

*CREATING NEIGHBORHOOD DEVELOPERS
AFFORDABLE HOUSING ADVOCACY*

#PUTHOUSINGFIRST



Louisiana's State of Housing

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HousingNOLA Executive Director

Housing is central to opportunity

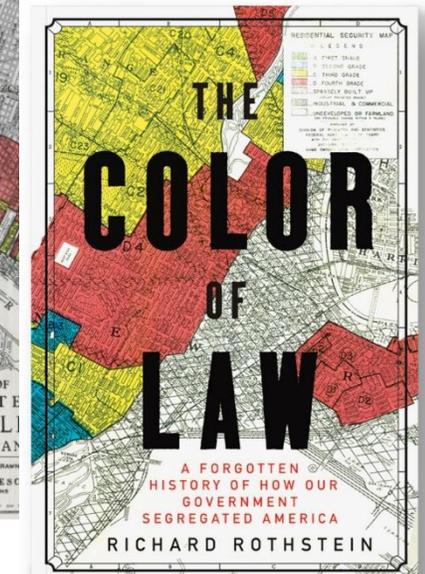
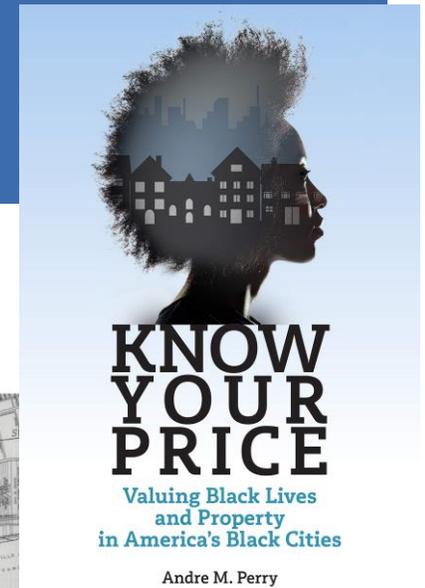
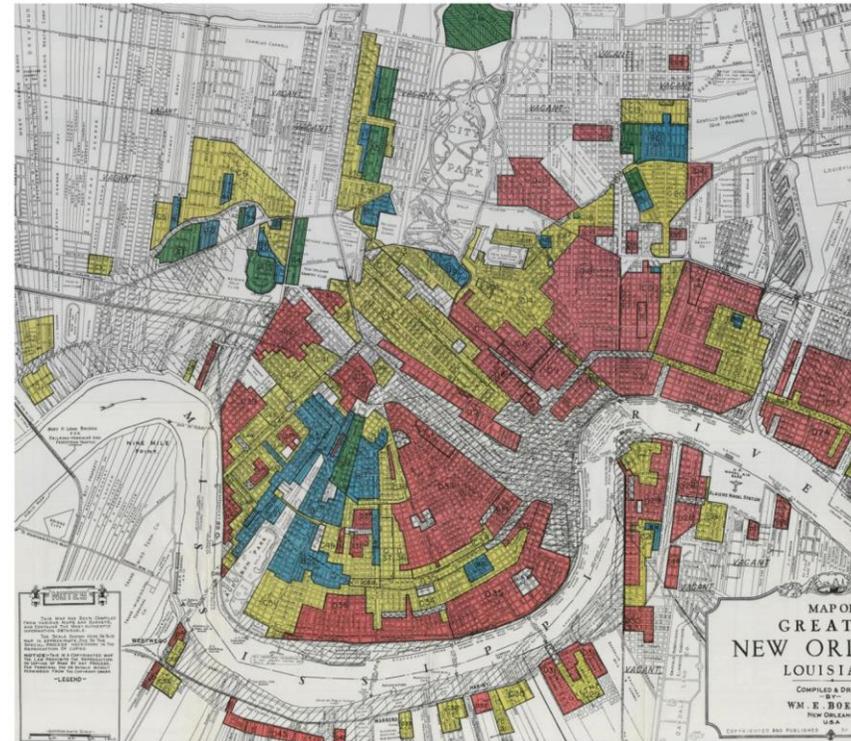
- Stable and affordable housing is a cornerstone of household financial security and resilience
- Where your housing is located determines many outcomes: school quality, job accessibility, safety and health, and economic mobility
- Housing is increasingly recognized as a critical social determinant of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



