

*CREATING NEIGHBORHOOD DEVELOPERS  
AFFORDABLE HOUSING ADVOCACY*

*#PUTHOUSINGFIRST*



# Louisiana's State of Housing

Andreanecia M. Morris

HousingNOLA Executive Director

# Housing is central to opportunity

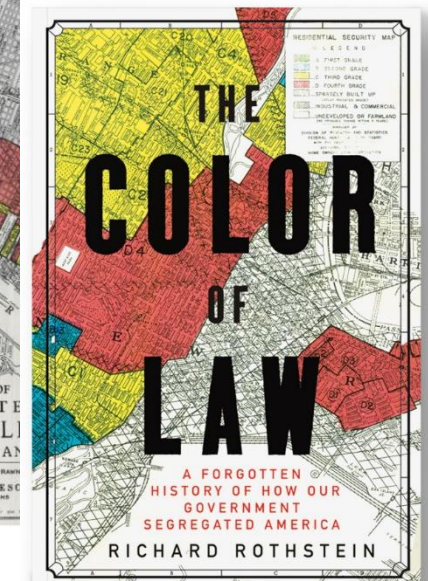
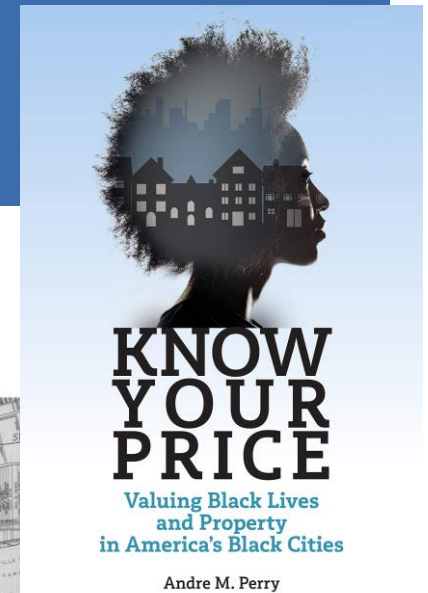
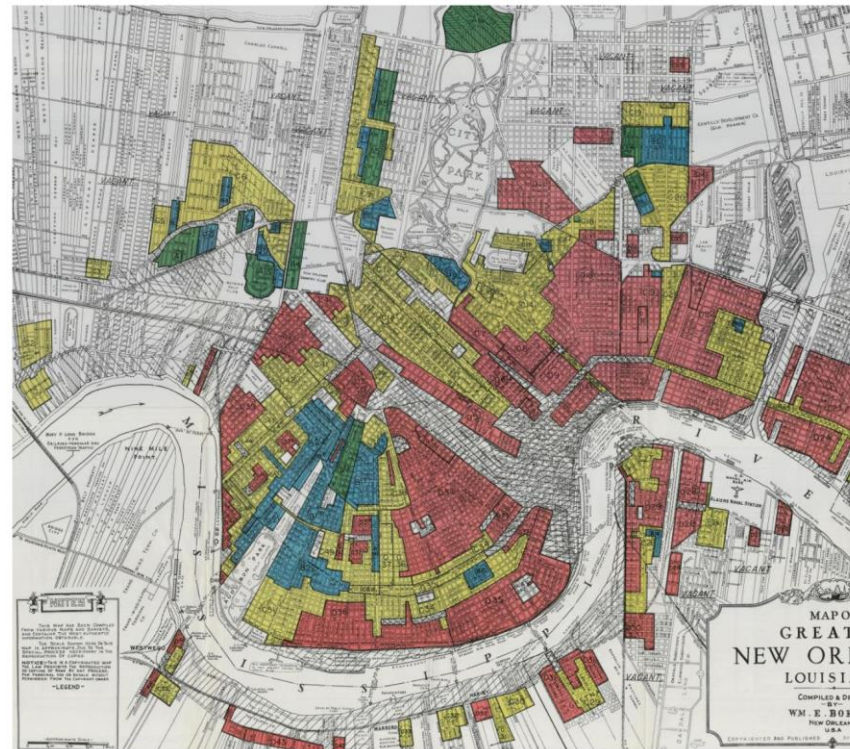
- Stable and affordable housing is a cornerstone of household financial security and resilience
- Where your housing is located determines many outcomes: school quality, job accessibility, safety and health, and economic mobility
- Housing is increasingly recognized as a critical social determinant of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



