
WEEK 3
Saturday
Oct 30, 2021
9:00AM–1:00 PM

**6TH CREATING
SUSTAINABLE
NEIGHBORHOOD
DEVELOPERS'
PROGRAM: *Virtual***

- 9:00 am: ***Welcome!***
Dr. Donald Andrews- Dean, College of Business,
Southern University and A&M College
- 9:05 am: ***Course Objectives***
Eric L. Porter, ComNet LLC
- 9:10 am: ***Curriculum Direction***
Dr. Sung No, Co-Director, SU EDA University Center
- 9:20 am: ***“Where are they Now (Program Graduate)?”***
Siedda Hines, GMFS Mortgage & Owner @ Maverick's Ice Cream
and Italian Ice
- 9:35 am: ***“Jericho Road Episcopal Housing Initiative - Greater New
Orleans Region”***
Nicole Barnes, Executive Director
- 10:35 am: *Break***
- 10:45 am: ***“HousingNOLA - Greater New Orleans Region”***
Andreanecia Morris, Executive Director.
- 11:45 am: ***QuickBooks***
Achilles Williams, C.P.A., C.G.M.A.
SU EDA Program Certified Sustainable Neighborhood Developer
- 12:50 pm: Post Class Comments and Q & A
Dr. Donald Andrews, Eric Porter and Dr. Sung No
- 1:00 pm: Closing: Have a great Weekend!





Creating Neighborhood Developers

**EDA University Center for
Economic Development
Southern University, BR**



October 30, 2021



Comprehensive Community Development

Jericho Road Episcopal Housing Initiative

Who We Are

October 30, 2021

Executive Director, Nicole Barnes

**BUILDING HOMES
AND ACCESSIBLE
COMMUNITIES
FOR **ALL**
NEW ORLEANS
RESIDENTS.**





Mission Statement

“Jericho Road Episcopal Housing Initiative of New Orleans is a neighborhood-based nonprofit homebuilder that provides families with healthy and energy-efficient affordable housing opportunities. We partner with neighborhood residents, organizations and businesses to create and maintain a stable and thriving community.”

What does this mean?

Jericho Road approaches homebuilding from a “holistic” perspective, recognizing the importance of providing neighborhood stability and community engagement as part of our Comprehensive Community Development Approach

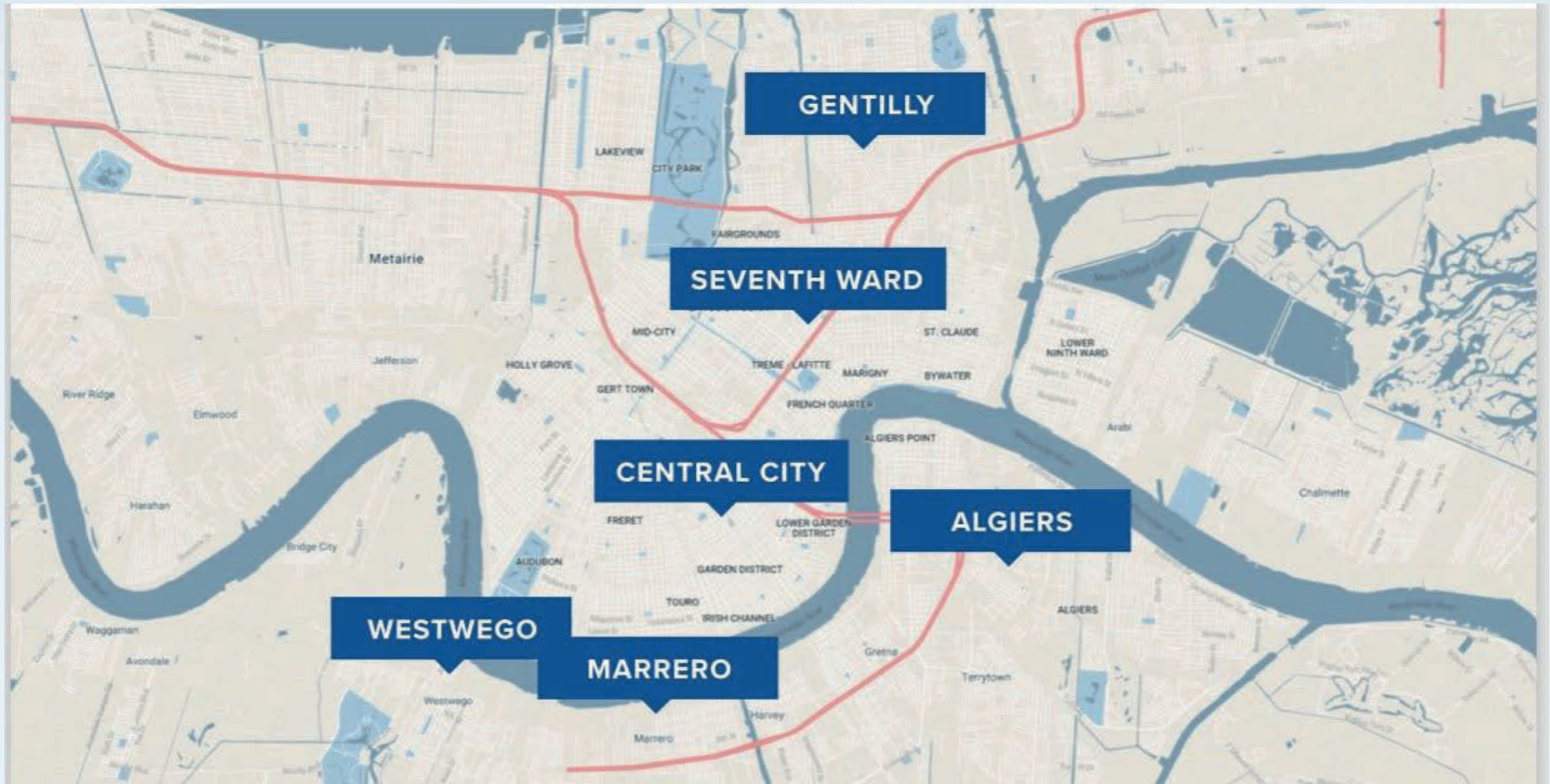
How we got started

Jericho Road, founded in 2006 by the Episcopal Diocese of Louisiana, was designated to serve the people of the Central City community in New Orleans following the wide-spread devastation created by Hurricane Katrina. The vision was to help build successful neighborhoods, putting residents in livable spaces and promoting residential stability and cohesion.

Since then, we've

- Invested over **39 million dollars** into Central City, Gentilly, Algiers, 7th Ward & Jefferson Parish
- Placed **106+ families** into Jericho Road/Project Homecoming-built universally-designed, energy efficient homes
- Created a workforce development program to provide job training and industry certifications to underemployed residents of New Orleans
- Piloted a vacant land management program to deal with blight
- Provided education and resource support to prospective homebuyers and current homeowners

Where we work



Five Focus Areas

- Housing Development
- Community Engagement
 - Land Stewardship
- Workforce Development
 - Financial Capability

Housing Development

Housing Development



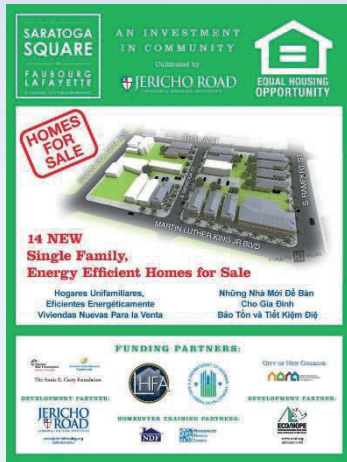
Jericho Road offers high quality, affordably priced homes to low-to-moderate income working families.

The core tenets of Jericho Road's homebuilding include

- Construction that is reflective of the historical architectural trends characteristic of New Orleans
- Using sustainable, environmentally-friendly materials and energy efficient appliances and fixtures for construction to pass along greater savings to the homeowner
- Elements of Universal Design that provide an opportunity for people with a variety of physical abilities to live comfortably and to age-in-place in the home



Saratoga Square



- Started in January 2012 and Completed May 2013
- 14 total single family homes
- One square block and a facing street with the homes built contiguous to one another creating a definite neighborhood feel
- Located in the Saratoga Square subdivision (originally conceptualized by Jericho Road) in the hub of the O.C. Haley renaissance
- Co-developed with EDC Hope Credit Union