Figure 1: The Factors Impacting Health Outcomes

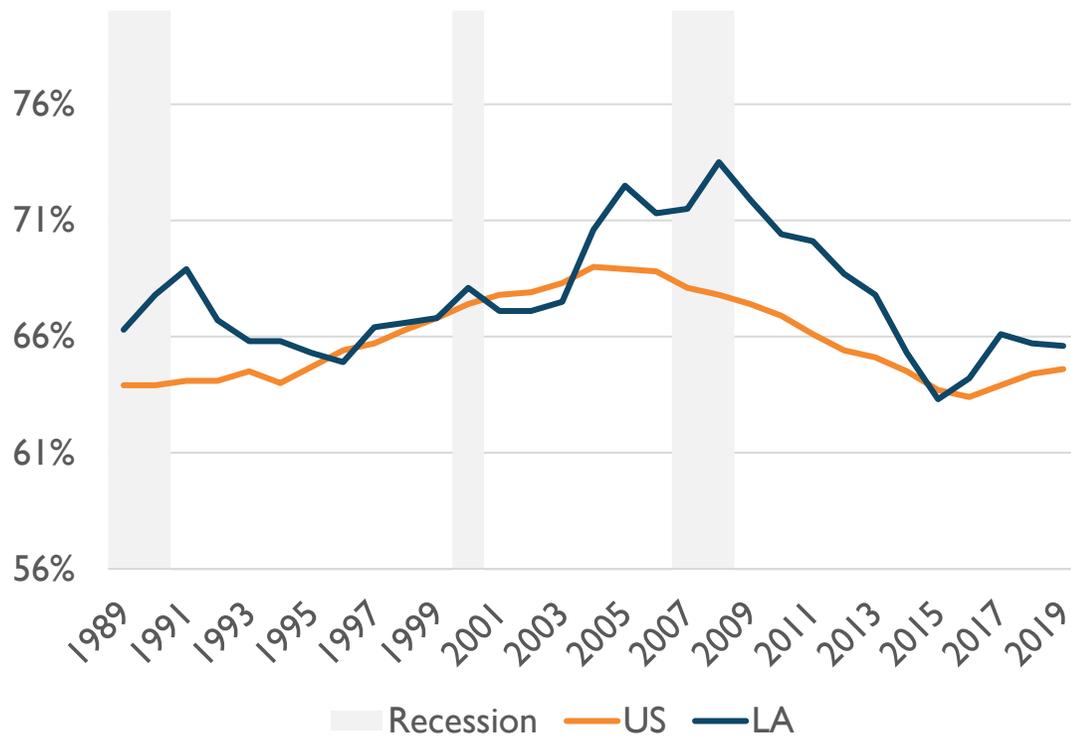
Discrimination is routine

- 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

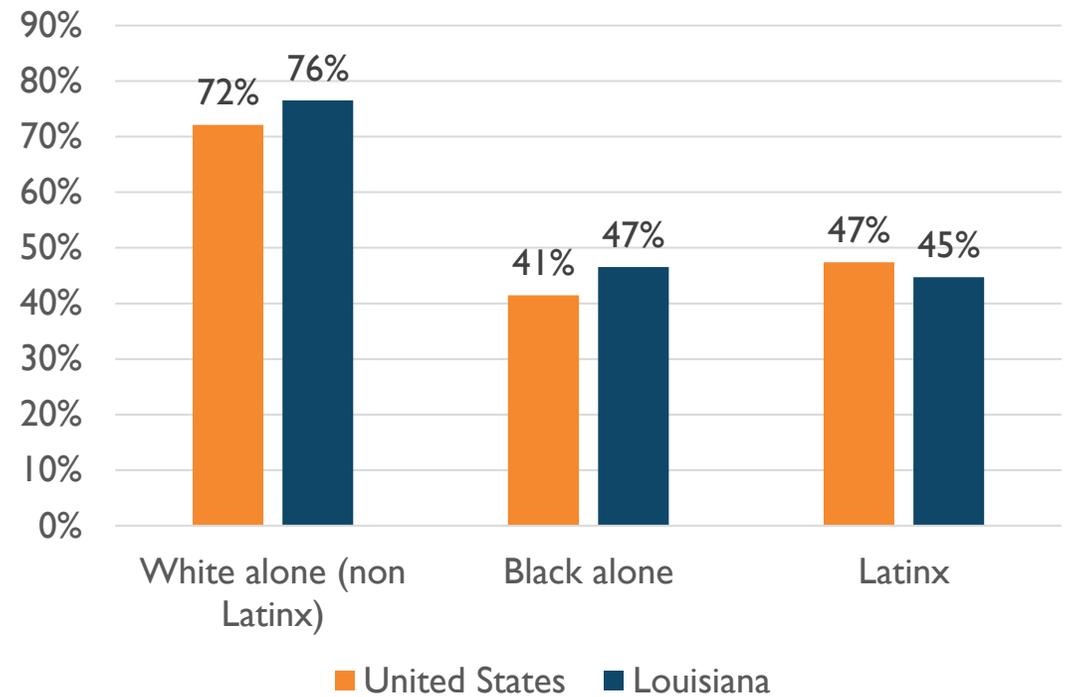


Homeownership rates are lower for Black and Latinx families than white families

Homeownership Rate



2018 Homeownership Rate by Race and Ethnicity



Heirs' Property is a barrier to intergenerational wealth and destabilizes communities

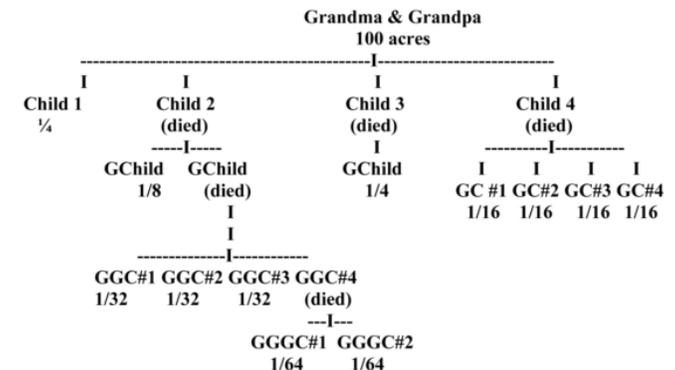
WHAT IS HEIRS' PROPERTY?

- 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



\$50 Billion

Deployed in New Orleans to create over 100,000 housing opportunities to rebuild through program like the Road Home Grant, the Non-profit Rebuilding Pilot Program, Small Rental Property Program, insurance proceeds, philanthropy and volunteers.