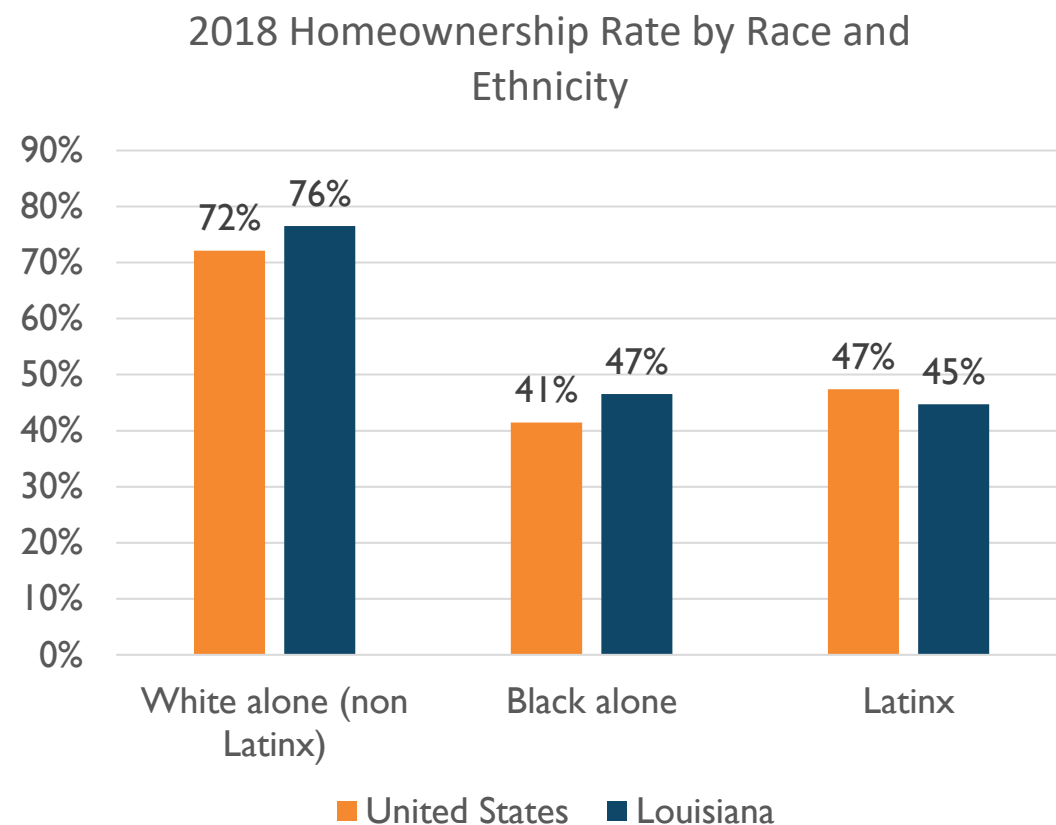
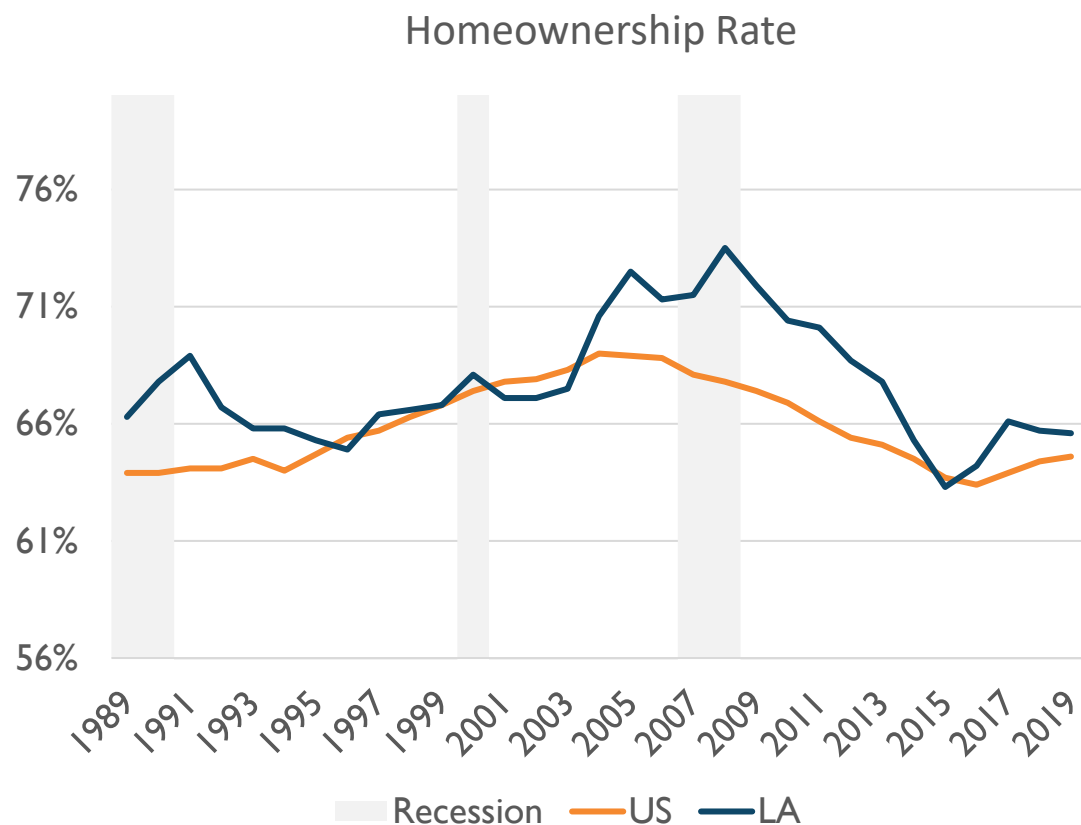
Figure 1: The Factors Impacting Health Outcomes

# Discrimination is routine

- Overt discrimination against households of color by the government and private sector was legal for most of the 20<sup>th</sup> 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





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

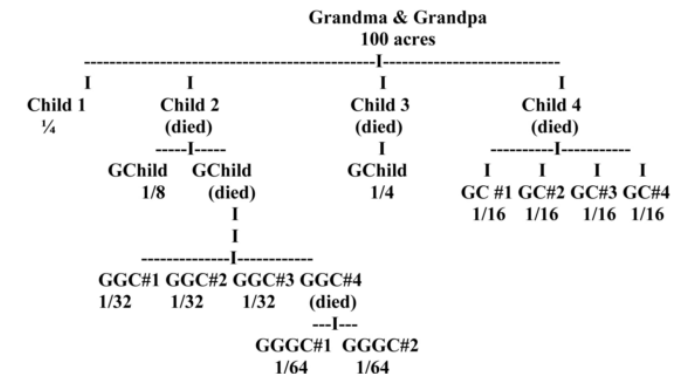
## WHAT IS HEIRS' PROPERTY?

- 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.













A photograph of a city skyline, likely Atlanta, Georgia, featuring several prominent skyscrapers. In the foreground, there is a dense line of green trees and a large, light-colored building with a classical architectural style, possibly a government or institutional building. The sky is overcast.

