for CHDO set-aside activities and Operating Cost Assistance. Under this program, the LHC will reserve 25% (but not less than \$2,000,000) of its HOME allocation for use in funding eligible projects proposed by state-certified CHDOs on an annual basis.
- New Orleans has three state-certified CHDOs working in Orleans Parish currently

Project-Based Voucher Program – Permanent Supportive Housing

- In 2019, Louisiana Housing Authority issued a NOFA for Permanent Supportive vouchers. Eligible parishes included Orleans, Jefferson and Baton Rouge.

City of New Orleans

Notice of Funding Availability – Affordable Housing 2021

- The City hereby released this NOFA for the awarding of approximately \$7,000,000 in HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG) and Neighborhood Housing Improvement Fund (NHIF) funds, and General Obligation Bond Proceeds for the development of affordable rental housing in the city of New Orleans. There will be approximately \$3,000,000 available for new construction projects and \$4,000,000 available for rehabilitation projects. The maximum award for any project under this NOFA is \$1,500,000 (\$2,500,000 for greater than 100 units) and no more than 50% of the cost to develop or rehab the assisted unit. Funds to be awarded in no-interest cash flow payment

loans. The NOFA was released on October 21, 2021 and responses were due on November 4, 2021.

Housing Authority of New Orleans (HANO)

- The Housing Authority of New Orleans has property and from time to time, issues an RFP to develop this property for affordable housing where the agency will make Project Based Vouchers available. There are currently several projects in various stages of negotiations with the Housing Authority based on prior RFP's for development. These sites include single family lots as well as larger multifamily lots.
- Project Based Vouchers (PBVs) allows the HANO to provide financial support, without committing capital. Housing authorities can only allocate 20% of their vouchers for PBVs and HANO currently has 18,084 vouchers which limits their PBV allocation to 3,617—as of August 2021, HANO has allocated 3,375 PBVs.

Finance Authority of New Orleans (FNO)

- The Green Mortgages Program - Receive first mortgage and down payment assistance for 1-4 unit homes
- Sustainable Developer Program – FNO provides PILOT's, Bonds, and/or Tax Credits to fund affordable housing projects in Orleans Parish.

New Orleans Redevelopment Authority (NORA)

- The Redevelopment Authority has property and from time to time, issues an RFP to develop this property for affordable housing. There are currently several projects in various stages of negotiations with NORA based on prior RFP's for development. These sites include single family lots as well as larger multifamily lots.

Golden Pearl Appendix

Golden Pearl Neighborhood Typology

The process towards a more equitable New Orleans hinges on the bedrock of the community-**families living in safe, healthy, stable housing**. In the pursuit of quality guaranteed housing, HousingNOLA developed the Golden Pearl Neighborhood Typology to **rank neighborhoods in terms of socioeconomic vulnerability**. We define socioeconomic vulnerability broadly as a combination of social and economic factors that decrease the ability to withstand added stressors.

The Golden Pearl Neighborhood Typology map uses U.S. Census Bureau American Community Survey 2019 1-Year Estimates to determine the vulnerability of residents in neighborhoods across New Orleans. **This typology looks at 11 factors including access to transportation, information, and housing, shown in the table below.** Census tract data was aggregated to the neighborhood level and analyzed in order to compare socioeconomic vulnerability across neighborhoods compared to the city median.

The Golden Pearl Neighborhood Typology serves as an analysis of racial equity which will be used to assess the nuances in community needs and inform housing policy decisions and allocate funds for rental and homeownership programs.

In order for the city of New Orleans and all of its inhabitants to thrive, black people must thrive. The Golden Pearl Typology and its underlying indicators are a reference point for informing housing policy in order to allocate funds for rental and homeownership programs and to develop other forms of public infrastructure such as public transport and programs that strengthen communities' access to jobs and information. In this way, we will use the Golden Pearl Neighborhood Typology as part of a strategy to make each neighborhood a Golden Pearl.