Central City Infill



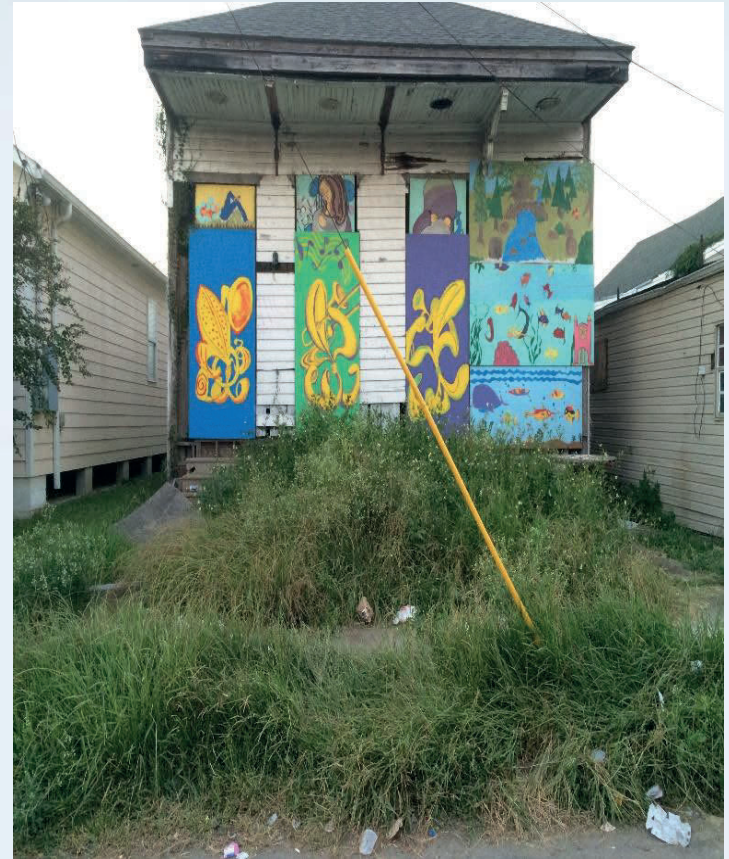
Central City Infill Homeownership



Central City Homeowners



Central City Historic Renovations



Mirabeau Gardens



Mirabeau Gardens Ribbon Cutting



Mirabeau Gardens



COVID Closing



**COVID 19 Curbside Closing for
1905 Wilton!!!**

7th Ward Revitalization Project

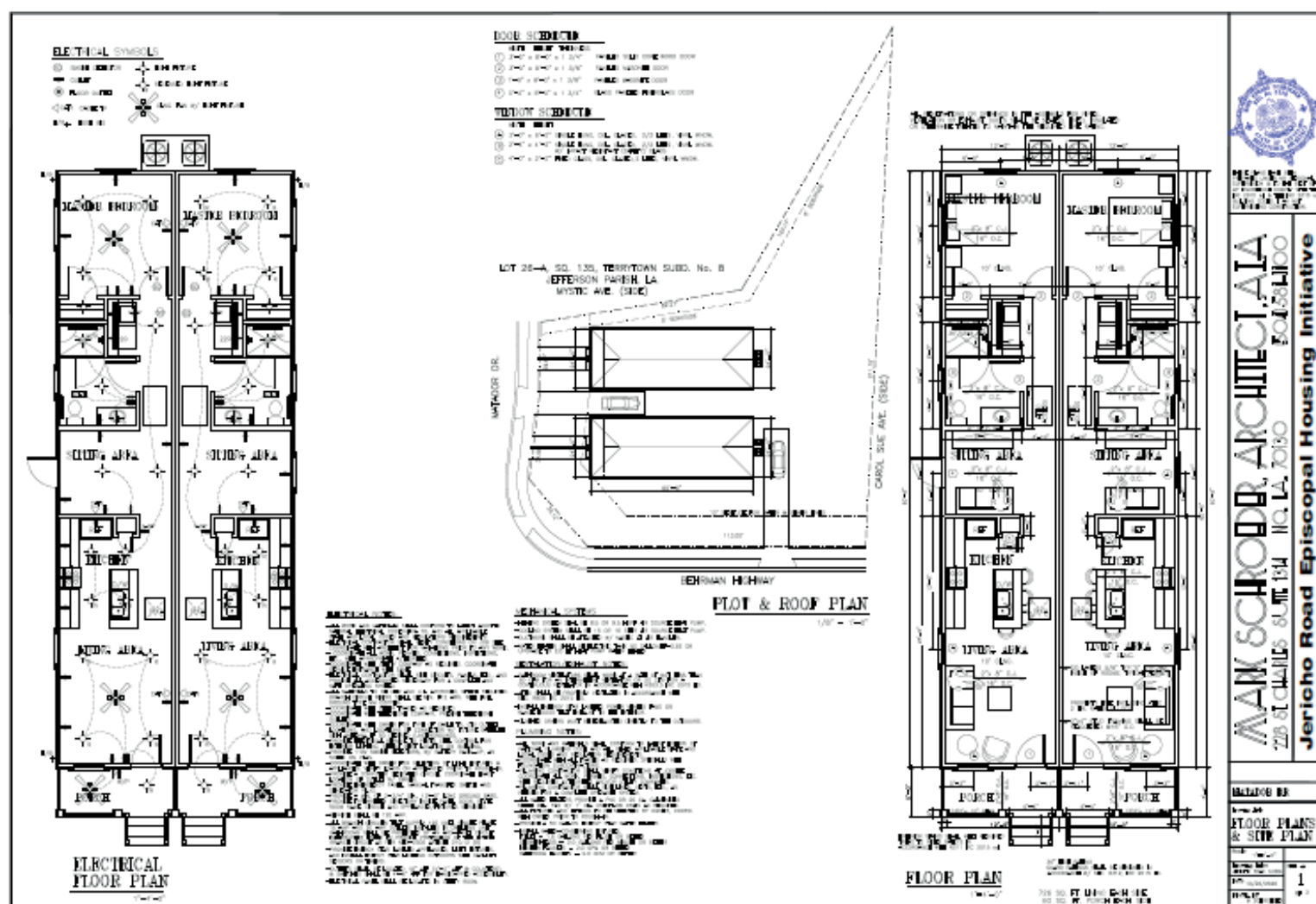
Jericho Road served as co-developer with NewCorp Inc.



The Muses



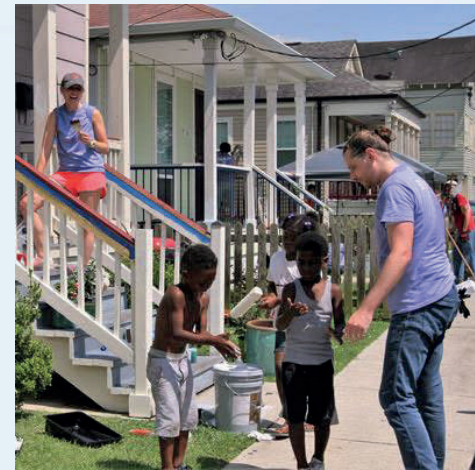
Front Porch Project



Community Engagement

Community Engagement

Jericho Road has worked to support collaborations and establish lines of communication between neighborhood stakeholders, private businesses, and civic leaders. Informing and educating residents has transformative power.



Empowering residents cultivates ownership, giving people a vested interest in the things that happen in their community.

Engagement Includes:

- ☐ Neighborhood Associations
- ☐ “Central Circle” Monthly Stakeholder Meetings
- ☐ Jericho Road’s “Bling your Block” Beautification program

Community Engagement 'Bling Your Block'



Community Engagement 'Central Circle Meeting'