# 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?

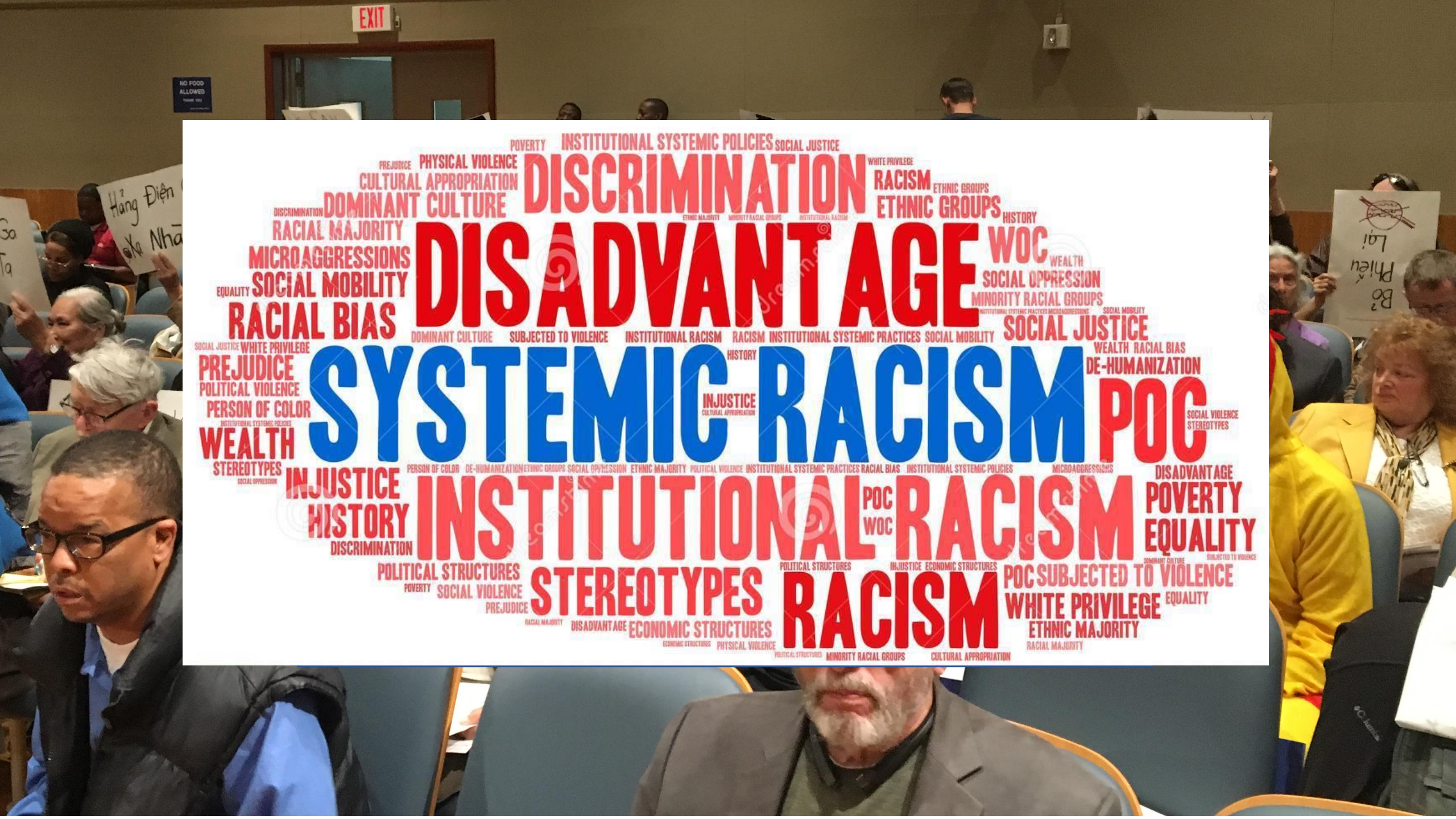
MIT LIVING  
WAGE  
\$26.42

RENTAL  
WAGE  
\$20.40

POVERTY  
WAGE  
\$12.38

CNO LIVING  
WAGE  
\$15.00









# 2022 ANNUAL REPORT CARD

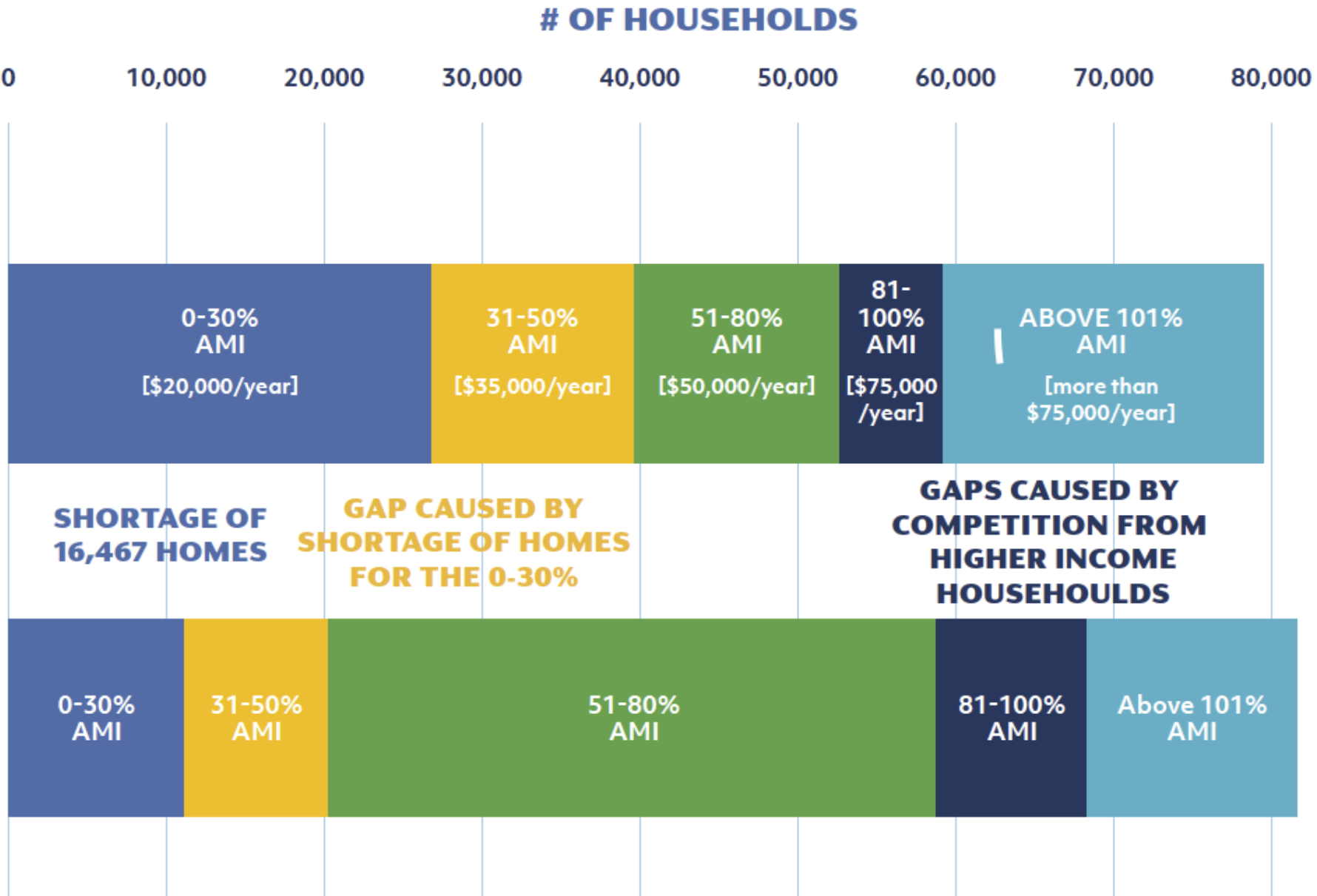
**Evaluation of Progress**  
Towards a More Equitable New Orleans