Total Population	390,845
Median Household Income	\$40,692
Persons With A Disability	14%
Seniors	15%
Unemployed	8%
Owner-Occupied Home	49%
Housing Cost Burdened	41%
No Telephone Service	2%
No Internet Access	25%
No Vehicles Available	16%
Travel Time To Work < 30 mins	71%
Persons Working From Home	5%

To explore by neighborhood visit:

bit.ly/NOLAGoldenPearl



Methodology Appendix

This Methodology Appendix for the **Housing for All Action Plan** discusses:

- The development of the 2022 HousingNOLA Demand Model, which provides the basis for estimating the numbers of households in New Orleans and the number of low-to-moderate-income commuters at each income level
- The basis for costs used in the **Housing for All Action Plan** cost estimate

Estimating Demand

CHAS data was used to estimate the proportion of households in each income bracket for renters and owners, which was then used to distribute the total renter households and owner households for 2020 to estimate the count of households by income. This distribution of households by income, which represents the demand for housing by affordability level, was then further disaggregated into demand for housing by affordability and by bedroom counts. This was done by once again using CHAS data to estimate percentages of households by income and by types—elderly family, small family, large family, elderly non-family, and non-elderly family.¹⁴ Each household was assumed to have unique sets of demand for different unit counts—for example, for renter households classified as small families of 2 to 4 people, it was assumed that 20% would need a 0- to 1-bedroom unit, 55% would need a 2-bedroom, and 25% would need 3-bedrooms or more. These assumptions were consistent with the 2015 model.

The 2021 Demand Model assumes that the household count is steady, growing slower than it has between 2010 and 2015. Household growth in New Orleans has stagnated in recent years, with a decline between 2017 and 2018. Acknowledging the changing growth pattern of the city, we took the average of the annual growth in household counts from the ACS 5-year estimates¹⁵ for the last three years of available data (2017 through 2019) and applied that change to the 2019 figure to estimate population growth between 2019 and 2020. This is a departure from the 2015 HousingNOLA Demand model, which used Esri Business Analyst's 2019 estimates of household counts but is consistent with our approach from last year's 2020 model.¹⁶

In addition to a supply-demand analysis that looks exclusively at populations and units within New Orleans city limits, the 2020 model looked at 2019 OnTheMap data from the U.S. Census to examine commuters who live outside of the city but commute to and work in New Orleans.¹⁷

The OnTheMap data offers three income brackets for the individual commuters, corresponding to earnings of \$15,000 per year or less; \$15,000-\$39,996; and more than \$39,996 per year. This analysis counted all commuters earning \$39,996 or less per year as likely residents of low-to-moderate-income households. Because these commuters are individuals, some of whom may live in households with multiple residents who commute to New Orleans, we divided the total number of these commuters by 1.3 in order to estimate total commuter households who could potentially desire to live in New Orleans, nearer to their jobs.

¹⁴ CHAS 2006-2016 data, New Orleans city data, https://www.huduser.gov/portal/datasets/cp.html#2006-2016_data

¹⁵ Census Bureau, ACS 5-Year Estimates, S1101 Households and Families. Estimates for 2016, 2017, and 2018.

¹⁶ Esri Business Analyst, "Demographic and Income Comparison Profile," 2019 estimates based on U.S. Census Bureau, Census 2010 Summary File.

¹⁷ Census Bureau, "Longitudinal Employer-Household Dynamics," OnTheMap, 2019 New Orleans data, <https://onthemap.census.gov/>

The estimates were made using the latest available data, which may not account for shifts since the data was released. Qualifications to the data are listed below:

