

2021 ANNUAL REPORT CARD

Evaluation of Progress
Towards a More Equitable New Orleans



Table of Contents

- ▶ Letter from the Executive Director3
- ▶ How Did We Do In 2021?5
- ▶ 2021 Score Card Overview6
- ▶ State of Housing in New Orleans7
 - Housing Production September 1 - August 31. 7*
 - Other Housing Impacts September 1 - August 31. 8*

- ▶ State of Housing in New Orleans9
 - Public Partner Production 9*
 - City Snapshot 10*

- ▶ Redefining Resiliency 11
 - Secure and Rebuild (now-6 months). 11*
 - Just Recovery (6-18 Months) 12*
 - Housing Guarantee (Ongoing) 13*
 - Hurricane Katrina 14*
 - Vulnerable Populations. 16*
 - Golden Pearl Neighborhood Typology. 18*

- ▶ GOAL 120
- ▶ GOAL 223
- ▶ GOAL 326
- ▶ GOAL 428
- ▶ GOAL 531
- ▶ GOAL 633
- ▶ GOAL 735
- ▶ 2021 State of Housing Highlights37
- ▶ Looking Forward.40
- ▶ Housing Snapshot.42
- ▶ HousingNOLA Partners47
- ▶ PUT HOUSING FIRST Teams49
- ▶ Notes50

Letter from the Executive Director

Andreanecia M. Morris



When we launched HousingNOLA seven years ago, we knew New Orleans was at a difficult crossroads, facing a clear but painful choice. We could be honest about our past and take that

information and chart a new path forward—one that recognized that housing could and should be guaranteed in New Orleans. This choice would be painful because we would have to acknowledge how attached the great city of New Orleans was to its bias and disdain for the idea of affordable housing and the people who need it. Despite the fact that Hurricane Katrina virtually rendered all of us homeless, we were still embracing hateful stereotypes about households headed by Black women with children who were renters. How else to explain delaying the deployment of resources expressly allocated for African Americans with inflammatory rhetoric that failed to ask a simple question: how much housing do the people of New Orleans need?

I am proud that we made the bold choice and took the difficult path that demanded better not just for those who had never struggled with housing insecurity, but for those who desperately needed housing assistance. Through the HousingNOLA 10 Year Strategy and Implementation Plan, the community listened to policymakers and advocates and experts, but they had the final say. In this our

sixth-year reporting on the progress, those community leaders have grown and expanded their influence, but the system remains unchanged. What's worse is that given New Orleans' lackluster performance, we allowed another crisis, the COVID-19 pandemic, to utterly devastate a community that was already on the brink. When it became clear that housing was healthcare, our leaders failed us in 2020. This year, another hurricane, making landfall 16 years after Hurricane Katrina, put on display again that we had not made the right investments. Instead of applying the lessons learned from Katrina response in corrective and equitable policy approaches, we are letting the new age of disasters consistently hurt the people of New Orleans in ways that will only doom this great city. It's her people that make New Orleans great.

However, our leaders and elected officials have abandoned their commitment by making excuses and proclamations while denying New Orleanians the resources at hand and that are theirs by right.

Ending housing insecurity will require an approach that is innovative, comprehensive, and sustainable. No one community can do this alone. We need to harness the efforts of the private sector, government, and philanthropy to create robust and sustainable investment and development strategies that produce significant community impact.

Acknowledgements

HousingNOLA is a 10-year 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, Butler Family Fund, National Low Income Housing Coalition (NLIHC), Funders for Housing and Opportunity, Energy Foundation, Greater New Orleans Foundation, Capital One, Ford Foundation, Southern Power Fund Award, Justice 40 Accelerator, Foundation for Louisiana, Power Coalition for Equity and Justice, Home Bank and the generosity of the people of New Orleans. Additional support and resources provided by Action Group Network, Connecting Capital, and Community (3C) Initiative at the Center for Community Investment (CCI) and the Black Freedom Collective.

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 represent 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 a 10-year partnership between the community leaders, and dozens of public, private, and nonprofit organizations working to solve New Orleans' affordable housing crisis.



How Did We Do In 2021?

When a disaster hits and a community is devastated, people come together to survive the crisis—we saw this once again with Hurricane Ida. Even while the worst is happening, we still hope and believe that help is coming. Once the literal storm passes, the real work begins, and it is often more daunting than what it took to survive the disaster. **There are so many different needs and the people who are a part of the response team have a tremendous responsibility.** They decide what gets done first. Who deserves to go home... rebuild...recover?