Increase affordable  
housing









# Reversing Displacement

140 -  
150 -



# 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

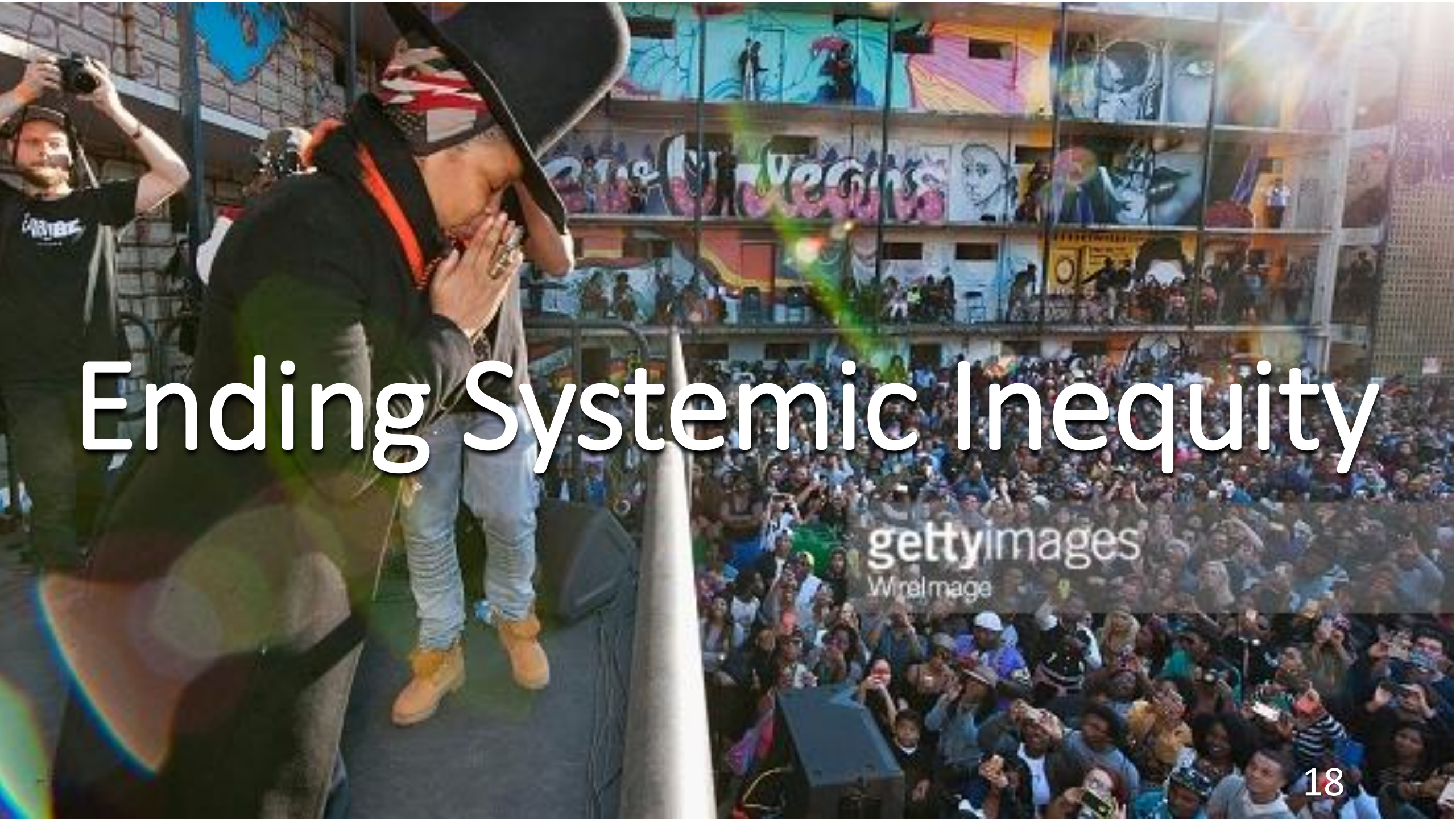
New Orleans implemented Smart Housing Mix ordinance and began research for incentives for small developments



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 (%)