- Population change between 2019 and 2020 was estimated by taking the average of the annual growth in household counts from the ACS 1-year estimates for 2017 through 2019.
- 2020 proportions of owners and renters assumed no change from 2019 proportions (52.60% renters and 47.40% owners) based on ACS 5-year estimates, which, like the population change estimate, is based on the most reliable available data but has the potential to be outdated.
- Proportions of households by income level were estimated using 2014-2018 CHAS data, which averaged the count of households in each income category for the years 2014 through 2018. This may not accurately reflect the proportion of households at each income category for 2020. However, CHAS data was preferred over 2019 estimates from ACS due to the ability of CHAS data to estimate income levels exactly at or below certain percentages of HUD Area Median Family Income (HAMFI or MFI).
- Consistent with the 2015 model, the vacancy adjustment assumed that the national vacancy rate was the “natural vacancy rate” in New Orleans and treated the excess vacancy as additional supply. However, this assumes that the natural vacancy rate applies to New Orleans and that the excess demand for units would lead to the lowering of the local vacancy rate to the national rate. This may not be true, especially if there is a mismatch between units and demand and units available.
- The national obsolescence rate of 0.3% may not accurately reflect 2020 obsolescence rates specific to New Orleans.
- The new supply of housing units built between 2019 and 2020 were distributed by levels of affordability using the population proportion of income levels. In other words, because 34% of all renters in New Orleans had an income of 0-30% of MFI, we assumed that 34% of new rental units built between 2019 and 2020 were affordable to that income group. While this assumption allowed the model to account for newly built units as part of the 2019 unit supply, the distribution of units by levels of affordability may not be accurate. The same assumption was used to distribute the vacant units by affordability.
- Cost burden data from ACS did not have the same income brackets as CHAS data. Although an attempt was made to use income brackets from ACS data that were as close to the CHAS data as possible, there were discrepancies, notably for incomes at 81-100% AMI and above.
- Commuter data from OnTheMap counts individual data rather than household data, which may lead to an overestimation of households as multiple individuals may represent a single household.
- OnTheMap provides data for employees by three income levels which do not match the income brackets used by CHAS or ACS data. The lowest income bracket for OnTheMap data (\$0-15,000) was categorized as “extremely low income”; half of the middle income bracket for OnTheMap data (\$15,001-39,996) was categorized as “very low income”; and the other half of the middle-income bracket was categorized “low income,” as this income bracket overlapped with both.

Energy Efficiency, Solar, and Battery Costs

Energy efficiency upgrades

It is well-established that a focused set of energy-efficiency improvements in existing homes can result in a substantial reduction in energy use, with **‘deep-energy retrofits’ able to routinely achieve energy savings in excess of 50%** in our region. The particular measures appropriate depend on the age and characteristics of each house or apartment building, but the most common and cost-effective interventions are:

- Insulation and air-sealing of walls, attics, and (for houses raised on pier footings) the underside of raised floors. These interventions typically cost \$1 - \$3 per square foot of treated area
- Improved air sealing through **caulking and weatherstripping** of windows, or, in the case of severely damaged units, replacement of window units. Caulking and weatherstripping of existing windows is carried at an average of \$50 per window while window replacement can range from \$300 to \$600 per window.
- Replacement of existing **air-conditioning units** with modern, high-efficiency units that deliver the same amount of cooling at half the energy cost of typical existing systems at least 15 years old. Where appropriate, AC systems can be replaced with **heat pumps**, which provide both cooling and heating in a single system fed by electricity and allow household carbon emissions to be lowered as the electric grid continues to transition to lower-carbon sources. System replacement costs vary widely but we carry an average of \$10,000 per household.
- Replacement of electric resistance or gas tank-style domestic hot water heaters with **heat pump water heaters**, which cut water heating energy costs by more than half while providing free dehumidification. Such units currently cost around \$2,000 installed and pay back their installation cost in 5 years or less.

The package of energy-efficiency interventions selected could range from as little as \$5,000 to as much as \$20,000 per dwelling, depending on the conditions and circumstances of each dwelling. The goal would be to cut energy consumption by at least half. The above numbers apply to existing homes and apartments. For new construction, one case study in New Orleans (SBP St Peter Residential) found that energy consumption in multifamily construction could be cut in half from even the aggressive ‘EnergyStar’ standard through an investment of \$7,000 per apartment.

Defining the Housing Gaps: Methods and Data

Category 1: Resilient Housing Interventions

Priorities Addressed: Eliminate Cost Burden; Close the Racial Wealth Gap; Ensure a More Resilient Housing Stock and System

This category of interventions includes three important steps to create a more resilient housing stock in New Orleans. **The first step is to ensure that no household in New Orleans suffers from “energy burden,” or energy bills that cause their housing costs to exceed 30% of their income.** The American Council for an Energy-Efficient Economy (ACEEE) defines energy burden as energy costs that exceed 6% of a household’s income.⁸ In New Orleans, households earning 0-30% of Area Median Income and 30-60% of Area Median Income have energy burdens that, on average, exceed this acceptable limit of 6%.⁹ In order to reduce these energy burdens for all households earning 0-60% AMI (over 55,000 households), the cost estimate includes energy-efficiency upgrades, solar and storage, and necessary home rehabilitation, including upgrades of roofs, building envelopes, and building systems to reduce energy costs. Rehabilitation could also include other essential items to ensure a home is resilient, such as upgrades to plumbing, or green infrastructure interventions on the home exterior to help reduce local flooding.