Community Engagement Central Circle Anniversary



Community Engagement NOLA 300 Volunteer Event



Community Engagement

Give NOLA Day

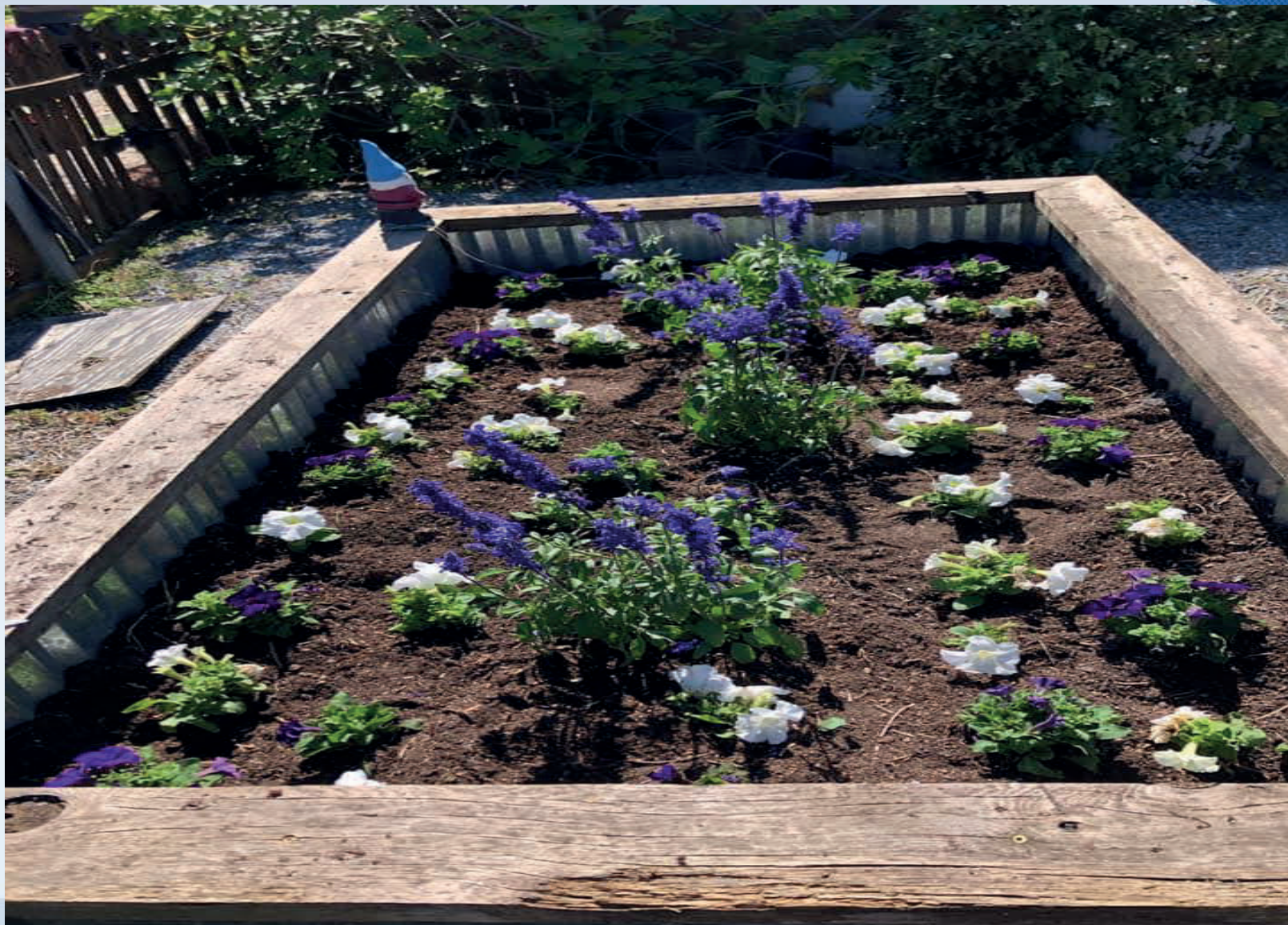


Land Stewardship









Workforce Development

Graduation Day



Graduation Day



Graduation Day Cohort 2



Graduation Day Cohort 3



Creating Pathways for Wealth Building





Workforce Development and Technical Education

JERICO ROAD CARPENTRY TRAINING

In Partnership with
JERICO ROAD EPISCOPAL HOUSING INITIATIVE
&
JOBI BUSINESS AND CAREER SOLUTIONS CENTER

On the Job Training



WFD: Westwego Homeownership



WFD: Westwego Homeownership



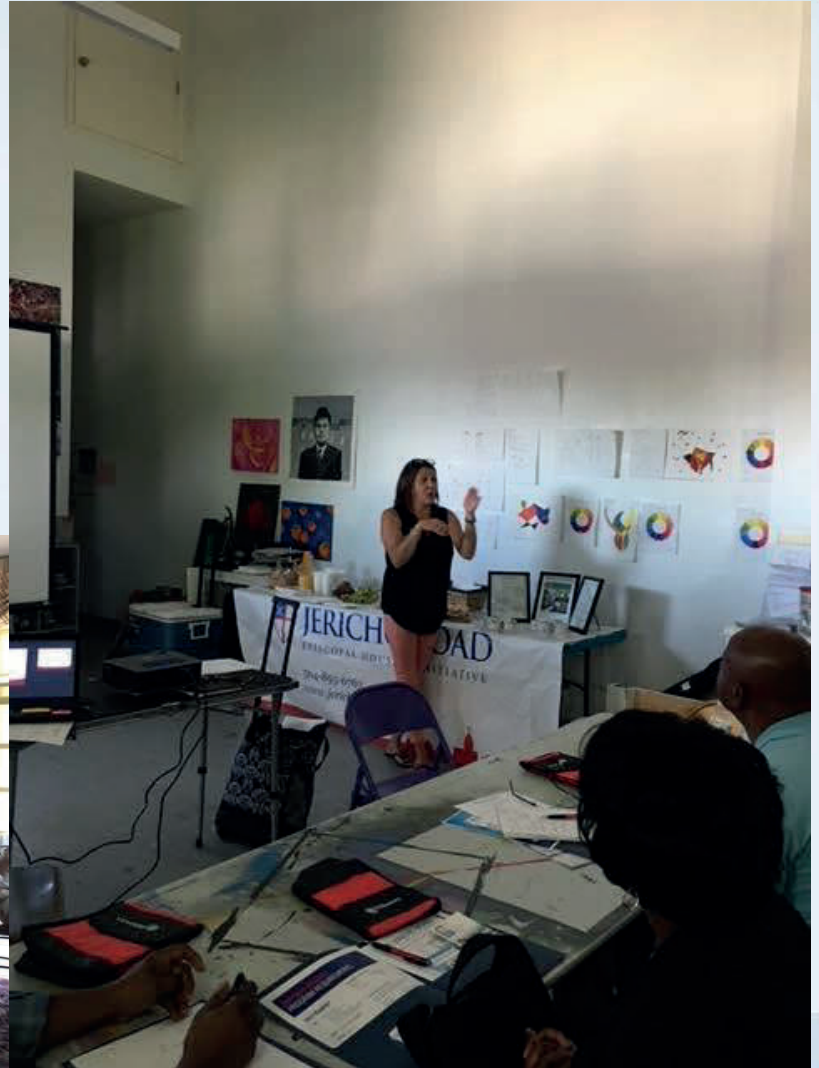
Living Wages = Homeownership



Financial Coaching on the Jobsite



Homeowner Workshops



Homeowner Virtual Summits



HOMEOWNERSHIP VIRTUAL SUMMIT

Building communities through homeownership!

TUESDAY, JUNE 30, 2020
4:30 – 7:00PM

SUMMIT SESSIONS

4:30 PM Welcome Address Speaker: Nicole Barnes <i>Executive Director</i> <i>Jericho Road Episcopal Housing Initiative</i>	5:30 PM Succession, Wills, Property Research Speaker: Chelsey Richard Napoleon <i>Clerk of Civic District Court and</i> <i>Ex-Officio Recorder</i> <i>Parish of Orleans</i>
4:40 PM Host Introduction Speaker: Andreanica Morris <i>Executive Director</i> <i>HousingNOLA</i>	5:50 PM How Can You Reduce Your Housing Costs Energy Smart Program Speaker: Brandon Muetzel <i>Outreach Manager</i> <i>Energy Wise</i>
4:50 PM How to Protect Your Credit and Emergency Savings Speaker: Deborah Graham <i>Financial Access Educator</i> <i>Capital One Bank</i>	6:10PM How to Protect Your Home During Hurricane Season & COVID-19 Speaker: Jonathan Stewart <i>Insurance Agent</i> <i>State Farm</i>
5:10 PM How to Protect Your Home as an Asset and Avoid Foreclosure Speaker: Anthony Sartorio <i>Staff Attorney</i>	6:30 PM Property Tax Assessments Speaker: Erroll G. Williams

THURSDAY, JULY 29
5:30 - 7:00 PM
via 



NEW ORLEANS HOMEOWNERSHIP SUMMIT

PRESENTERS

 MATTHEW WILLARD <i>State Representative, Louisiana</i>	 ERROLL WILLIAMS <i>Orleans Parish Assessor</i>	 CHELSEY RICHARD NAPOLEON <i>Clerk of Civil District & Ex-Officio Recorder</i>	 TONELL JONES <i>Staff Attorney, Southeast Louisiana Legal Services</i>
 FRED JOHNSON <i>Executive Director, Neighborhood Development Foundation</i>	 CAROL JOHNSON <i>Mortgage Broker, Loan Fox</i>	 CHIQUITA LATTIMORE <i>Vice President, Financial Capability, United Way of Southeast Louisiana</i>	 HOSTED BY NICOLE BARNES <i>Executive Director, Jericho Road</i>

SCHEDULE

5:30 PM	NICOLE BARNES, EXECUTIVE DIRECTOR, JERICO ROAD <i>Host</i>	6:12 PM	TONELL JONES, STAFF ATTORNEY SOUTHEAST LA LEGAL SERVICES <i>Mortgage Assistance</i>
5:32 PM	LA STATE REP. MATTHEW WILLARD <i>Updates on HB 513</i>	6:24 PM	CHIQUITA LATTIMORE, VICE PRESIDENT, FINANCIAL CAPABILITY, UNITED WAY OF SOUTHEAST LA <i>Minor Home Repair Grants and Mortgage Assistance</i>
5:45 PM	ORLEANS PARISH ASSESSOR ERROLL WILLIAMS <i>Information on Tax Assessments</i>	6:36 PM	FRED JOHNSON, EXECUTIVE DIRECTOR, NEIGHBORHOOD DEVELOPMENT FOUNDATION <i>Homebuyer Tips</i>
6:00 PM	CLERK OF CIVIL DISTRICT COURT CHELSEY RICHARD NAPOLEON <i>Property Records Research</i>	6:48 PM	CAROL JOHNSON, MORTGAGE BROKER, LOAN FOX <i>How to Qualify for a Mortgage</i>

Register for the Summit:
<https://bit.ly/2TuLKFg>
Webinar ID: 846 0165 9037

For more info, contact:
housingoutreach@jerichohousing.org

JerichoHousing.com

Questions/Comments?

Learn more about Jericho Road:

www.jerichohousing.org

Instagram: @jerichohousing

Facebook: @jerichoroadepiscopalhousinginitiative

Twitter: @jerichohousing

LOUISIANA'S STATE OF HOUSING

#PUTHOUSINGFIRST



Creating Neighborhood Developers

Andreanecia M. Morris

HousingNOLA Executive Director



2020 REPORT CARD

EVALUATION OF PROGRESS

TOWARDS A MORE EQUITABLE NEW ORLEANS



Finance New Orleans launches PILOT program

City increases dedicated revenue for NHIF

Property tax cap constitutional amendment

HANO launches landlord incentive program

2021 Public Policy Victories

New Orleans implemented Smart Housing Mix ordinance and began research for incentives for small developments



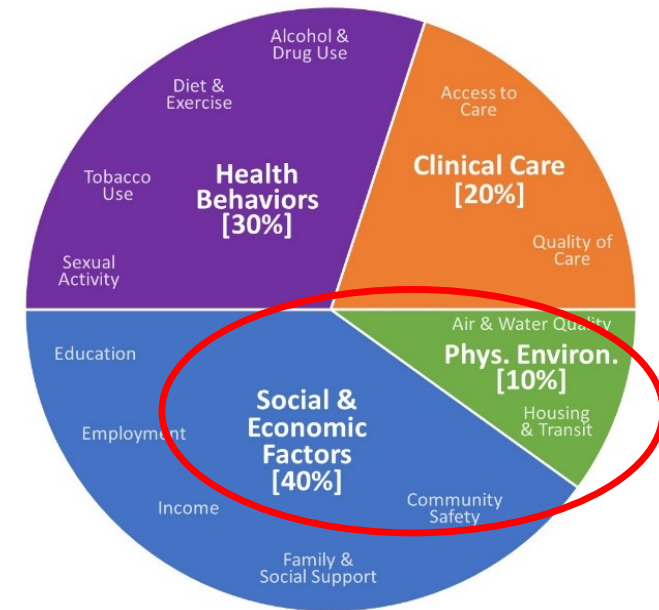
Significant federal aid packages that directly fund housing