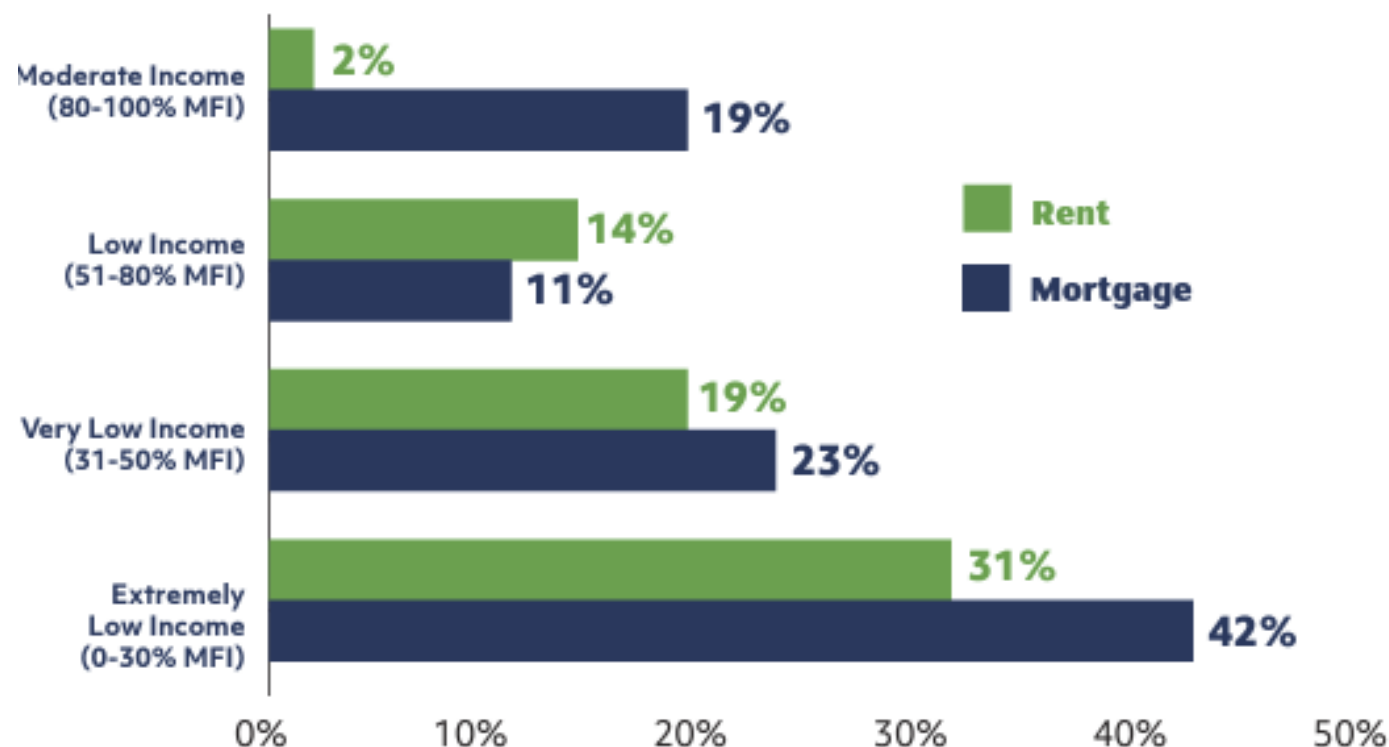


# Resilient Communities



# Housing Snapshot

## Louisiana Households with Missed Payments by Tenure



## Louisianans at Threat of Eviction Within Two Months by Race

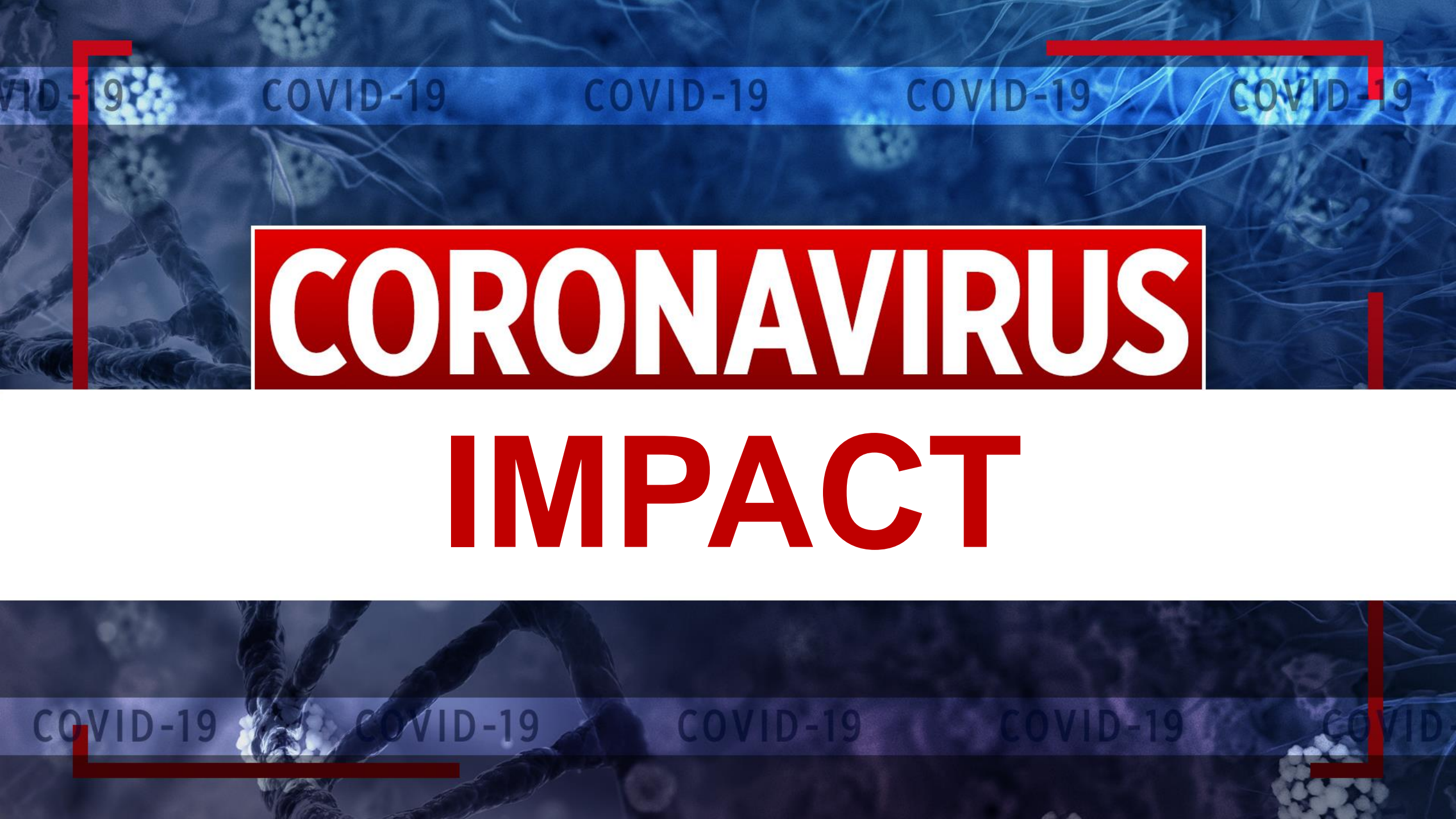
Hispanic or Latino (may be of any race)	2%
White alone, not Hispanic	28%
Black alone, not Hispanic	38%
Two or more races + Other races, not hispanic	6%

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

# Quality of Life







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 scene. In the foreground, a grassy median with two parallel metal tracks runs down the center. To the right, a multi-lane road has several cars parked and driving. Large trees line the sidewalks, casting shadows on the road and grass. The overall scene is bright and sunny.

# Strategic Goals





## 2023 Action Plan Highlights

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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.

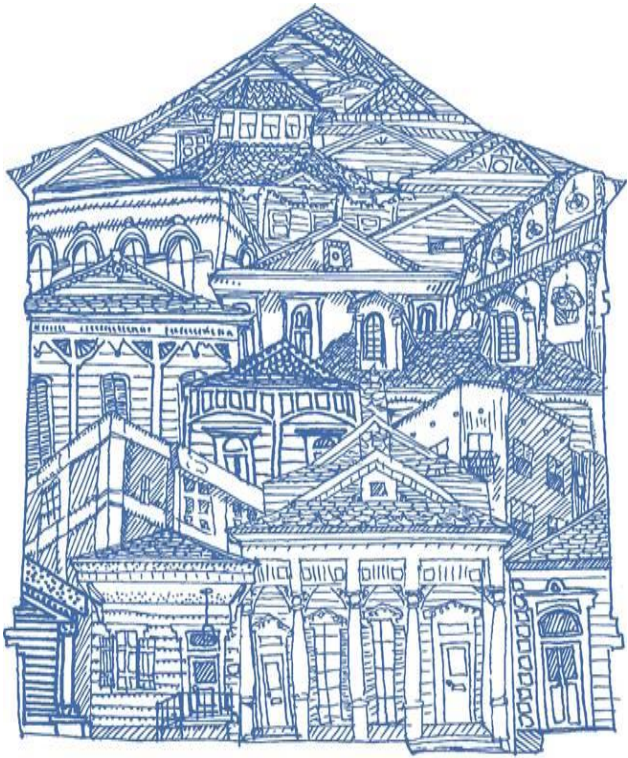
Identify funding to support vulnerable populations that cannot be aided by COVID-19 funding (essential workers making minimum wage, households on fixed incomes, homeless and the formerly incarcerated)

Address Insurance crisis

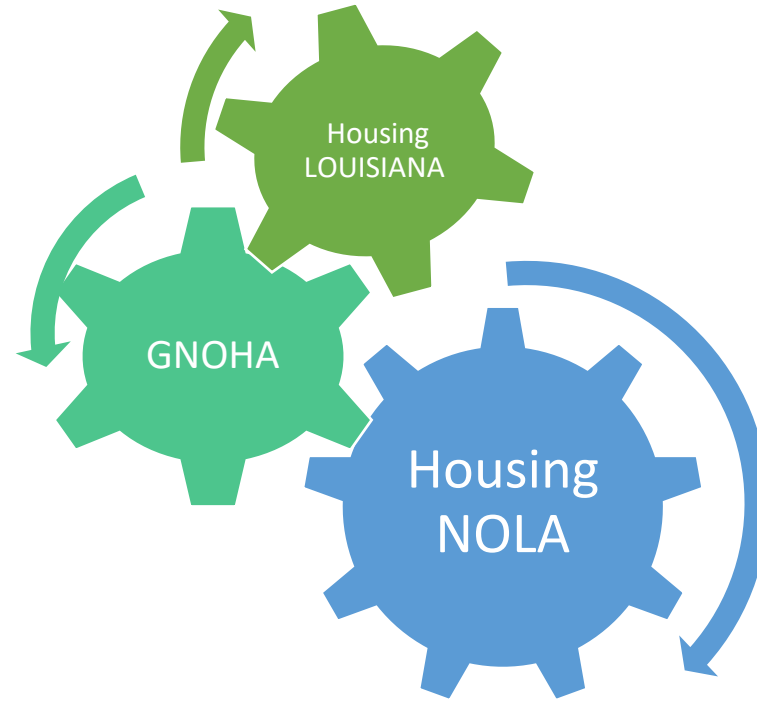
# Housing for ALL







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 **32,000 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**