The second step is to ensure that households are not affected by the types of lasting power outages that happened after Hurricane Ida, and that homes can actually provide energy back to the grid in an extended outage situation. Installing solar and battery systems on all the homes that receive weatherization and rehabilitation can create local neighborhood “microgrids” that continue to function in the event of a disaster.

The third step is to bring vacant and dilapidated properties back online, with appropriate interventions that make them part of our city’s resilient housing stock. Based on the 2018 New Orleans Market Value Analysis data on code violations, we estimate that there are over 3,000 dilapidated properties that could be re-activated as energy-efficient affordable housing, thereby improving neighborhoods and bringing properties back onto the tax rolls.

While New Orleans is in many ways unique, **the work described here can serve as a very specific model for larger initiatives addressing the nexus of energy burden, climate action, and housing insecurity.** Members of the team have been sharing their findings with the Louisiana Governor’s Climate Initiatives Task Force through their Buildings, Land Use, and Housing working group. The team producing this report is also collaborating with a selected group from the American Institute of Architects.

The team producing this report are also collaborating with an those selected by the American Institute of Architects to produce a new Building Reuse Practice Guide for Climate Action. Transforming existing buildings to provide greater energy efficiency and lower carbon footprint while making accommodations to adapt to a changing climate of warmer temperatures and increasingly intense storms is seen by the AIA as central to the mission of architects in the next decade, and the participation of our team members in this effort will help center equity, health, and housing.

⁸ American Council for an Energy-Efficient Economy, 2019. *Understanding Energy Affordability*. Online at <https://www.aceee.org/sites/default/files/energy-affordability.pdf>.

⁹ American Council for an Energy-Efficient Economy, 2019. *Understanding Energy Affordability*. Online at <https://www.aceee.org/sites/default/files/energy-affordability.pdf>.

Solar

Once we have energy consumption reduced to half of normal dwellings—down from an average of ~\$2,000/yr to \$1,000/yr, the next investment in reducing energy burden would be to add rooftop or community solar. A rooftop system with a module nameplate DC capacity of 7kW (covering 350 to 500 square feet) in New Orleans is projected (using the [PVWatts](#) tool from the National Renewable Energy Labs) to save about \$1,000/yr in electric charges. The installed cost of these systems depends on the scale of the installation and the ability to use or re-sell tax credits and other incentives, ranging from \$1 - \$3 per Watt. These installations can be implemented on individual rooftops or through community solar installations on underutilized land. The solar installation in a newly-constructed 50-unit affordable housing complex in New Orleans designed for net-zero energy completed in 2019 cost about \$7,000 per apartment. In our model, we carry a net cost per dwelling of \$12,500 to add solar sufficient to offset annual consumption for single-family & duplex dwellings.

Storage

Battery systems are an emerging area of technology—currently expensive but evolving rapidly. Used in combination with rooftop solar, these systems can improve resilience by allowing dwellings to go off-grid during power outages, providing power for key appliances (such as refrigerators or window air conditioners) or the whole residence, depending on the size of the installation. For example, a single home battery such as a Powerwall provides up to 7kW peak charging or discharging rate and an overall capacity of 13.5 kWh. Single-family homes with two Powerwalls were able to provide whole-house air conditioning, cooking, and refrigeration throughout the 9-day blackout after Hurricane Ida. Single Powerwall installations are [reported](#) to currently cost around \$14,000 before incentives, \$10,000 after. The SBP St Peter Residential 50-unit affordable housing project deployed a single 125 kW / 371 kWh battery at an installed cost of \$8,000 per unit; this system performed well in the aftermath of Hurricane Ida.