HOUSING IS CENTRAL TO OPPORTUNITY

- Stable and affordable housing is a cornerstone of household financial security and resilience
- Where your housing is located determines many outcomes: school quality, job accessibility, safety and health, and economic mobility
- Housing is increasingly recognized as a critical social determinant of health
- Affordable housing options support collective growth and prosperity of a community

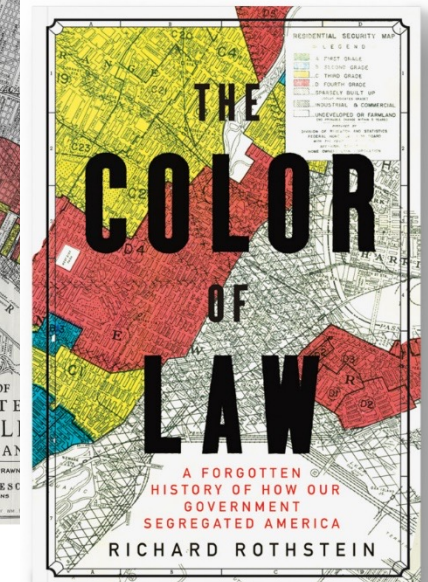
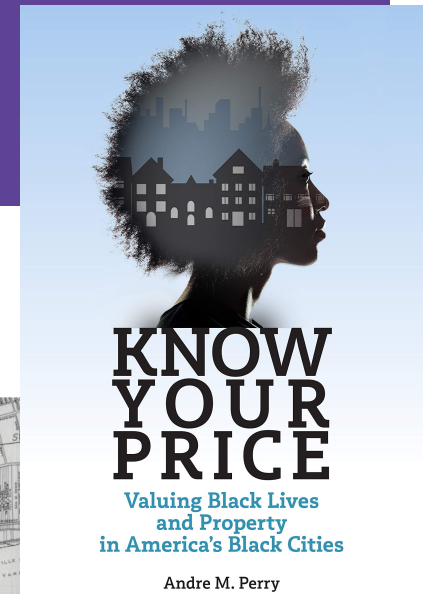
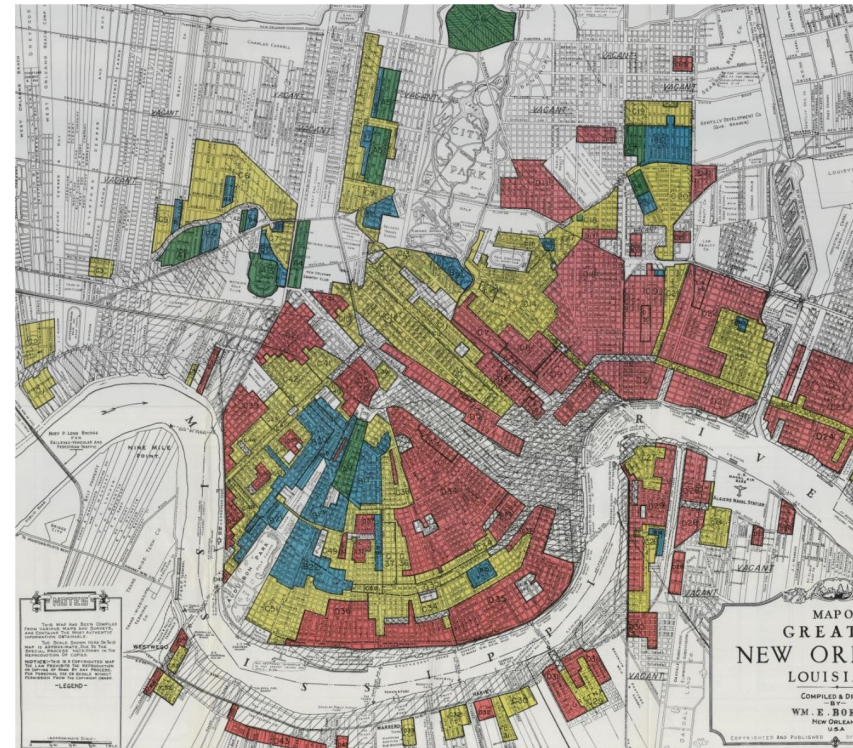
Figure 1: The Factors Impacting Health Outcomes



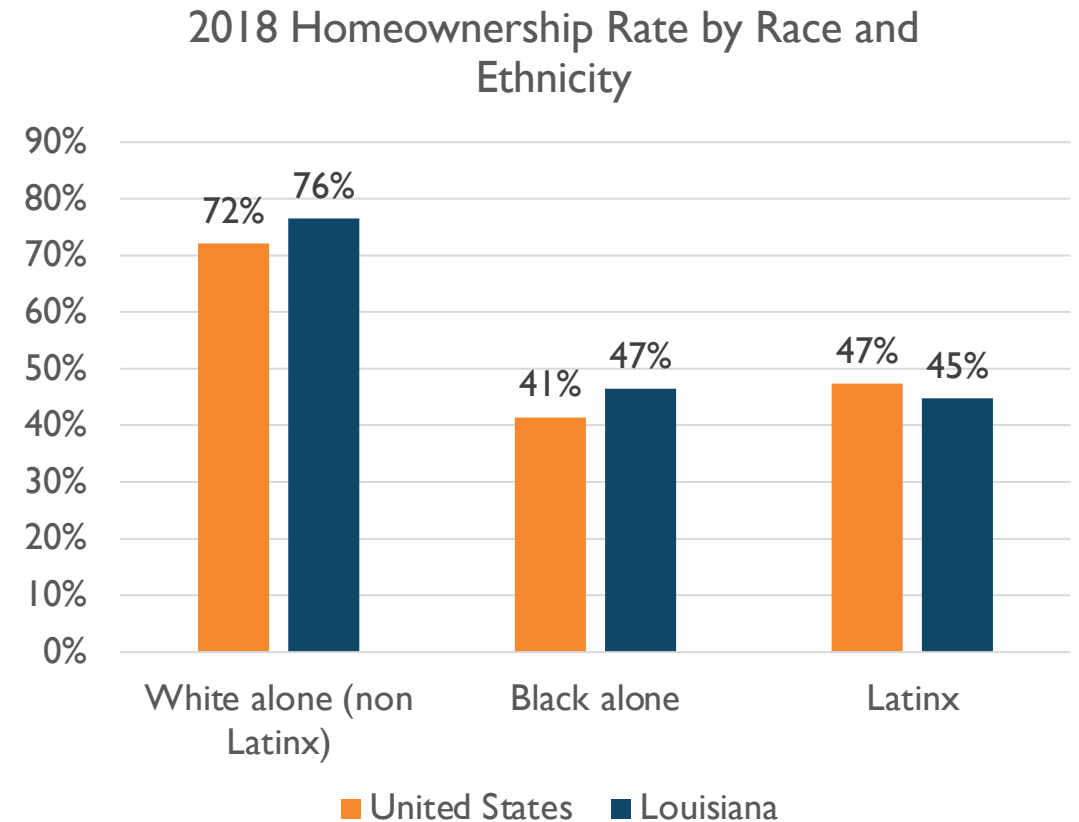
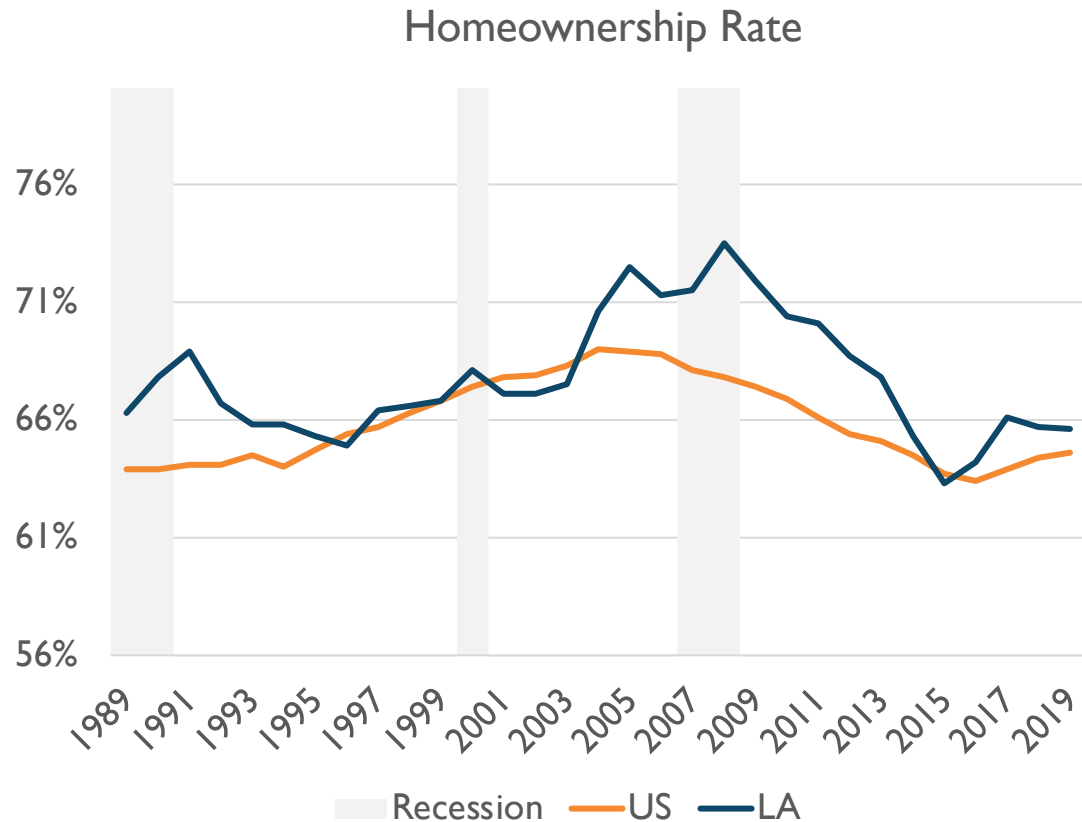
Source: Adapted from the University of Wisconsin's *County Health Rankings model* (2014)