**Rehab & Energy  
Upgrades**

**New Affordable  
Options**

**Rehab &  
Weatherization**

**PRIORITY:**

**Close the Racial  
Wealth Gap**



**New Affordable  
Options  
(Ownership)**

**New Spending =  
Economic  
Growth**

**PRIORITY:**

**Resilient Stock &  
System**



**Rehab & Energy  
Upgrades**

**Hurricane Ida  
Recovery Funds**

**PRIORITY:**

**Combat  
Displacement**



**New Affordable  
Options**

**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

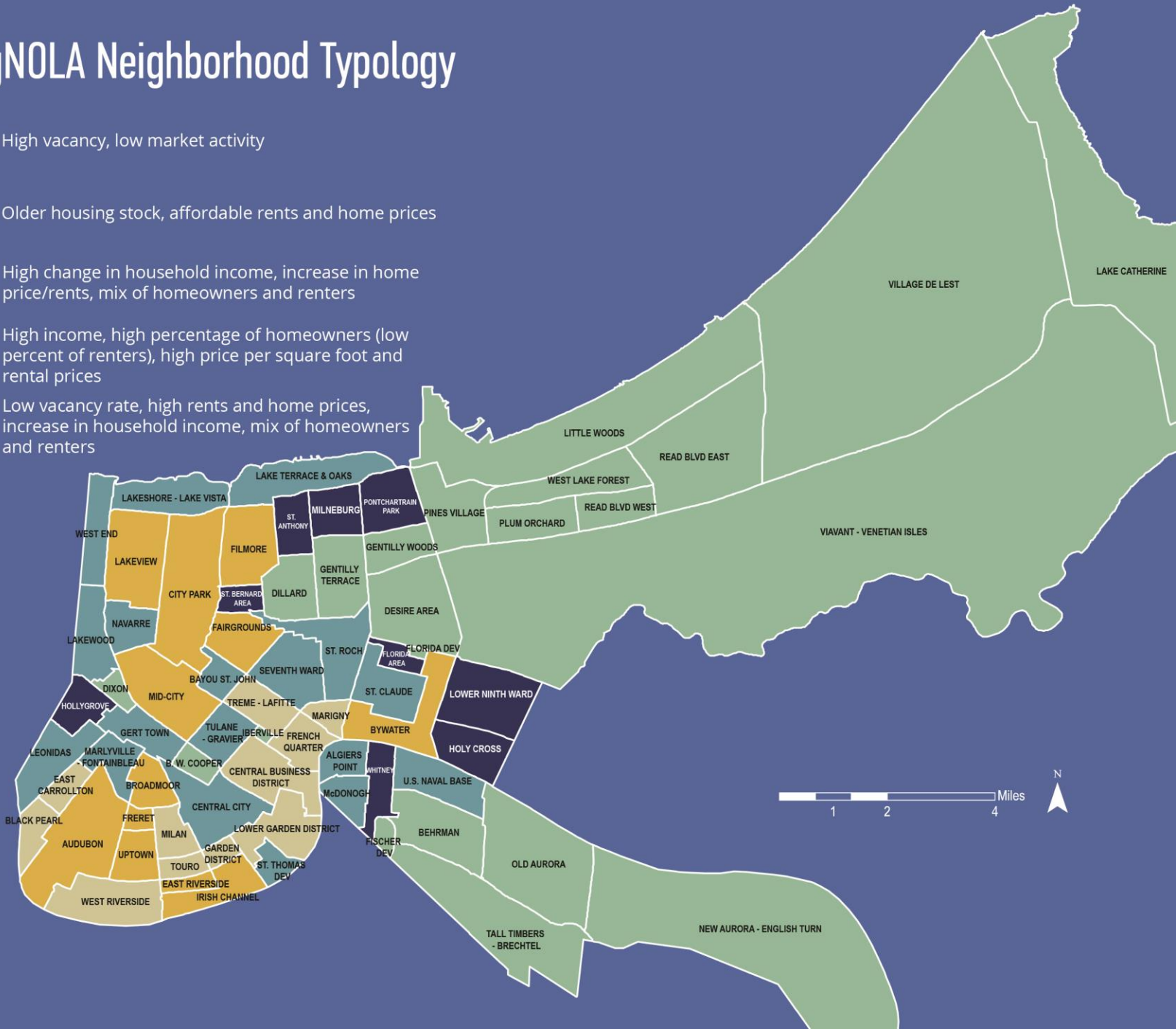


# HousingNOLA Neighborhood Typology

- 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 a hurricane over the Gulf of Mexico, with the text "Climate Change Impact" overlaid in white. The hurricane is a large, swirling cloud system with a distinct eye, located in the center of the frame. The surrounding area shows the Gulf of Mexico and parts of North and Central America. The text is centered horizontally and vertically, with a white underline beneath it.

# Climate Change Impact

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# 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