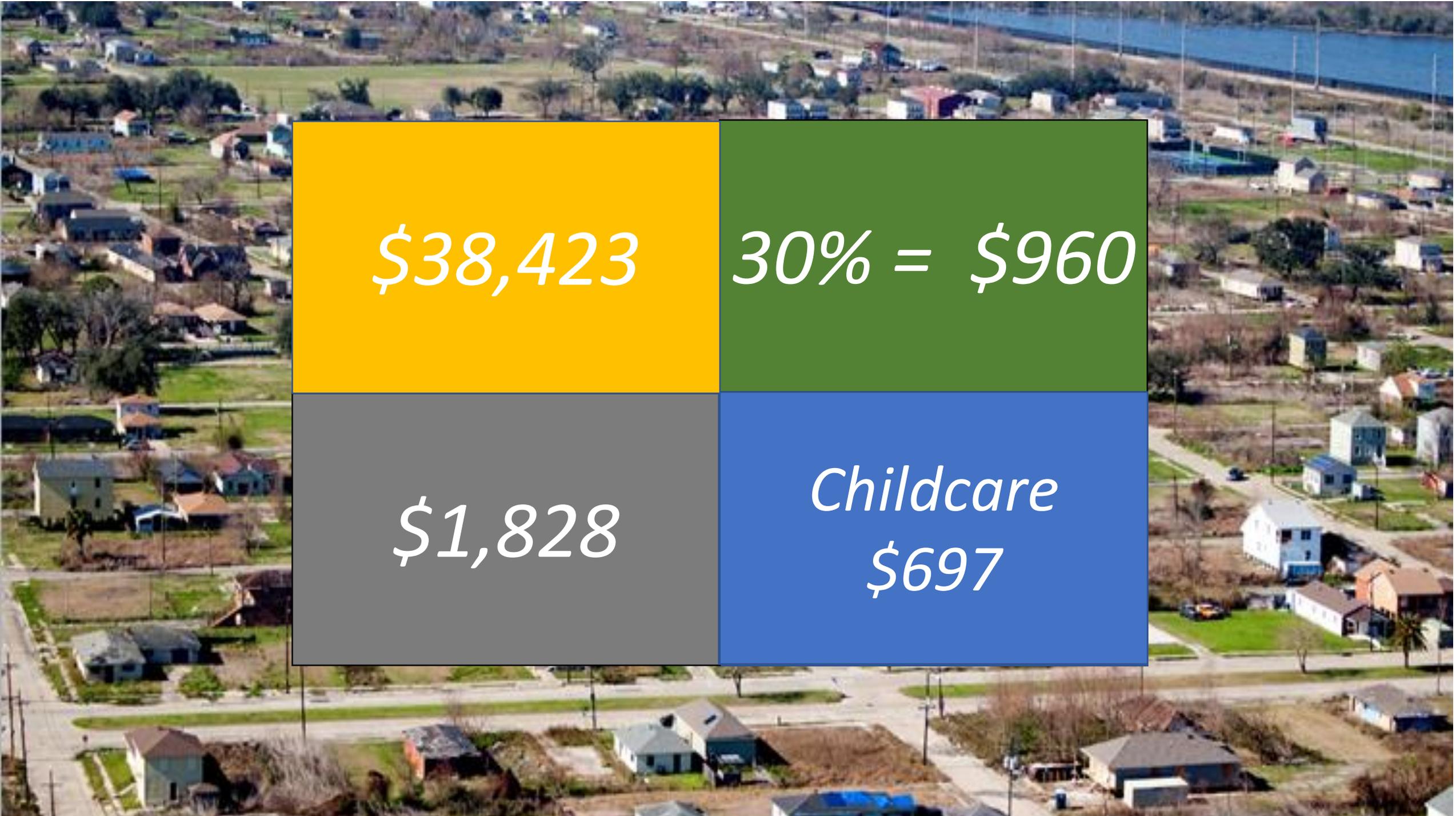
Current State of Housing

Median Income – \$38,423

Median Rent – \$993

Average Home Value – \$242,900

Wages continue to stagnate as housing costs continue to rise.



\$38,423

30% = \$960

\$1,828

*Childcare
\$697*

What IS too damn high?