DISCRIMINATION IS ROUTINE

- Overt discrimination against households of color by the government and private sector was legal for most of the 20th century
- Impacts of these practices are still apparent in residential segregation, disinvestment, and the racial wealth divide
- COVID has the potential to widen these disparities

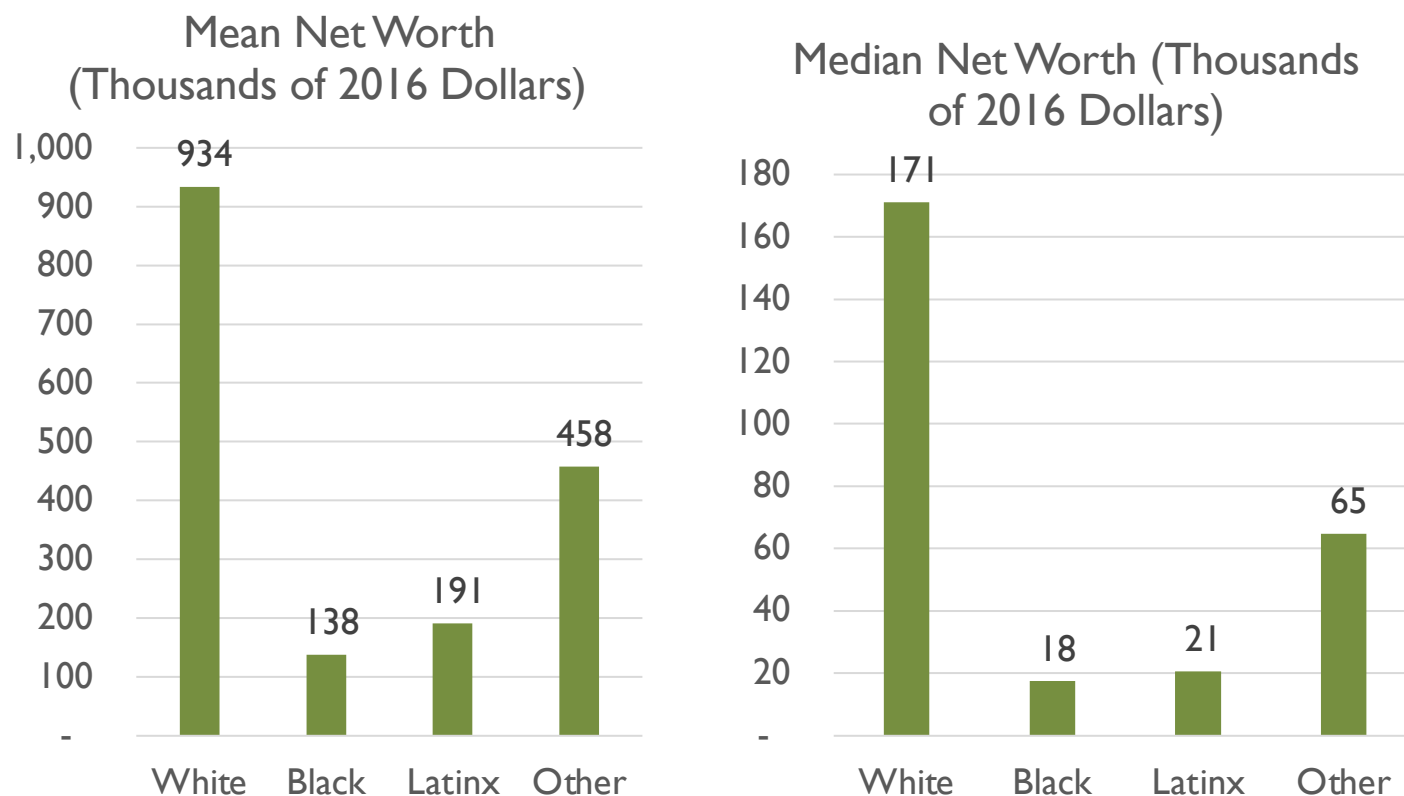


HOMEOWNERSHIP RATES ARE LOWER FOR BLACK AND LATINX FAMILIES THAN WHITE FAMILIES



BLACK AND LATINX WEALTH ALSO LAGS

- 32% of White, 37% of Black, and 39% of Latinx family assets are derived from housing wealth
- White families have an average of \$216K in housing wealth, while Black families have \$94K and Latinx families have \$130K

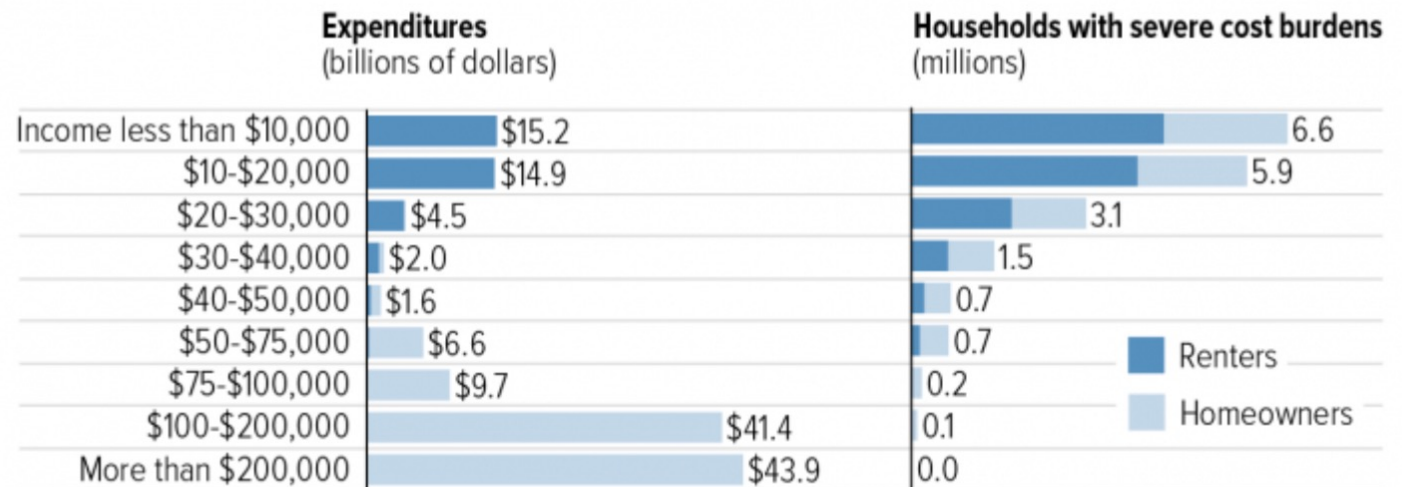


Source: Federal Reserve Board, Survey of Consumer Finances, Net Worth by Race/Ethnicity, 2016 Survey

CURRENT FEDERAL SUBSIDIES ARE INSUFFICIENT AND HAVE FAVORED WEALTHY HOMEOWNERS

- Only 1 in 4 renter households that qualify for assistance receive a housing subsidy
- Even after the Tax Cuts and Jobs Act, the Tax Foundation found that high-income households receive the vast majority of mortgage interest deduction benefit