**\$15 billion**



# What IS too damn high?

## *Researching the real cost of housing in New Orleans*

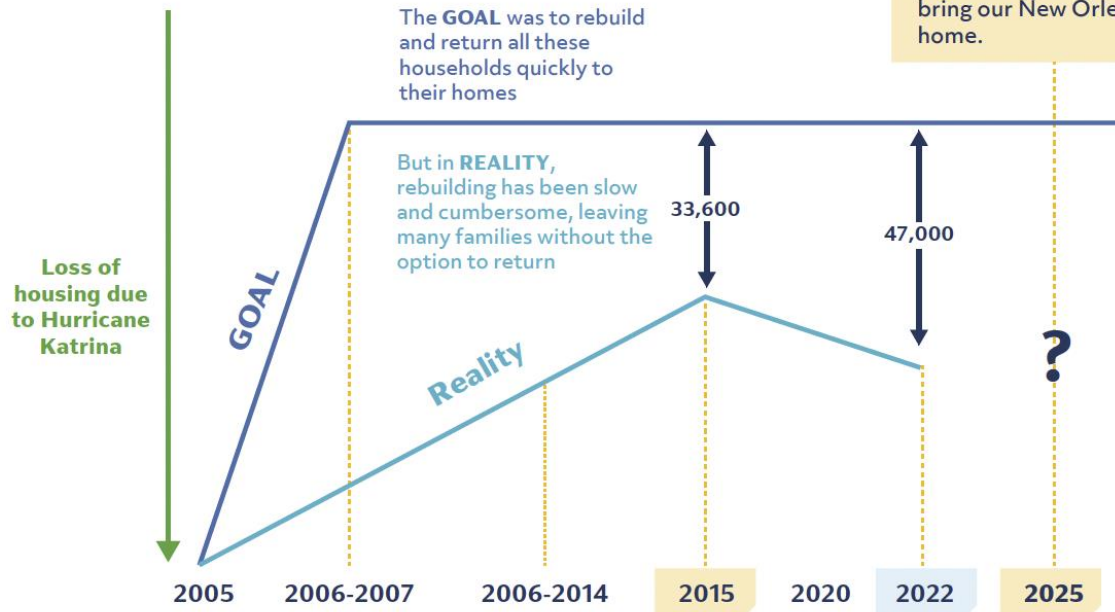




# 2023 SEMI-ANNUAL DATA REPORT



## State of Housing in New Orleans

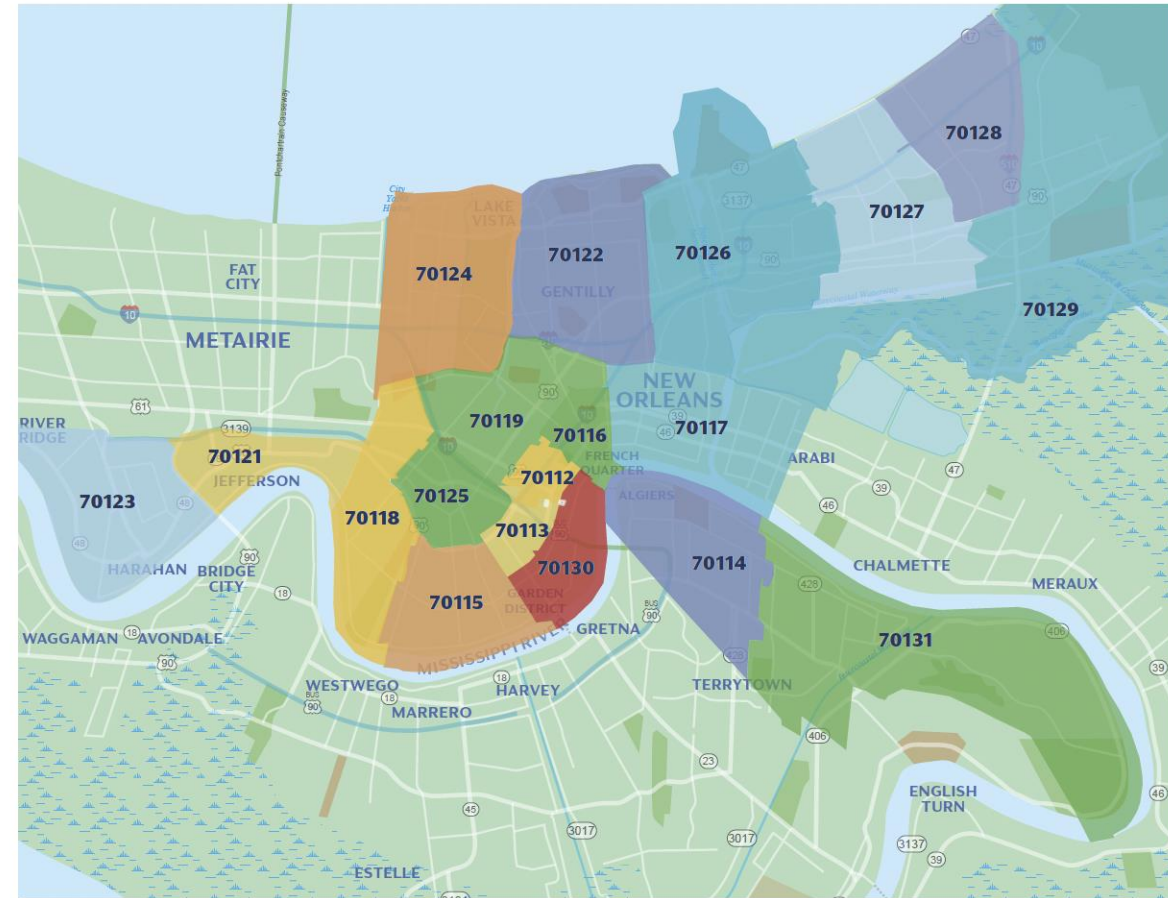


The **HousingNOLA 10 Year Plan**, developed in 2015, showed that we needed 33,600 housing units built to house our population and bring home those displaced from Hurricane Katrina

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.

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.

## 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
70126	\$1,521
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

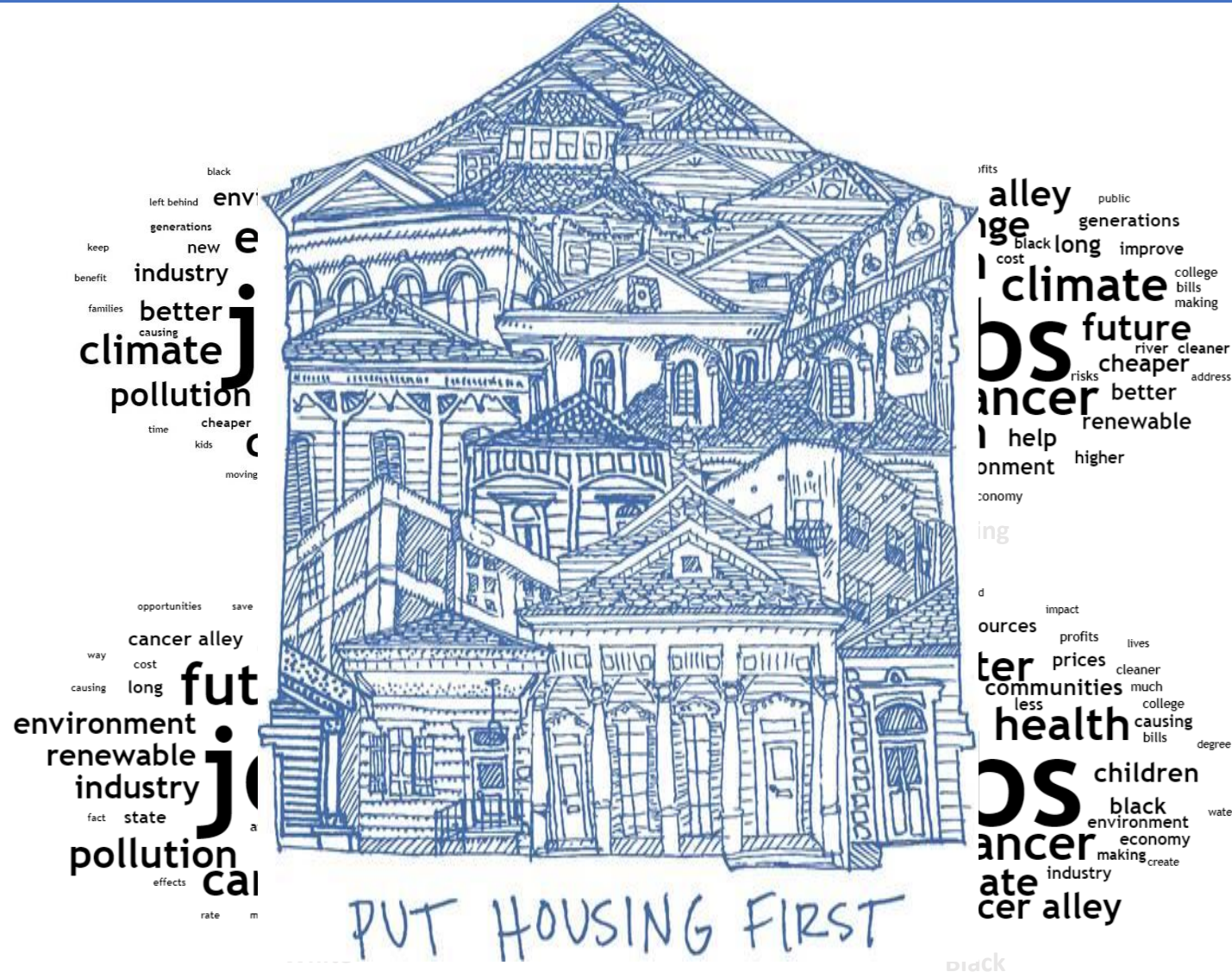


## Development Recommendations

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**"*



# People Centered Voter Engagement



$N=250$



$N=250$



# People Centered Voter Engagement

## Thursday, October 27th at 6 PM HOUSINGLOUISIANA CLIMATE & HOUSING CANDIDATE FORUM

Inflation and high fuel prices are already crushing families across Louisiana. This November 8th, two Louisiana Public Service Commissioner seats are up for election.