MIT LIVING
WAGE
\$26.42

RENTAL
WAGE
\$20.40

POVERTY
WAGE
\$12.38

CNO LIVING
WAGE
\$15.00



2022 ANNUAL REPORT CARD

Evaluation of Progress
Towards a More Equitable New Orleans



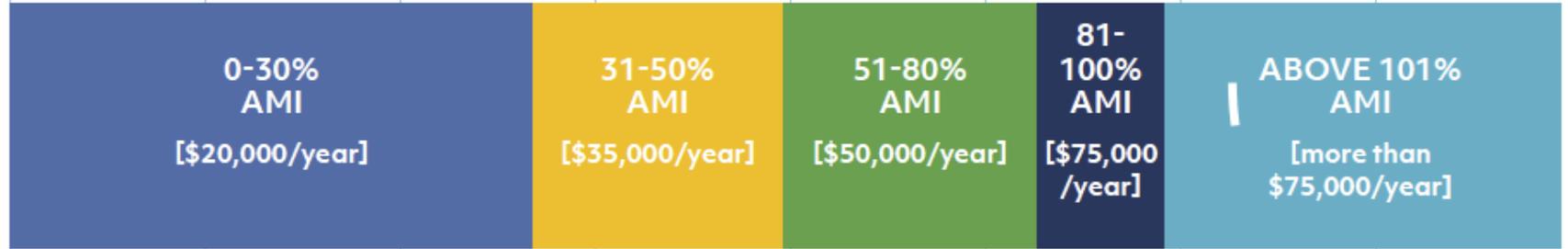
Increase affordable
housing



OF HOUSEHOLDS

0 10,000 20,000 30,000 40,000 50,000 60,000 70,000 80,000

**DEMAND
[HOUSEHOLD]**

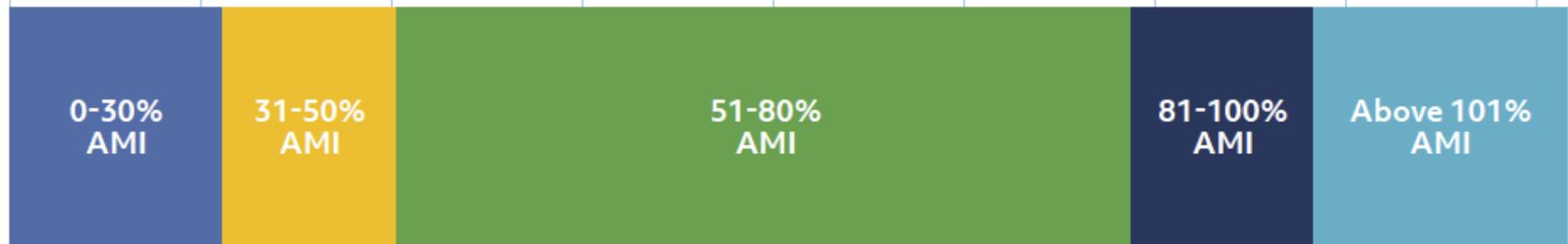


**SHORTAGE OF
16,467 HOMES**

**GAP CAUSED BY
SHORTAGE OF HOMES
FOR THE 0-30%**

**GAPS CAUSED BY
COMPETITION FROM
HIGHER INCOME
HOUSEHOLDS**

**SUPPLY
[HOMES]**





Reversing Displacement

2022 Public Policy Victories

Finance New Orleans launches Green Mortgage

\$2 million dedicated to Right to Counsel funding

Protection from Illegal Eviction after Disaster

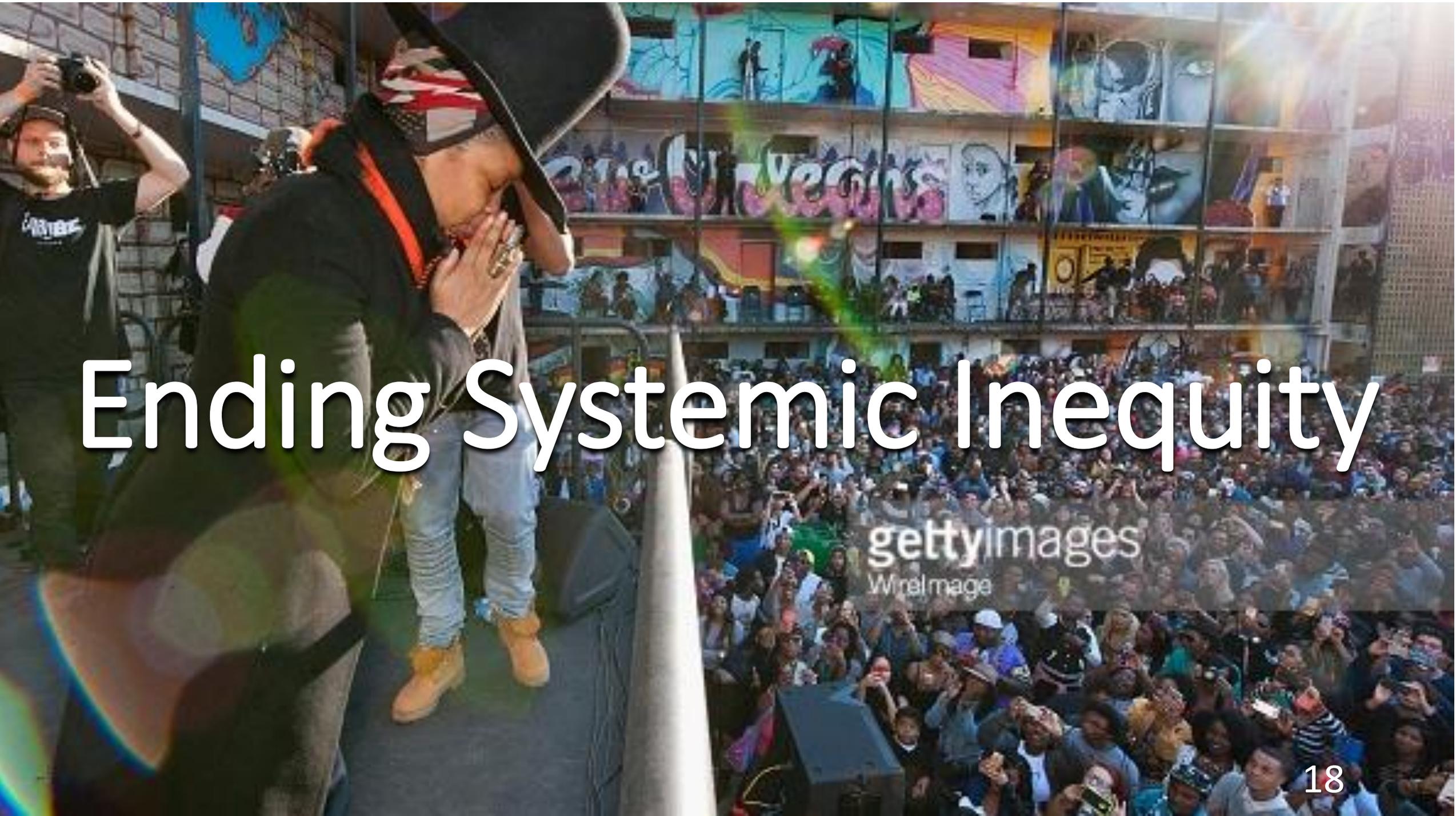
Update to 2021 International Energy Conservation Code

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



Significant federal aid packages that directly fund housing





Ending Systemic Inequity

gettyimages
WireImage

2022 GRADE

F — 44%

41

GOAL 1 (%)

38

GOAL 2 (%)

43

GOAL 3 (%)

38

GOAL 4 (%)

47

GOAL 5 (%)

75

GOAL 6 (%)

44

GOAL 7 (%)



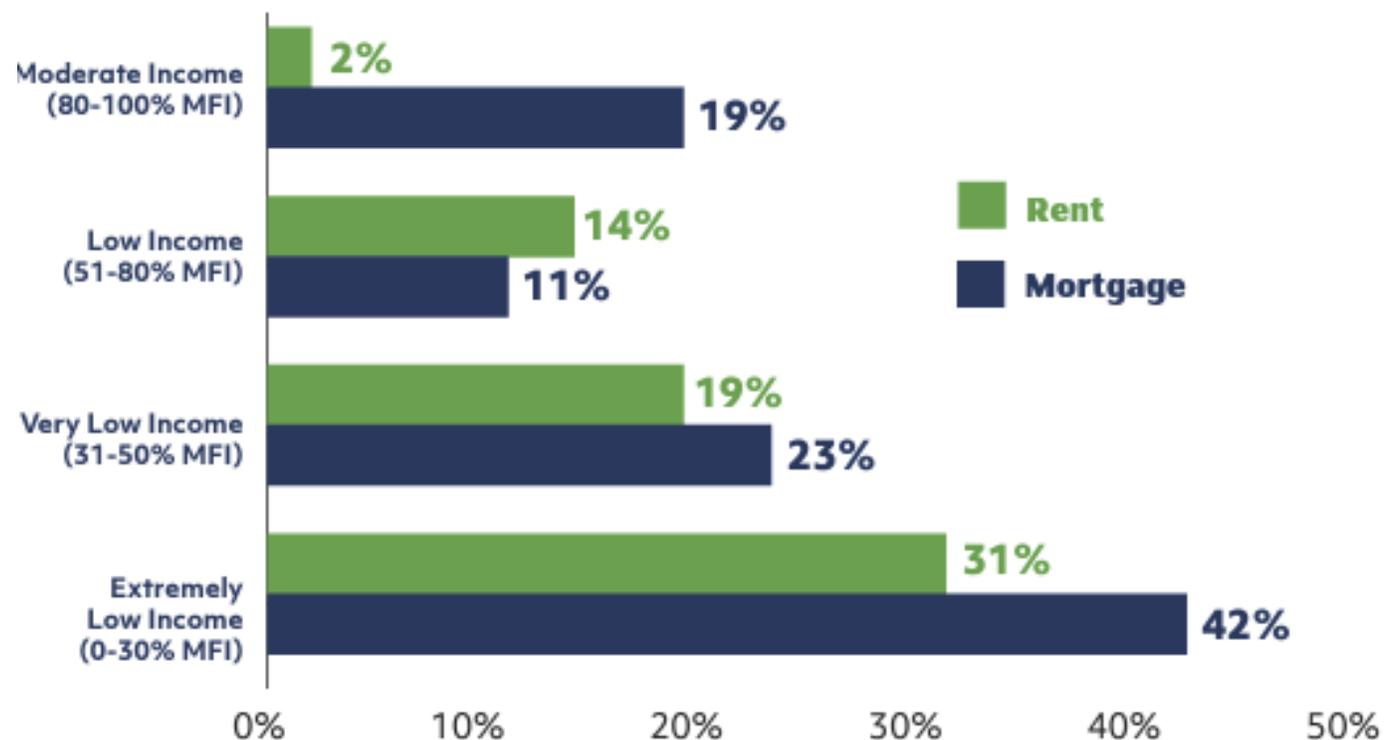
HousingNOLA



Resilient Communities

Housing Snapshot

Louisiana Households with Missed Payments by Tenure



Louisianans at Threat of Eviction Within Two Months by Race

Hispanic or Latino (may be of any race)	2%
White alone, not Hispanic	28%
Black alone, not Hispanic	38%
Two or more races + Other races, not hispanic	6%

Source: U.S. Census Bureau. Week 36 Household Pulse Survey: August 18 – August 30.