Under the electric utility rate structures currently in place in New Orleans and in Louisiana, having a battery system does not impact one's utility bills. Because such systems allow residences to reduce their peak electric demand, to shift demand in time, and even to push power onto the grid upon request, it has been proposed that these systems be compensated by utilities for the value they bring in adding to grid stability, and the ability to avoid construction spending and operating costs for expensive 'peaker' plants. [Surprising recent studies](#) of the national grid has indicated that combining decentralized 'Distributed Energy Resources' (DER) in roughly equal amounts with centralized utility-scale solar, wind, and storage results in not only the cheapest pathway to a decarbonized electric grid—it's actually cheaper in total spending than the 'Business As Usual' case of continuing to spend on electric grid based on fossil fuels—saving nearly \$1 trillion dollars nationally between now and 2050, while lowering utility rates.

Solar + Storage installations are being increasingly common around the country, and any climate-aware and equity-focused plan for New Orleans housing needs to anticipate moving in this direction.

Land Acquisition Costs

Market Rate Land Acquisition

Using the Neighborhood Typologies, we selected the three housing typologies located near mass transit and accessible to the central core of New Orleans, which includes the three neighborhood typologies of Amber, Diamond and Topaz. We researched current land prices and broke these prices down by those neighborhood typologies to determine an average sale price in each neighborhood group (typology). This leaves us with an average market rate land value on a per square foot basis. We then assumed a standard single family lot size and a standard multifamily lot size (4-10 units) to determine a per unit cost of land.

This per unit number was then added to the per unit new construction cost for single and multi-family unit development.

Public Land Acquisition

This study maintains that public land can be contributed for the purposes of building affordable housing in New Orleans and therefore should not require additional cost to the project.

Market Rate Acquisition/Rehab

Using the Neighborhood Typologies, we selected the three housing typologies located near mass transit and accessible to the central core of New Orleans, which includes the three neighborhood typologies of Amber, Diamond and Topaz. We researched current sale prices for existing unrenovated multifamily properties and broke these prices down by those neighborhood typologies to determine an average sale price in each neighborhood group (typology). This leaves us with an average market rate property value on a per square foot basis. We then assumed a standard single family lot size and a standard multifamily lot size (4-10 units) to determine a per unit cost of property.

This per unit number was then added to the per unit substantial rehabilitation cost for single and multi-family unit development.

Public Land Acquisition

This study maintains that publicly owned property can be contributed for the purposes of building affordable housing in the City and therefore should not require additional cost to the project.

Hard and Soft Cost Estimates for Affordable Housing Development

New Construction Cost to Build

New construction and soft cost calculations are based on several recently priced projects including single family home development and multi-family development in the New Orleans region. Costs for both single family and multifamily construction have escalated due to supply chain concerns and the current demand in Hurricane Ida related repairs. Single family home costs are based on the expenses related to traditional financing and financing requirements of additional subsidies. It is unlikely that 4-10 unit affordable housing projects are being built from the ground up due to the cost of being too high and subsidies are not really designed for this currently therefore the new construction cost per unit for multi-family development is based on a larger multi-family building of around 30+ units.

Unit sizes are averaged at 1000 square feet per unit to determine a per unit cost of construction.

Substantial Rehabilitation Costs

Substantial rehabilitation costs assume more than 50% of the building is in need of renovation. These numbers are based on several recently priced projects for single and multifamily development.

Unit sizes are averaged at 1000 square feet per unit to determine a per unit cost of construction.

Limited Rehabilitation Costs

Limited rehabilitation costs assume less than 50% of the building is in need of renovation. These numbers are estimated based only some system replacement or repair.

Unit sizes are averaged at 1000 square feet per unit to determine a per unit cost of construction.