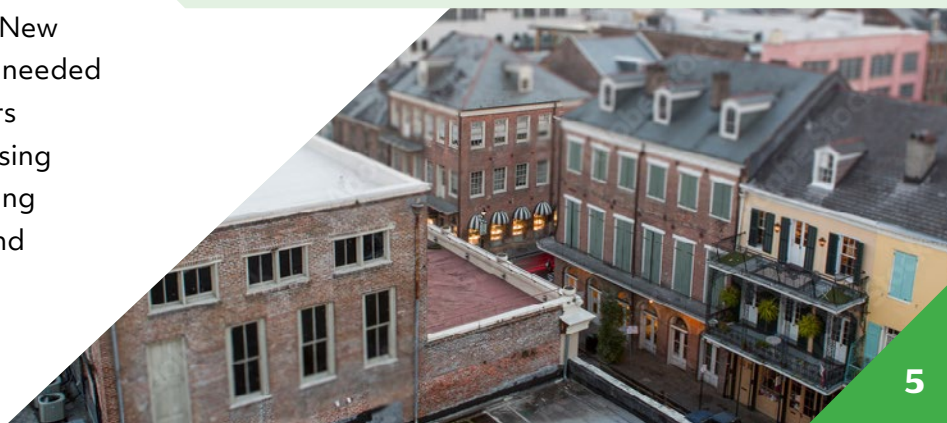
➤ For the second year in a row, the city of New Orleans has failed to implement strategies that would advance a new system of housing one that would have made Hurricane Ida and the COVID pandemic easier to bear. While many of these needed policies have continued to go unaddressed, there has been some progress. Although the federal government implemented desperately needed eviction and foreclosure moratoriums to provide some measure of protection—we didn't have the infusion of capital to pay off housing debt and continue to build more affordable housing. Alas, we were facing an unfunded mandate. **In 2021, hundreds of millions of dollars were allocated to the state of Louisiana, where they have languished for far too long.** Despite millions more sitting unused, people have begun to be evicted in earnest and foreclosures will not be far behind.

➤ The City of New Orleans did distinguish itself after a shaky start and later secured additional funds that would double their original allocation of rental assistance. What's worse, the new funding provided to New Orleans does not address all of the unmet needs for renters who are still struggling to cope with the impact a string of disasters has visited on the people of New Orleans. New Orleans also deployed innovative and needed programs that would help homeowners with sky high deductibles and the Housing Authority of New Orleans stopped losing landlords by aggressively recruiting and rewarding good landlords.

➤ The New Orleans City Council struggled to consistently implement sound policies to increase housing opportunities. Through various actions, the Council by contradicting their own directives to the City Planning Commission to develop incentives for developers to create affordable housing in smaller developments, by putting in place a permanent requirement for off-street parking in neighborhoods that desperately need less impediments. They also took far too long to implement much needed utility relief and their commitment to allocate the first American Rescue Plan funding for those most in need of reach for the upcoming winter has yet to be formalized.

HousingNOLA and its private sector partners have had some measure of success by securing program dollars to increase the supply of affordable housing without the use of traditional subsidies. Overall, we still lack firm

commitment from the city and state agencies as to when they will deploy housing resources and bring much needed housing opportunities online.



2021 Score Card Overview

Goal	Score
1 Preserve and Expand Supply of Affordable Units	46%
2 Prevent Future Displacement	42%
3 Enforce and Promote Fair Housing Policy	40%
4 Encourage Sustainable Design and Infrastructure	43%
5 Increase Accessibility for All	47%
6 Strategic Goals	75%
7 Improving Quality of Life	36%

Overall Score:

F 47% Overall

State of Housing in New Orleans

Housing Production September 1 - August 31

Housing Supply	2006 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021
Number of Housing Opportunities Created by the City of New Orleans <i>(Total after deduplication of addresses that received multiple sources of subsidies)</i> Source: CNO OCD, FNO, HANO, and NORA	6,548	572	358	118	304	190	360
Number of Louisiana Housing Corporation Opportunities Placed in service in New Orleans Source: LHC	10,876	358	35	114	0	1	59
Number of Office of Community Development Disaster Recovery Units Approved in New Orleans (SRPP + Road Home) Source: LA OCD-DRU	53,037	5	7	N/A	N/A	2	0
Number of Housing Choice Vouchers Utilized Source: HANO	17,729	18,193	18,281	17,920	17,425	17,207	17,664
<i>Annual Change for Vouchers</i>		+464	+88	-361	-495	-218	+457
Total New Subsidized Housing Opportunities	88,190	935	400	-129	-191	-25	876
Number of Affordable Units Developed without Public Subsidy Source: Habitat for Humanity	N/A	N/A	N/A	12	8	7	9
Total Housing Units Created	88,190	1,399	488	-177	-183	-18	885