Quality of Life

A large crowd of people, many wearing white clothing, is walking down a street during a parade or festival. The scene is bright and sunny, with utility poles and buildings visible in the background. The text "Quality of Life" is overlaid in the center of the image.

COVID-19 COVID-19 COVID-19 COVID-19 COVID-19

CORONAVIRUS

IMPACT

COVID-19 COVID-19 COVID-19 COVID-19 COVID-19

A photograph of a city street with a grassy median and cars on the road. The text "Strategic Goals" is overlaid in the center.

Strategic Goals



2023 Action Plan Highlights



Disburse funds to residents of Gordon Plaza for their relocation from toxic land into homes of their choice.

Enact the Healthy Homes Ordinance aka Rental Registry

Continue to implement the Smart Housing Mix by creating incentives for projects with 10 units or less and remove all zoning barriers to sustainable and equitable neighborhoods.

End source of income discrimination and support HANO in finding landlords for its voucher holders.

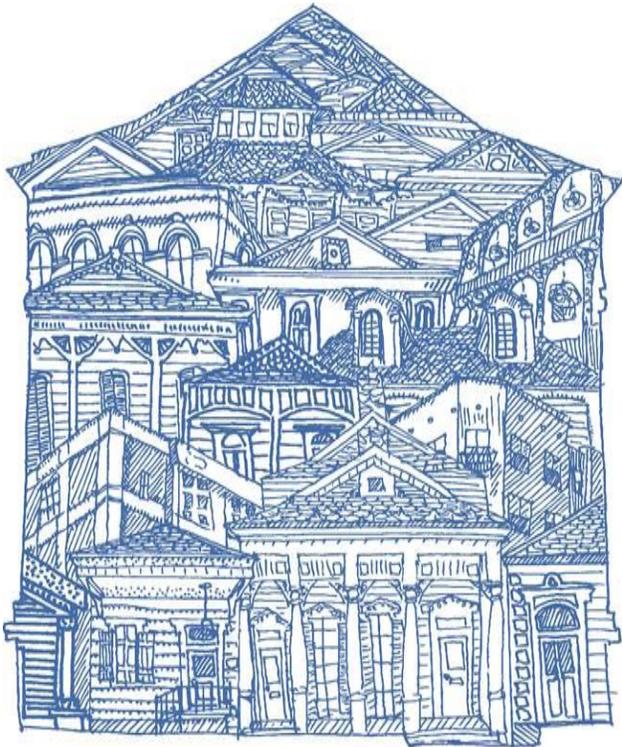
Revise production goals in accordance with HousingNOLA's Housing For All Action Plan recommendations and report on progress.

Identify funding to support vulnerable populations that cannot be aided by COVID-19 funding (essential workers making minimum wage, households on fixed incomes, homeless and the formerly incarcerated)

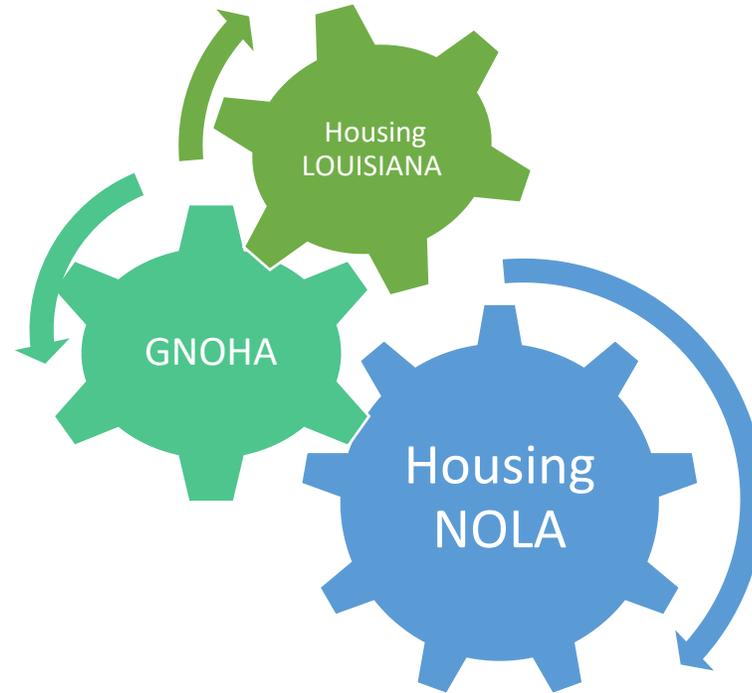
Address Insurance crisis

Housing for ALL





PUT HOUSING FIRST



A Strategy to Make Housing a Guarantee: **Aligning Policy, Advocacy and Investment Capital in New Orleans & Louisiana**

Housing for All Action Plan

*Directing investment
to create an equitable, affordable,
and strong New Orleans*

Eliminate Cost Burden

Close the Racial Wealth Gap

Ensure a More Resilient Housing Stock and System

Combat Displacement

2022 HousingNOLA Annual Report Housing for All Action Plan

Directing investment to create an equitable, affordable, and strong New Orleans

A Generational Investment in New Orleans' People and Homes

Over **\$13 billion in new spending** that can support New Orleans businesses and generate economic growth.