Cost Burden Economic Impact Analysis

Gross Rent as a Percentage of Household Income (GRAPI)

Occupied units paying rent <i>(excluding units where GRAPI cannot be computed)</i>	65,830
Less than 15%	7,209
15% - 19.9%	8,159
20% - 24.9%	6,496
25% - 29.9%	6,646
30% - 34.9%	4,588
35% or more	37,732
Not computed	10,666

Total Disposable Income if All Renters Paid What They Could Afford

\$279,900,000 per year, or \$8,397,000,000 over 30 years

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI)

Housing units with a mortgage <i>(excluding units where SMOCAPI cannot be computed)</i>	42,237
Less than 20%	17,302
20% - 24.9%	5,547
25% - 29.9%	3,749
30% - 34.9%	3,161
35% or more	12,478
Not computed	299

Housing units without a mortgage <i>(excluding units where SMOCAPI cannot be computed)</i>	31,399
Less than 10%	12,307
10% - 14.9%	5,124
15% - 19.9%	3,825
20% - 24.9%	2,649
25% - 29.9%	1,749
30% - 34.9%	815
35% or more	4,930
Not computed	1,322

Total Disposable Income if All Owners Paid What They Could Afford

\$160,380,000, or \$4,811,400,000 over 30 years

Total Disposable Income if All Renters and Owners Paid What They Could Afford

\$440,280,000, or \$13,208,400,000 over 30 years

Category 2: Preservation of Existing Affordable Rental Homes

Priorities Addressed: Eliminate Cost Burden

Rental properties can come to be affordable in two ways. **One way is for a development to be intentionally affordable, which usually happens through the provision of subsidy funding from the government.** These subsidies come with “affordability restrictions” on some or all of the homes within the development, meaning that these homes must be rented to low-income or moderate-income households. These restrictions eventually expire, and properties can then become “market-rate,” which often means that they become more expensive and harder to afford for the people living there. In New Orleans, the cost estimate examines preservation of subsidies for properties in the Small Rental Property Program, which provides subsidies to small landlords in return for their provision of affordable rental rates for residents under 80% AMI; and preservation of all Low-Income Housing Tax Credit (LIHTC) developments with affordability periods expiring before 2030.

Some other rental properties are called “naturally-occurring affordable housing” or NOAH; **these homes are rented at rates that are affordable to low-income or moderate-income households without any affordability restrictions.** In New Orleans, these properties tend to be older and often have some challenges with maintenance and housing quality, as well as being located in areas that are further from jobs and services. For these properties, preserving affordability often means a need to acquire and rehabilitate each property in order to bring it up to quality standards before continuing to rent the units at rates affordable to low-to-moderate-income households. Based on past research from the Center for Community Progress, the cost estimate assumes that approximately 4% of the rental housing stock in New Orleans needs this type of intervention.

In general, preserving existing affordable housing is less expensive than constructing new affordable homes, so it’s important to preserve as many affordable rental units as possible to avoid having to construct more new homes. Our cost estimates show that, on average, preservation of each affordable rental unit in New Orleans is approximately 25% less expensive than constructing a new affordable unit.





Category 3: New Construction of Affordable Homes

Priorities Addressed: Eliminate Cost Burden; Close the Racial Wealth Gap; Ensure a More Resilient Housing Stock and System; Combat Displacement

While preservation of affordable homes is important, it doesn't grow the affordable housing inventory in New Orleans — it simply assists in keeping us where we are today. **We estimate that over \$20 billion in new construction of affordable, resilient ownership and rental homes is needed to help bring back New Orleanians who have been displaced from the city by rising housing costs, as well as reducing the cost burdens of those who are still in the city.**

Based on the estimates of the commuter population described in the Defining the Housing Gaps section, as well as the 562 homes destroyed by Hurricane Ida, we estimate a need for 23,142 new affordable multi-family homes and 21,620 new affordable single-family homes in New Orleans. Some of these new homes could be occupied by current commuters, others by current residents of New Orleans; overall, this is the number of homes needed to add to the housing stock to ensure that current New Orleanians and displaced New Orleanians have adequate affordable housing opportunities.

New construction and soft cost calculations are based on several recently priced projects including single family home development and multi-family development in the New Orleans region. Costs for both single family and multifamily construction have escalated due to supply chain concerns and the current demand in Hurricane Ida related repairs. Single family home costs are based on the expenses related to traditional financing and financing requirements of additional subsidies.