Federal Housing Expenditures Poorly Matched to Need



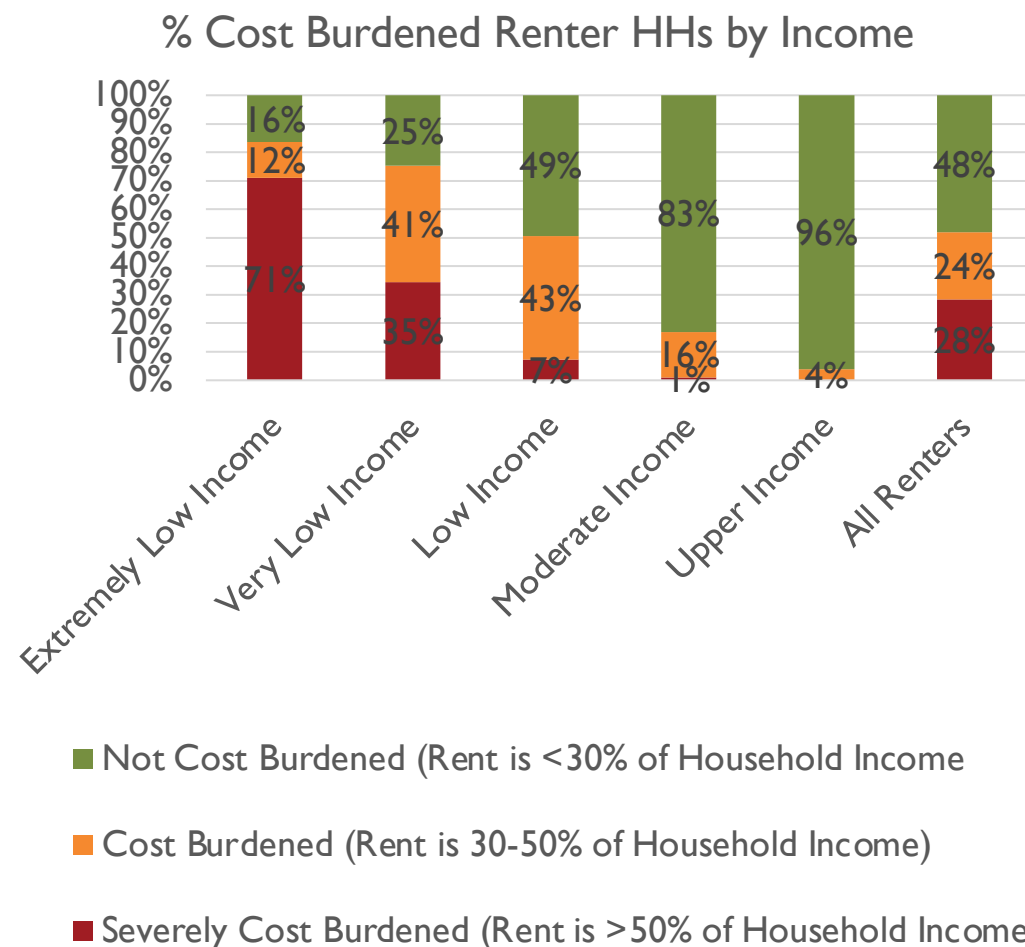
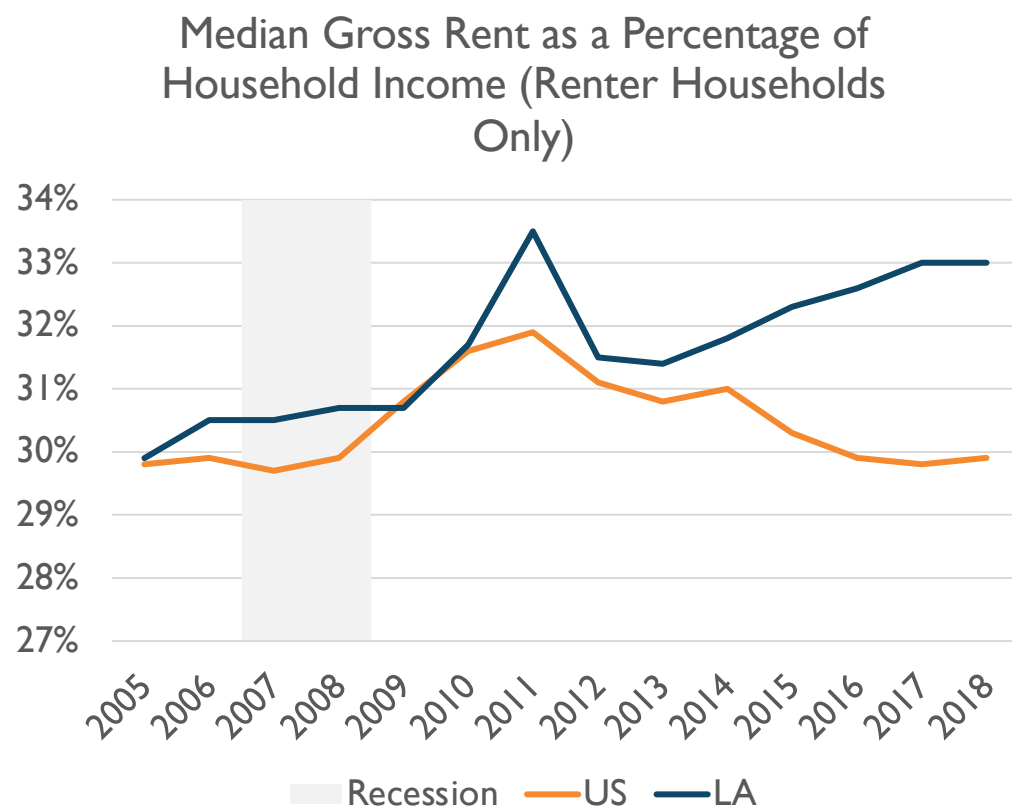
Notes: Data are for 2015. Homeowner expenditures include the mortgage interest and property tax deductions; income figures are for tax filing units. Rental expenditures include total outlays for the Housing Choice Voucher, Section 8 Project-Based, Public Housing, Housing for the Elderly (Section 202), and Housing for People with Disabilities (Section 811) programs; income figures are for households. Data on the income of beneficiaries of various housing expenditures are available only for these programs, which represent about three-fourths of homeownership and rental spending. HUD defines households with severe cost burdens as those paying more than half their income for housing.

Sources: CBPP analysis of HUD program data, Census data on number of households and cost burdens in each income group, Joint Committee on Taxation tax expenditure estimates, and the Office of Management and Budget public budget database

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Source: Center on Budget and Policy Priorities, 2017

RENTERS IN LOUISIANA ARE INCREASINGLY COST BURDENED



What is affordable housing in Louisiana?

MIT LIVING
WAGE
\$23.05

COVID UI
RATE
\$15.00

POVERTY
WAGE
\$10.25

RENTAL
WAGE
\$17.82

HOUSINGLOUISIANA

HousingLOUISIANA is a statewide network of housing practitioners and advocates whose primary goal is to ensure that all Louisiana's housing needs are met.

Through our statewide network of the nine regional housing alliances in Alexandria, Baton Rouge, Houma-Thibodaux, Lafayette, Lake Charles, Monroe, New Orleans, Northshore, and Shreveport, we work to better coordinate efforts and build collaboration across the state on housing issues.



A Tale of Two Cities: Lake Charles & New Orleans



Calcasieu Parish



Orleans Parish



Lake Charles

How Much Does It Cost To Live In the Lake Charles Area?

\$16.10

*per hour**

\$33,480

*annually**

\$7.25

minimum wage

\$16.77

*estimated hourly mean renter wage**

*this data comes from the NLIHC and is based on the average cost of a 2 bedroom home in the Lake Charles Area which is \$837

- Increase permanent and emergency housing opportunities
- Review zoning ordinances that can prevent the development of affordable housing and/or create more affordable housing opportunities
- Recruit more local developers to partner with and commit to affordable housing development
- Increase homeownership opportunities for low- and moderate income renters (Section 8 homeownership program, mobile homeownership as affordable option, Soft Second Programs)
- Set habitability requirements for landlords and the city to abide by, such as a Rental Registry
- Section 8 Reform

Lake Charles COVID-19 Housing Crisis

RENTAL HOUSING INSECURITY

4,777 renter households that pay at least 30% of their income on rent have lost their jobs due to COVID. With a median rent of \$800,

the rent gap is \$479/month.



The rent gap reflects the difference between the median rent in a parish and 30% of a household's income if they are receiving state benefits. \$247/week for state benefits x 4.33 weeks in a month x 30% = \$321. An assumption is made that each household is a single-income household.

COMPOUNDING IMPACTS

19% of rental households are spending more than 30% on housing (rent burdened) **AND** jobless due to COVID.

The number of rent burdened households at risk of losing their homes due to COVID...

4,777

The anticipated monthly rental gap for rent burdened households impacted by COVID...

\$2,288,482

Visit cpex.org for more information

Lake Charles MSA Rental Assistance Estimate

	Projected Nonfarm Payroll ⁽¹⁾⁽²⁾	# of Renter Households		\$ of Rental Assistance	
		Unemployed ⁽³⁾	W/Reduced Income	Unemployed	W/Reduced Income
January 2020 (Actual)	110,800	-	-	\$ -	\$ -
April 2020	95,800	7,560	217	\$ -	\$ 92,360
May 2020	95,800	7,560	217	\$ -	\$ 92,360
June 2020	95,800	7,560	217	\$ -	\$ 92,360
July 2020	95,000	7,963	229	\$ -	\$ 97,286
August 2020	95,000	7,963	229	\$ 4,004,890	\$ 97,286
September 2020	95,000	7,963	229	\$ 4,004,890	\$ 97,286
October 2020	96,000	7,459	214	\$ 3,751,416	\$ 91,129
November 2020	96,000	7,459	214	\$ 3,751,416	\$ 91,129
December 2020	96,000	7,459	214	\$ 3,751,416	\$ 91,129
January 2021	98,000	6,451	185	\$ 3,244,468	\$ 78,814
February 2021	98,000	6,451	185	\$ 3,244,468	\$ 78,814
March 2021	98,000	6,451	185	\$ 3,244,468	\$ 78,814
April 2021	97,000	6,955	200	\$ 3,497,942	\$ 84,971
May 2021	97,000	6,955	200	\$ 3,497,942	\$ 84,971
June 2021	97,000	6,955	200	\$ 3,497,942	\$ 84,971
July 2021	97,700	6,602	190	\$ 3,320,510	\$ 80,661

Total Rental Assistance Needed Through December 2020 \$ 20,106,352

Total Rental Assistance Needed Through July 2021 \$ 44,226,107







New Orleans

How Much Does It Cost To Live In the New Orleans Metro?