- Over **45,000 new, affordable, energy-efficient single-family and multi-family homes** constructed, generating more than **\$10 billion** in new household wealth for New Orleans families
- Over **31,000 new homeowners** in New Orleans
- Over **58,700 fully weatherized and rehabilitated homes**
- **13,000 currently-affordable housing units preserved as affordable**
- Over **\$600 million** in investment to help households recover from the immediate **impacts of Hurricane Ida**

\$37 billion

PRIORITY:

Eliminate Cost Burden

PRIORITY:

Close the Racial Wealth Gap

PRIORITY:

Resilient Stock & System

PRIORITY:

Combat Displacement

Rehab & Energy Upgrades

New Affordable Options (Ownership)

Rehab & Energy Upgrades

New Affordable Options

New Affordable Options

New Spending = Economic Growth

Hurricane Ida Recovery Funds

Rehab & Weatherization

Rehab & Weatherization

Preserve Existing Affordability

Eliminate Cost
Burden

Close the Racial
Wealth Gap

Ensure a More
Resilient Housing
Stock and System

Combat
Displacement

Housing for All Action Plan

Directing investment to create an equitable, affordable, and strong New Orleans

Intersectional Investment Opportunities:

- Fight for a Living Wage
- Reduce carbon emissions in residential housing
- Lower property taxes and insurance costs
- Increase density
- Provide supportive services
- Support Green jobs industry
- Secure private capital

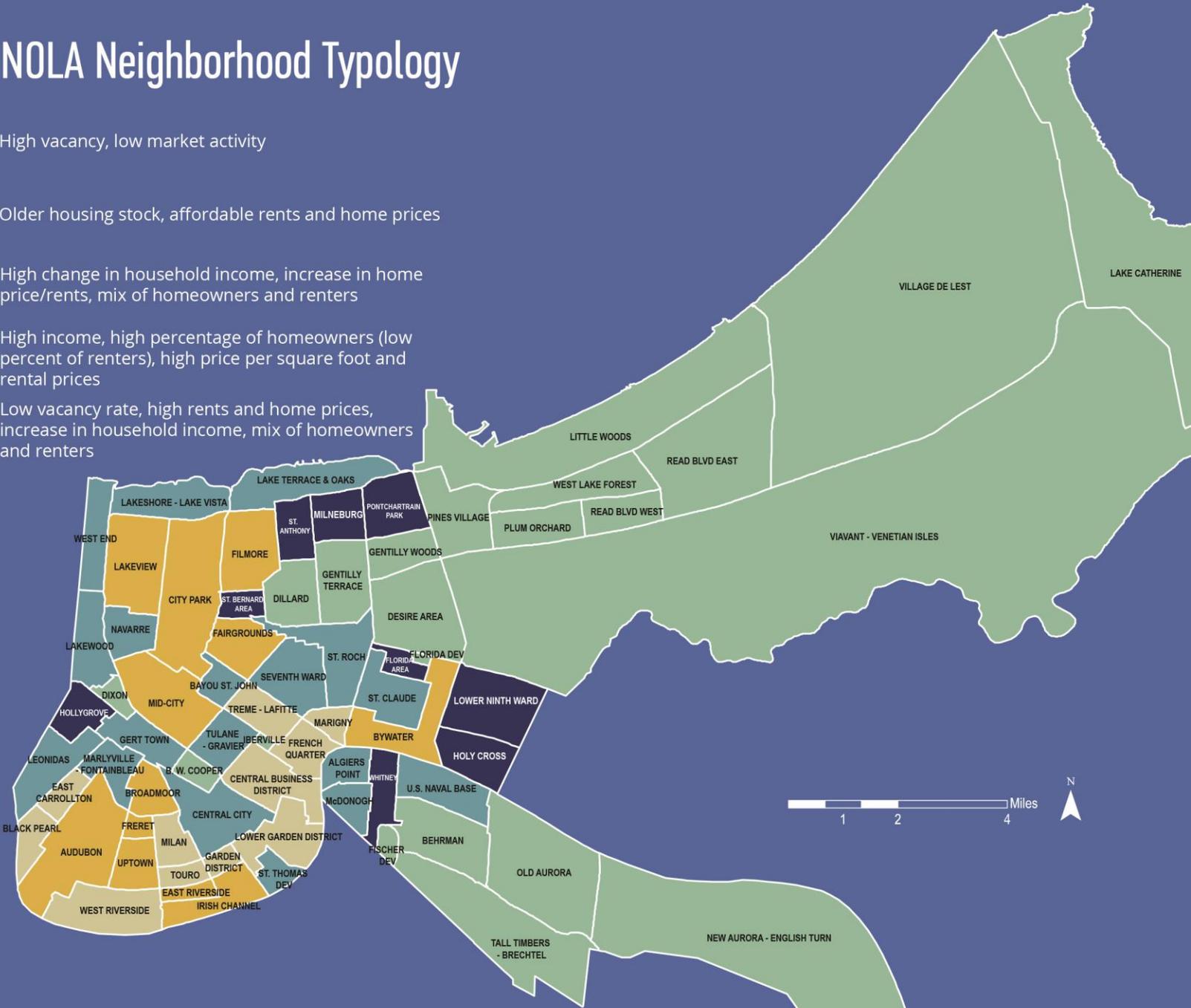
Own the Crescent

HousingNOLA Neighborhood Typology

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



OWN THE CRESCENT



A satellite image of Earth showing a large, swirling storm system over the Atlantic Ocean. The storm is characterized by a dense, white, circular cloud structure with a clear eye in the center. The surrounding clouds are dark and swirling, indicating intense weather. The landmasses of North and South America are visible in shades of green and brown, with a grid of latitude and longitude lines overlaid on the image.

Climate Change Impact

Statewide Energy Cost Burden

- The number of households with average energy burdens higher than 6% is 633,528
- The vast majority of the state's housing is single family homes (1,190,648 units)
- Trailers/RV/Mobile homes are a growing second (203,472 units)



Hurricanes Laura, Delta, Zeta & Ida



What IS too damn high?

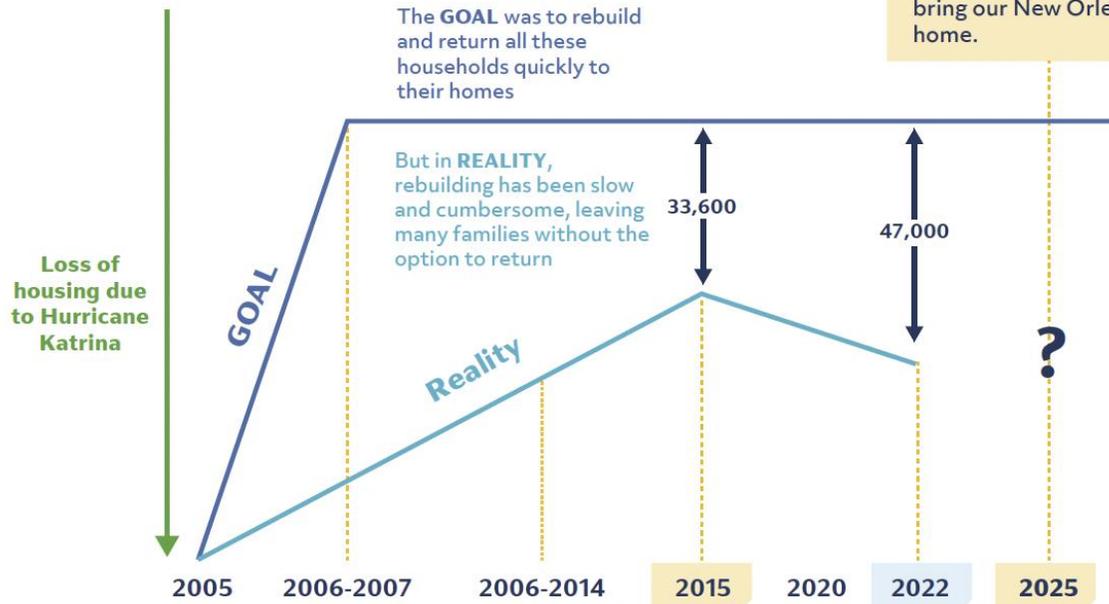
Researching the real cost of housing in New Orleans