Category 4: Direct Financial Assistance to Households

Priorities Addressed: Eliminate Cost Burden; Close the Racial Wealth Gap; Ensure a More Resilient Housing Stock and System; Combat Displacement

The interventions in Categories 1, 2, and 3 are a good start, but they still don't fully address the issues of cost burden and homeownership opportunity for all low-to-moderate income New Orleanians and commuters. **Additional direct financial assistance to renters, homebuyers, and homeowners is needed to fully meet the four HousingNOLA goals.**

The first intervention included in this category is direct financial assistance to renters, meaning subsidies that assist renters to pay their rent. These subsidies may be Housing Choice Vouchers, or another form of rental assistance similar to that provided through the recent CARES Act and ARPA funding. **Based on the statistics on rental housing gaps shown in Figure 2, all renters from 0-50% AMI in New Orleans currently need some form of subsidy to eliminate cost burden, and this situation will persist even if we are able to remove energy burden for these households by increasing energy efficiency in homes.** Our budget per household for these subsidies will cover all 29,830 households earning 0-50% AMI for 15 years.

The second intervention included in this category is supportive services to stabilize homeless residents and prevent chronic homelessness. Current estimates from the 2021 Point-in-Time count indicate that there are 1,042 homeless adults living in street settings, and school records show 2,475 homeless children (majority living with family members or friends). **Services to assist these families, children, and individuals include case management, legal services, counseling, health care, and other measures that can assist homeless families and individuals to maintain their housing over time.**

The third intervention included in this category is **new homeownership assistance that will allow low-to-moderate-income families to purchase homes, thereby decreasing the city's substantial racial wealth gap.** HousingNOLA recommends a per-household total subsidy of up to \$67,500 for this assistance, including up to \$60,000 for down payment and closing cost assistance and a soft-second mortgage, and \$7,500 in funding for housing and credit counseling. This per-household subsidy would require a change to existing City of New Orleans policies that are limited to \$40,000 in assistance per household.



Acknowledgments

HousingNOLA is an ongoing partnership between community leaders, and dozens of public, private, and nonprofit organizations working to solve New Orleans' affordable housing crisis.

Our efforts are generously supported by JP Morgan Chase, 2030 Fund, Community Change, Kresge Foundation, National Low Income Housing Coalition (NLIHC), Funders for Housing and Opportunity, Greater New Orleans Foundation, Red River Bank, Capital One, Ford Foundation, Foundation for Louisiana, Cadence Bank, and the generosity of the people of New Orleans. Additional support and resources provided by Action Group Network, Black Freedom Collective and Policy Link.

HousingNOLA also partners with the Greater New Orleans Housing Alliance (GNOHA), a collaborative of home builders and community development organizations advocating for the preservation and production of affordable housing. The two organizations work together with HousingNOLA serving as convener and GNOHA advocating together, ensuring that the community-crafted housing plan is put into action by local policymakers. HousingNOLA believes our community can provide high-quality, safe and accessible housing that is affordable to individuals and families of all income levels throughout New Orleans, and this would not be possible without the ardent support of the people of New Orleans, who we have pledged to serve.

HousingNOLA/GNOHA represents the New Orleans area in the HousingLOUISIANA Network, a statewide alliance of housing practitioners and advocates whose primary goal is to ensure that the housing needs of all Louisianans are met. Through our statewide network of the nine regional housing alliances and working groups in New Orleans, Shreveport, Baton Rouge, Lafayette, Lake Charles, Northshore, Monroe, Alexandria and Houma-Thibodaux, we work to better coordinate advocacy efforts and build better collaborations across the state. Launched in 2019, HousingLOUISIANA has been increasing its capacity to build the institutional infrastructure and support alliance members in each region through technical support, sub-granting, advocacy, training and networking.

HousingNOLA's mission is to provide a road map to maximize the effectiveness of scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices. HousingNOLA is now an ongoing partnership between the community leaders, and dozens of public, private, and nonprofit organizations working to solve New Orleans' affordable housing crisis. HousingNOLA releases regular reports to track and assess efforts in addressing housing needs related to the "Housing for All Investment Strategy." These reports include detailed progress updates, evaluations, and actions related to the overarching goals of providing affordable housing and combating housing insecurity within New Orleans.

Notes

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



HousingNOLA.org

PutHousingFirst.org

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