\$20.73

*per hour**

\$43,120

*annually**

\$7.25

minimum wage

\$16.09

*estimated hourly
mean renter wage**

*this data comes from the NLIHC and is based on the average cost of a 2 bedroom home in the New Orleans Area which is \$1,078

- Implement the Smart Housing Mix
- Increase transit-oriented development and density in high transit corridors to offset
- Increase African American homeownership opportunities
- Invest in sustainable development
- Increase support for aging-in-place policies
- Establish a centralized system for renter's rights and protections and landlord enforcement
- Increase funds to local Housing Trust Fund

New Orleans COVID-19 Housing Crisis

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January 2020 (Actual)	586,100	-	-	\$ -	\$ -
April 2020	500,100	50,224	1,695	\$ -	\$ 1,010,729
May 2020	500,100	50,224	1,695	\$ -	\$ 1,010,729
June 2020	500,100	50,224	1,695	\$ -	\$ 1,010,729
July 2020	500,100	50,224	1,695	\$ -	\$ 1,010,729
August 2020	503,500	48,238	1,628	\$ 31,640,758	\$ 970,770
September 2020	507,000	46,194	1,559	\$ 30,300,048	\$ 929,636
October 2020	510,100	44,384	1,498	\$ 29,112,562	\$ 893,203
November 2020	513,500	42,398	1,431	\$ 27,810,158	\$ 853,244
December 2020	517,000	40,354	1,362	\$ 26,469,448	\$ 812,109
January 2021	520,000	38,602	1,303	\$ 25,320,268	\$ 776,851
February 2021	523,500	36,558	1,234	\$ 23,979,558	\$ 735,717
March 2021	527,000	34,514	1,165	\$ 22,638,847	\$ 694,583
April 2021	530,000	32,762	1,106	\$ 21,489,667	\$ 659,325
May 2021	533,500	30,718	1,037	\$ 20,148,957	\$ 618,190
June 2021	537,000	28,674	968	\$ 18,808,247	\$ 577,056
July 2021	544,400	24,353	822	\$ 15,973,603	\$ 490,086

Total Rental Assistance Needed Through December 2020 \$ 153,834,852

Total Rental Assistance Needed Through July 2021 \$ 306,745,807

Lake Charles & New Orleans

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per hour*

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annually*

\$7.25

minimum wage

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estimated hourly mean renter wage*

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How Much Does It Cost To Live In the New Orleans Metro?

\$20.73

per hour*

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annually*

\$7.25

minimum wage

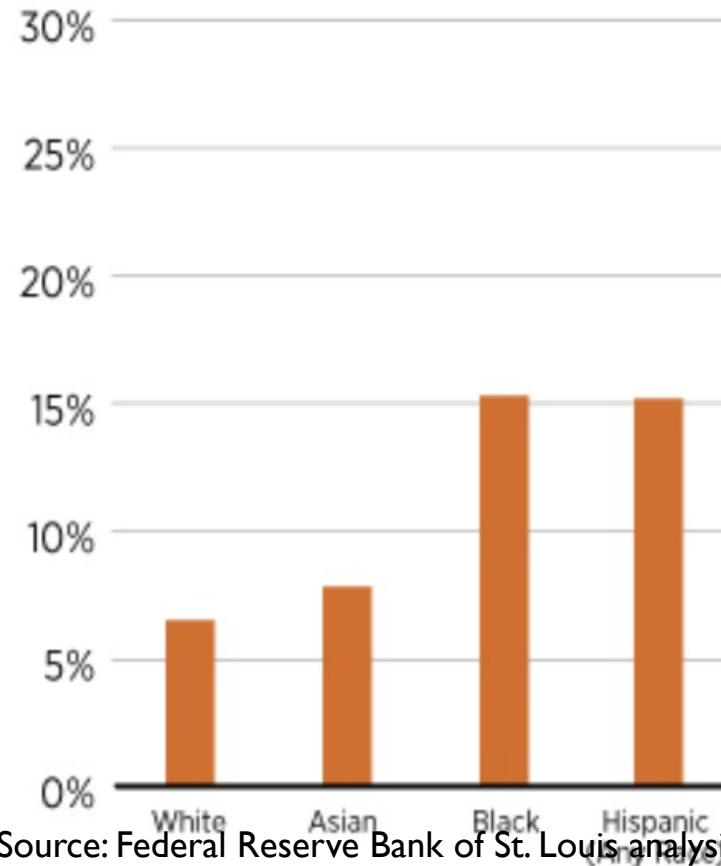
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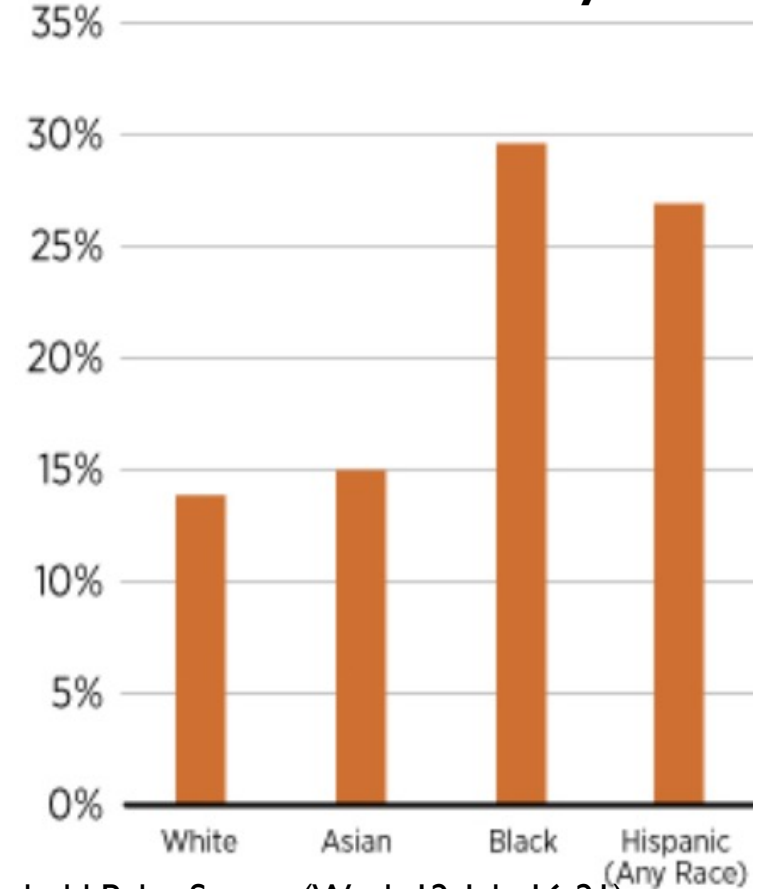
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COVID MAY EXACERBATE DISPARITIES BY RACE AND ETHNICITY

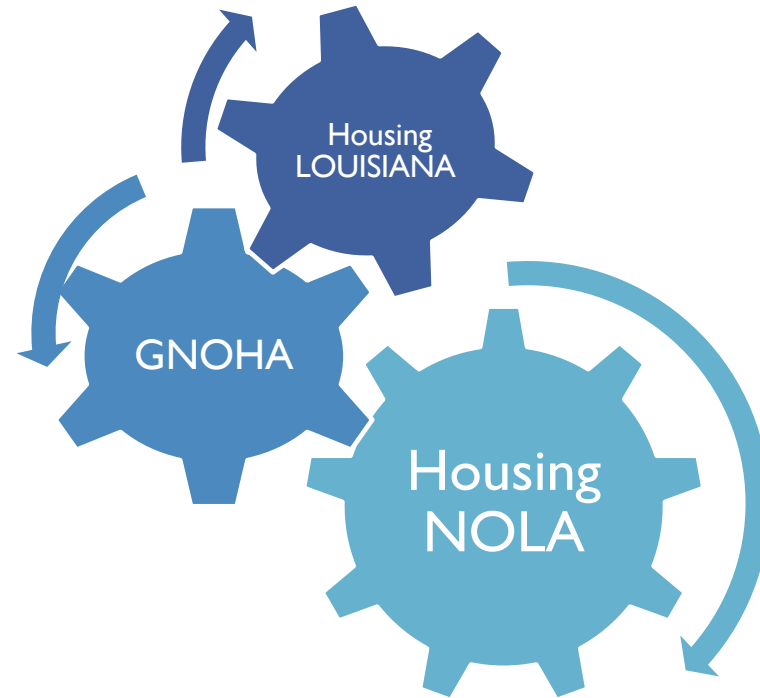
Late or Deferred Mortgage Payments



Late or Deferred Rent Payments



Source: Federal Reserve Bank of St. Louis analysis of U.S. Census Bureau 2020 Household Pulse Survey (Week 12, July 16-21)



PUT HOUSING FIRST

HEIRS' PROPERTY IS A BARRIER TO INTERGENERATIONAL WEALTH AND DESTABILIZES COMMUNITIES

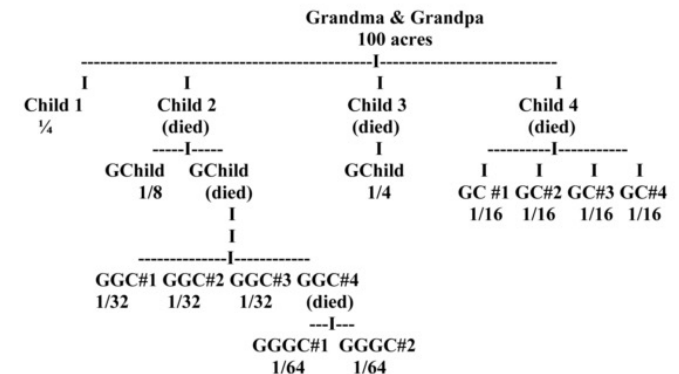
WHAT IS HEIRS' PROPERTY?