2023 SEMI-ANNUAL DATA REPORT



State of Housing in New Orleans

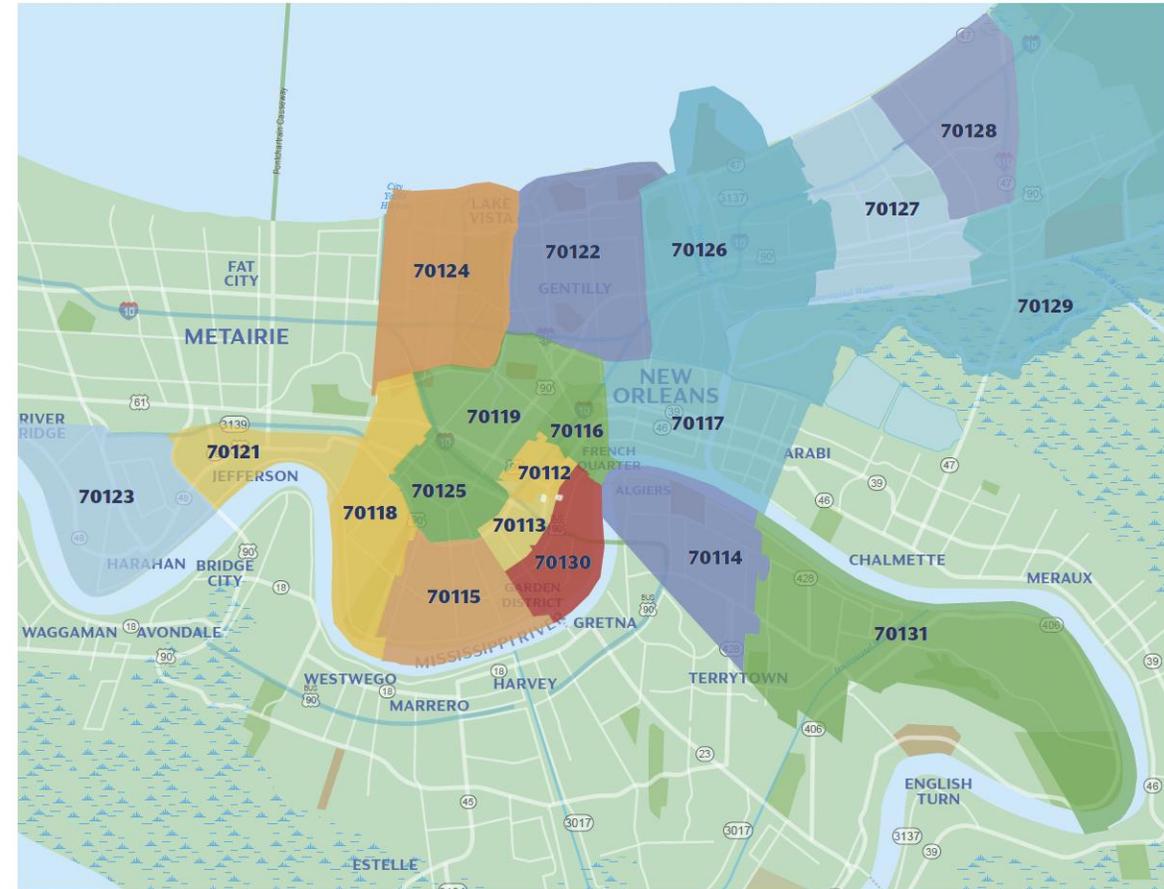


2025 marks the goal post of the HousingNOLA Plan to guide public agencies and private developers to build the housing we need to bring our New Orleanians home.

The **HousingNOLA 10 Year Plan**, developed in 2015, showed that we needed 33,600 housing units built to house our population and bring home those displaced from Hurricane Katrina

In February of 2022, the **Housing For All Plan** showed that rising prices had further limited the availability of affordable homes in New Orleans. Our goal therefore increased to creating 47,000 affordable housing units through new development, preservation, and subsidies.

Housing Snapshot



Zipcode	Rent
70123	\$1,300
70127	\$1,310
70114	\$1,400
70122	\$1,400
70128	\$1,407

Zipcode	Rent
70117	\$1,500
70129	\$1,500
70116	\$1,600
70119	\$1,600

Zipcode	Rent
70125	\$1,600
70131	\$1,600
70121	\$1,673
70113	\$1,698
70112	\$1,750

Zipcode	Rent
70118	\$1,750
70115	\$1,800
70124	\$1,900
70130	\$2,200

2023

SEMI-ANNUAL DATA REPORT



Development Recommendations

1. Establish a State gap financing program for use with 4% Low-Income Housing Tax Credit (LIHTC) financing to preserve and rehabilitate affordable housing properties with expiring affordability periods.
2. Establish a State of Louisiana Workforce Housing Program modeled on the programs available in Georgia, South Carolina, and 22 other states nationwide. This program would complement and help fill financing gaps for developments that receive federal Low Income Housing Tax Credit (LIHTC) funding.
3. Stabilize and reduce costs in the insurance market for housing of all types. Insurance is a major factor in delays of multi-family projects and affects single-family homeowners' ability to purchase.

Stabilize Louisiana Citizens by investing in it AND allowing it to function correctly as an insurance company without the constraints that benefit the private insurance industry.

Provide discounted insurance rates for developments that meet FORTIFIED standards.