We finally have a choice. Do we continue with:



**VOTE Tuesday  
November 8th**

**VOTE to win Good Jobs, Fair and Affordable Public Utility Rates, and Investment in the Highest Quality Utility Infrastructure.**

**Results of District 3 Candidate Survey by 5 LA Public Service Commission Candidates:**



Candidate Davante Lewis committed to remain independent of the companies the LPSC regulates, reduce consumer energy cost burdens, and prioritize energy profits go into infrastructure.

Running for a 3rd Term, Commissioner Lambert Boissiere refused to answer questions, "fairly issues statements or attend town halls," and received \$947,181 in donations from lawyers, lobbyists, and companies he regulates. SOURCE: [www.followthefund.org](http://www.followthefund.org)

Candidate Gregory Manning committed to many important improvements for LPSC reform.

Candidate Willie Jones refused to complete a questionnaire.

Commissioner Jesse Thompson committed to many important improvements.



Please Vote "YES" on the following State Measures to invest in the future of your fellow Louisianians and support veterans, disabled homeowners, and more.

**VOTE YES ON:** NO.2 NO.3 NO.6 NO.7 NO.8



HousingLOUISIANA

...



THIS THURSDAY: Join us for our Senatorial & LPSC Candidate Forum to see where the candidates stand on the intersection of climate and housing. Register at [bit.ly/ClimateHousingForum](http://bit.ly/ClimateHousingForum)

1w



54 likes

OCTOBER 26



Add a comment...

Post

**IF ELECTED TO THE PUBLIC SERVICE COMMISSION, DAVANTE WILL PUT THE NEEDS OF LOUISIANA COMMUNITIES FIRST!**



- ✓ PEOPLE OVER PROFIT
- ✓ RATEPAYERS BILL OF RIGHTS
- ✓ END POWER SHUTOFFS
- ✓ INFRASTRUCTURE INVESTMENT
- ✓ STORM PROTECTIONS

Davante has publicly committed to never accept campaign money from the monopoly utilities he regulates and will fight to ban those contributions. He will put the people's needs first.

[www.DavanteforLA.com](http://www.DavanteforLA.com)



Davante Lewis is endorsed by both former LPSC candidates Reverend Gregory Manning and Willie Jones as well as dozens of groups committed to Louisiana.

VOTE SATURDAY, DECEMBER 10TH

VOTE SATURDAY, DECEMBER 10TH

VOTE SATURDAY, DECEMBER 10TH

**OUR COMMUNITIES HAVE SUFFERED FOR TOO LONG. VOTE FOR CHANGE ON DECEMBER 10.**



Lambert Boissiere has been a Public Service Commissioner for 17 years. His campaigns have been almost entirely funded by the same monopoly utility companies that he is supposed to be regulating.

**BOISSIERE RECEIVED A GRADE OF "F"** from the community for putting the needs of monopoly utility companies ahead of regular people and voting for every single rate increase that Entergy has asked for.



**Results of Candidate Survey by 3 Candidates for LA Public Service Commission**



Independent candidate Keith Bodin received top scores with his "YES" to reduce energy cost burdens on Louisianians, public demands for corporate energy companies investment in prevention, maintenance, and infrastructure, and his "YES" to hold energy companies accountable for our dollars spent.

Candidate Sharon Latour said he would "look in to" - not commit - to reduce energy cost burdens on us all.

Commissioner Mike Francis refused to answer questions, has avoided candidate forums, and has received nearly \$556,326 in campaign contributions over two elections. His three biggest contributors are the companies he is supposed to regulate and their lawyers and lobbyists. SOURCE: [www.followthefund.org](http://www.followthefund.org)

Please Vote "YES" on the following State Measures to support veterans, disabled homeowners, and more.

**VOTE YES ON:** NO.2 NO.3 NO.6 NO.7



**Candidates who score the highest committing to put our communities and housing first!**



**This year, #PUTHOUSINGFIRST for Louisiana.**

We need politicians that prioritize safe, affordable, healthy housing for all of Louisiana. See which candidates are advocating for our communities and will #PUTHOUSINGFIRST with our candidate scorecard.

Help us score for our communities! Vote on or before Tuesday Nov. 8, 2022. Early Voting in Louisiana, October 23rd to Tuesday, November 1st, 2022.

**Vote YES on Constitutional Amendment No. 6 (H&H)**

To build new houses in areas outside of certain areas to housing regulated in Orleans Parish.

Vote YES in Calcasieu Parish to allow property tax abatements for property tax abatements to property tax abatements.

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We encourage voters to consider the #PUTHOUSINGFIRST Candidate Scorecard as they go to the polls for the Saturday, December 10th Ballot Box, and during early voting.

**This year, #PUTHOUSINGFIRST for Louisiana.**

We need politicians that prioritize safe, affordable, healthy housing for all of Louisiana. See which candidates are advocating for our communities and will #PUTHOUSINGFIRST with our candidate scorecard.



**HOW IT STARTED**

In 2017, the Greater New Orleans Housing Alliance (GNOHA) developed the first #PutHousingFirst Platform outlining the needs for New Orleans residents along with public policy recommendations to meet those needs. #PutHousingFirst released their first Candidate Scorecard that same year for both the municipal election and general election in New Orleans.

#PutHousingFirst continued to provide voters with Candidate Scorecards in the 2018 election for Congressional District 10 Representative. For the November 2022 election, #PutHousingFirst began including ballot initiative analyses into their scorecards to breakdown how constitutional amendments or propositions impact affordable housing development. These efforts carried on into the 2024 election and accompanying Parishwide Propositions and continue with every election where housing is on the ballot.



# Advocacy Opportunity: Insurance Commissioner

## LOUISIANA ILLUMINATOR

ELECTION 2023 GOVT + POLITICS ENVIRONMENT HEALTH CRIMINAL JUSTICE EDUCATION

BUSINESS + LABOR GOVT + POLITICS LEGISLATIVE

### Donelon backs 'tort reform' insurance

A similar effort for auto insurance has failed

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



CALL TO ACTION  
TELL YOUR LEGISLATOR LOUISIANA NEEDS



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, 2021. (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 each 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.



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*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](http://www.housingnola.org)

[www.gnoha.org](http://www.gnoha.org)

[www.housinglouisiana.org](http://www.housinglouisiana.org)

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