- Inherited intestate (without a will)
- Heirs are joint owners with undivided interest
- No clear, marketable title
- Vulnerable to disputes and predatory land deals

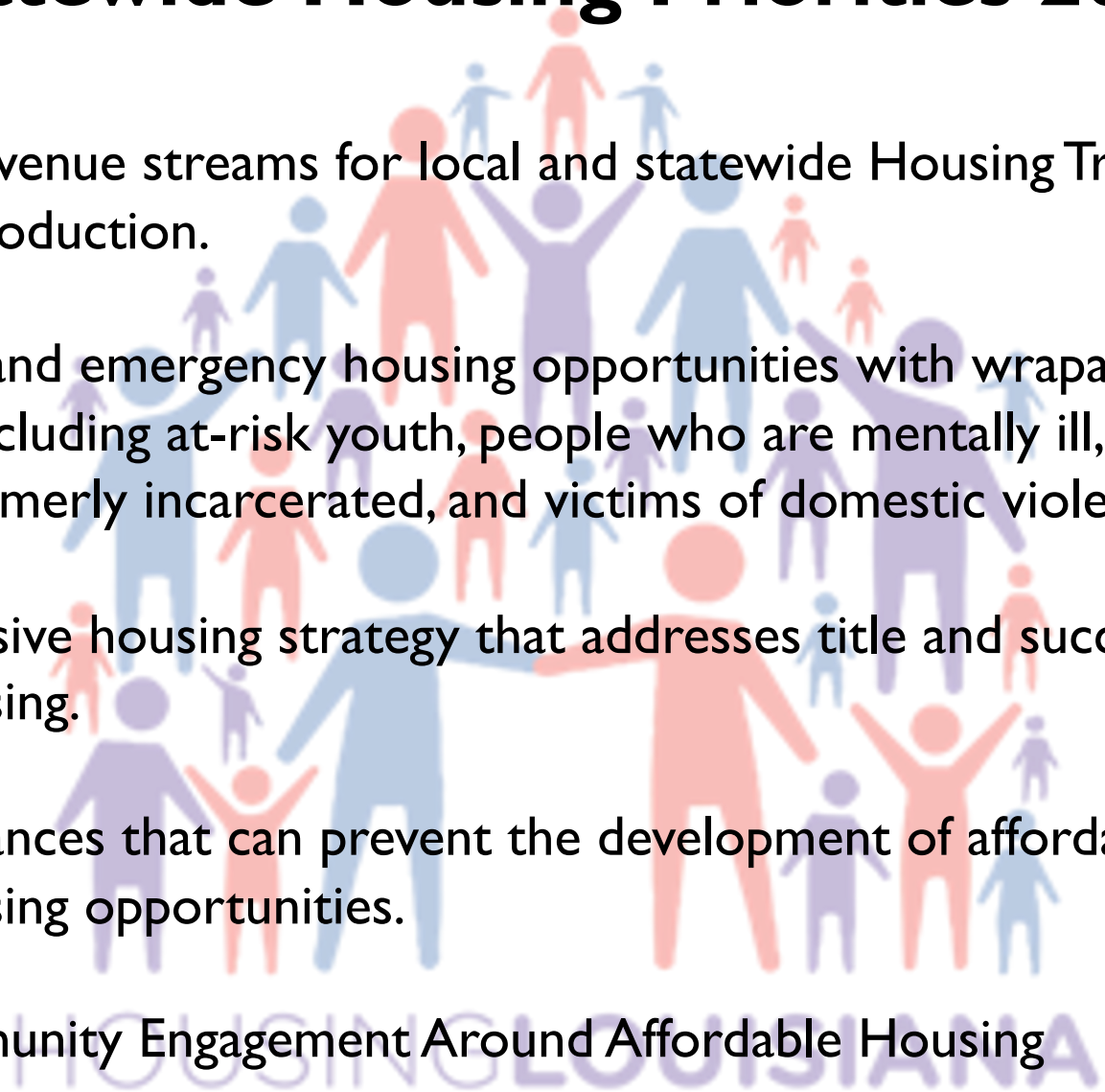
WHY IS IT IMPORTANT?

- Heirs cannot access grants or loans for property improvements

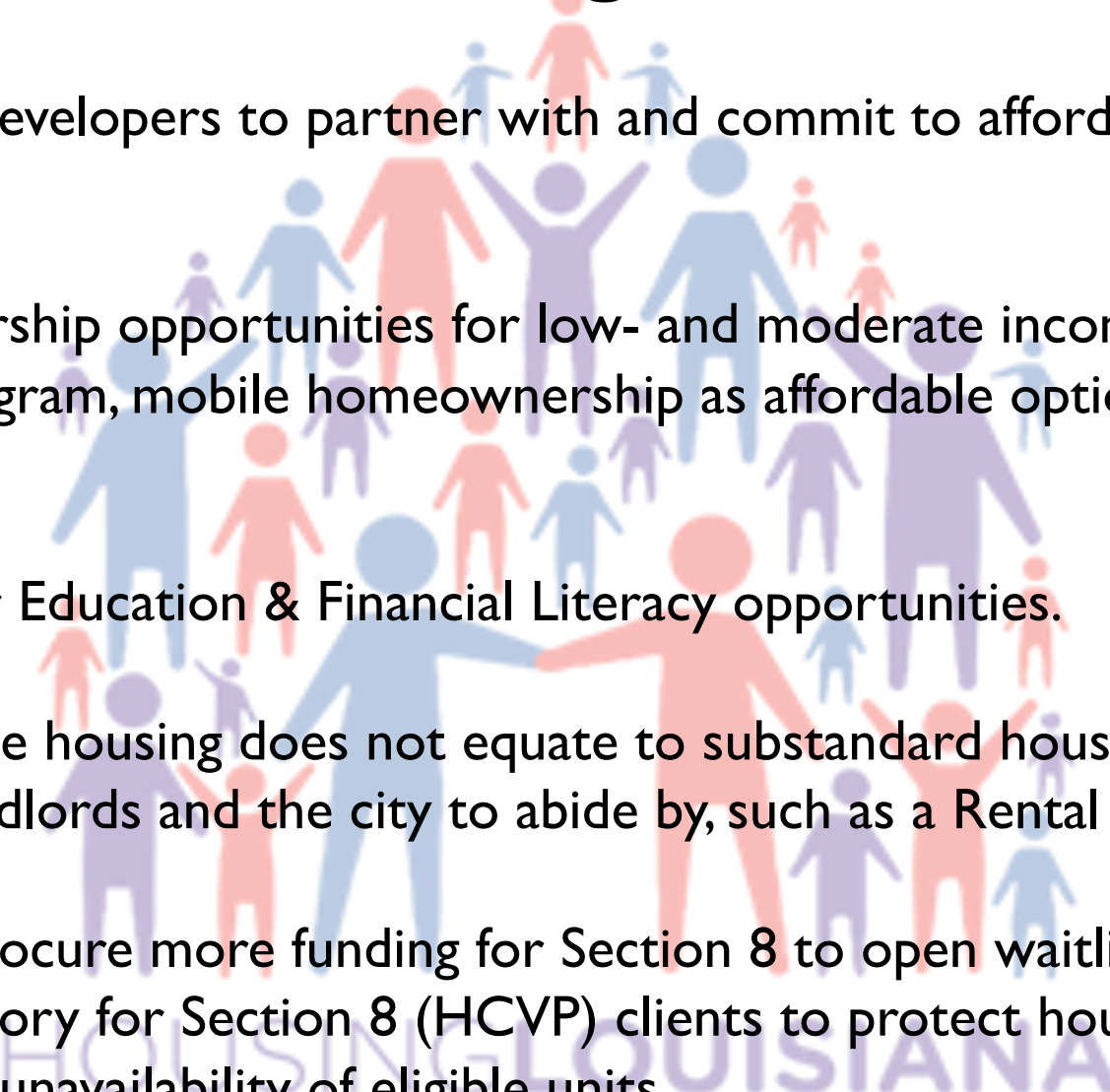
- May lead to blight, health and safety concerns, loss of tax revenue, and lower property values
- Disproportionately high among Black, Indigenous, People of Color, and low-income and low-wealth households



Statewide Housing Priorities 2020

- 
1. Create designated revenue streams for local and statewide Housing Trust Funds to increase affordable housing production.
 2. Increase permanent and emergency housing opportunities with wraparound services for special needs populations, including at-risk youth, people who are mentally ill, homeless individuals, people who were formerly incarcerated, and victims of domestic violence.
 3. Create a comprehensive housing strategy that addresses title and succession issues to create more affordable housing.
 4. Review zoning ordinances that can prevent the development of affordable housing and/or create more affordable housing opportunities.
 5. Education and Community Engagement Around Affordable Housing

Statewide Housing Priorities 2021

- 
6. Recruit more local developers to partner with and commit to affordable housing development.
 7. Increase homeownership opportunities for low- and moderate income renters (Section 8 homeownership program, mobile homeownership as affordable option, Soft Second Programs).
 8. Increase Homebuyer Education & Financial Literacy opportunities.
 9. Ensure that affordable housing does not equate to substandard housing by setting habitability requirements for landlords and the city to abide by, such as a Rental Registry.
 10. Section 8 Reform: Procure more funding for Section 8 to open waitlists and invest in more viable housing inventory for Section 8 (HCVP) clients to protect households from losing their vouchers from unavailability of eligible units.



We believe that our communities can provide high-quality, safe and accessible housing that is affordable to individuals and families of all income levels throughout Louisiana



Andreanecia M. Morris
Executive Director, HousingNOLA

www.housingnola.org

www.gnoha.org

www.housinglouisiana.org

HOUSINGLOUISIANA