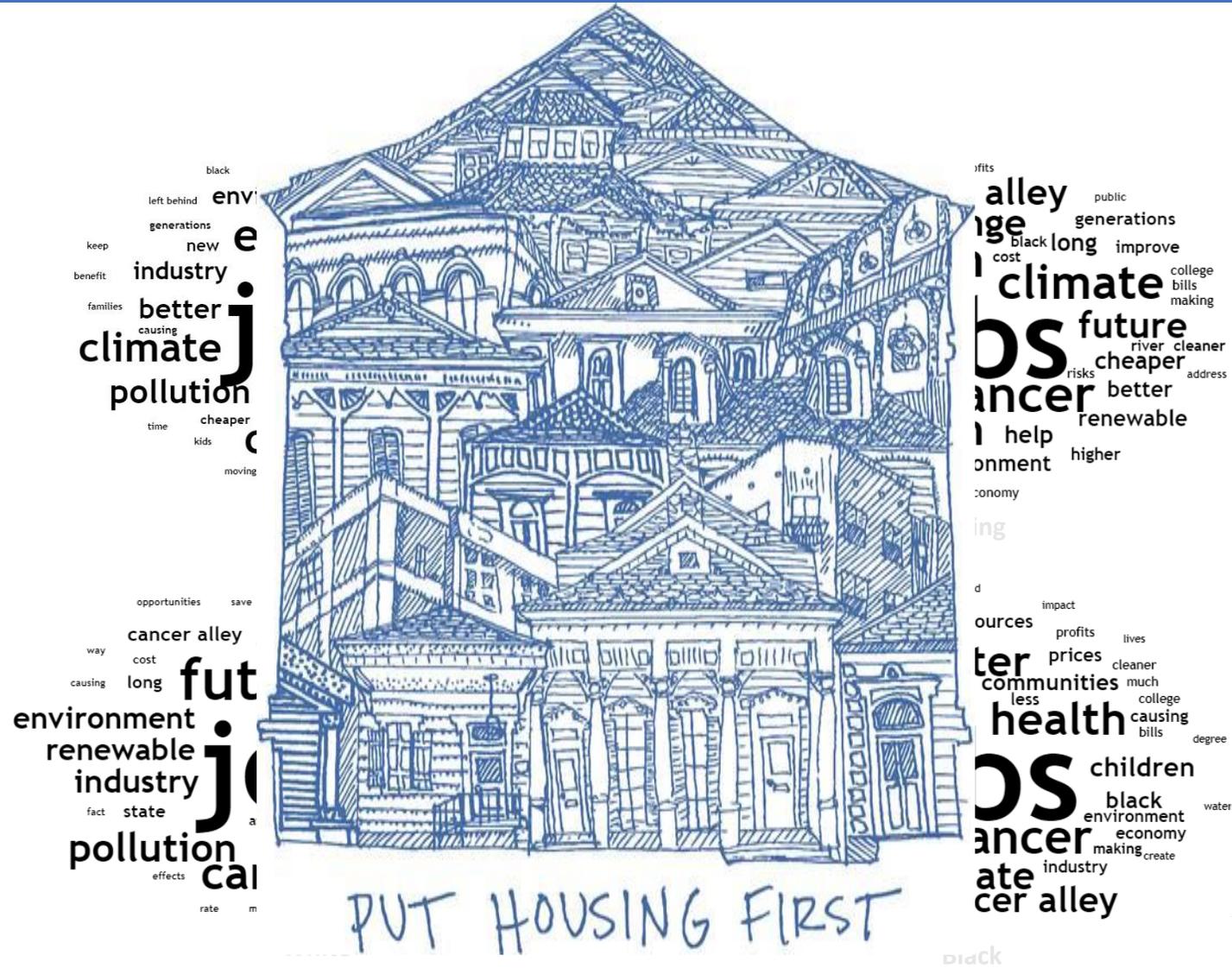
2023 SEMI-ANNUAL DATA REPORT



Development Recommendations

4. Utilize a construction sales tax exemption for affordable housing developments.
5. Restore funding for the Neighborhood Housing Improvement Program at a level of at least \$3 million per year in the short term, with an aim of growing this to \$10 million per year over the next five years.
6. Establish an expedited permitting system for affordable housing developments in the City of New Orleans.
7. Prioritize disposition and use of public land for affordable housing.
8. Improve the Energy Smart program to better facilitate energy-efficiency retrofits of aging affordable housing properties in New Orleans.

Reasons to Support Louisiana Shifting its Investments



"The jobs of the future are in wind, solar, and renewable energy."

"The higher rates of cancer, and climate change"

"Jobs, opportunities, and cleaner air for future generations"

"The oil and gas industry is boom or bust...one day it's gonna bust and we shouldn't ride it out without at least some kind of contingency plan."

"We can employ people with no [college] degrees."

"Most of the profits leave Louisiana and are not invested within the infrastructure of the state."

"The fact that areas like Cancer Alley even exist"

"[It will] benefit my children and future generations"

Advocacy Opportunity: Insurance Commissioner

LOUISIANA ILLUMINATOR

ELECTION 2023 GOVT + POLITICS ENVIRONMENT HEALTH CRIMINAL JUSTICE EDUCATION

BUSINESS + LABOR GOVT + POLITICS LEGISLATIVE

Donelon backs 'tort reform' for insurance

A similar effort for auto insurance has failed

BY: WESLEY MULLER - MARCH 24, 2023 5:00 AM



Louisiana radio network

NEWS POLITICS AGRICULTURE SPORTS NEWSCAST CONTACT US

Insurance Commissioner Jim Donelon not running for re-election

Baton Rouge / louisianaradionetwork.com

Jeff Palermo
Mar 14, 2023 | 12:56 PM



Commissioner of Insurance State of Louisiana Jim Donelon

Louisiana's longest serving Insurance Commissioner Jim Donelon announces he's not running for re-election. Donelon has served as the state's insurance commissioner since 2006, but over the last year the number of insurance companies willing to write private property insurance has declined and he says that's where his focus needs to be.

"I haven't had any time since late last year to put any effort towards my re-election effort," said Donelon.

Donelon has served Louisiana for nearly 50 years. He was first elected to public office in 1975 as Chairman of the Jefferson Parish Council. He also served in the Louisiana House of Representatives for 21 years from 1981 to 2001.

Photo by: Gerald Herbert/AP

Homes, businesses and roads are flooded in the aftermath of Hurricane Ida in LaPlace, La., Tuesday, Sept. 12, 2022. (AP Photo/Gerald Herbert)

News Live Video Crime Weather Sports Investigations Español NOLA Weekend

Donelon expects insurers approved for incentives to receive state funds soon



The Extraordinary Special Session

Louisiana Legislature is discussing the insurance companies to return to the Louisiana which that will lead to more harm than good.

If we displace everyone that makes New Orleans cool, will people still think it's cool?



We can't replace what we displace.



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



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Executive Director, HousingNOLA

www.housingnola.org

www.gnoha.org

www.housinglouisiana.org

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