State of Housing in New Orleans

Other Housing Impacts September 1 - August 31

Housing Impacts	2006 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021
New Voucher Opportunities Created (Total) Source: HANO	N/A	N/A	N/A	N/A	104	35	15
Number of HUD-VASH Vouchers in Use Source: HANO/UNITY	255	8	2	-45	-9	5	0
Waiting List for Vouchers Source: HANO	13,013	27,959	24,192	24,197	24,196	22,514	17,315
Number of Permanent Supportive Housing Vouchers Source: UNITY	592	250	183	123	40	-57	6
Number of Properties Auctioned by New Orleans Redevelopment Authority Source: NORA	2,472	179	93	95	105	N/A	156
Small Rental Property Program Loan Units Expiration Source: LA OCD-DRU	N/A	N/A	N/A	65	664	391	207

Homelessness*	2015	2016	2017	2018	2019	2020	2021
Sheltered Source: UNITY	1,163	914	776	594	749	759	560
Unsheltered Source: UNITY	818	789	525	594	430	555	482

*Point-In-Time Count Conducted January That Year

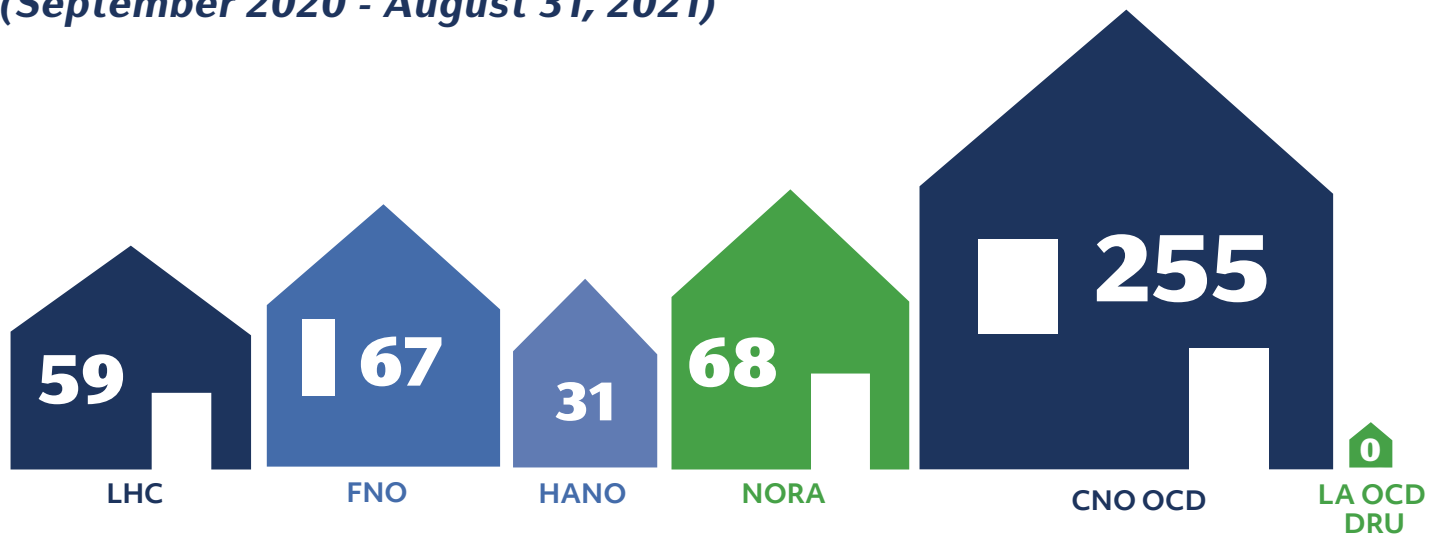
Short Term Rentals	2006 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021
Total Active Short Term Rentals Source: City of New Orleans	N/A	N/A	N/A	N/A	2,517	1,550	4,216

State of Housing in New Orleans

Public Partner Production



Partnerships led by the City of New Orleans (September 2020 - August 31, 2021)



These agencies (City of New Orleans Office of Community Development, New or have been partnering over the past four years to first establish production goals from public partners to meet the need identified in HousingNOLA's 10 Year Plan and to pool their collective investment to create new affordable housing opportunities. These numbers represent each agency's investment in creating new affordable housing opportunities and there is some overlap. Due to the deep subsidy needed (often including the use of Housing Choice Vouchers) the partnerships created -31 cumulative new housing opportunities--first time homeowners, owner occupied rehabs and new apartments.

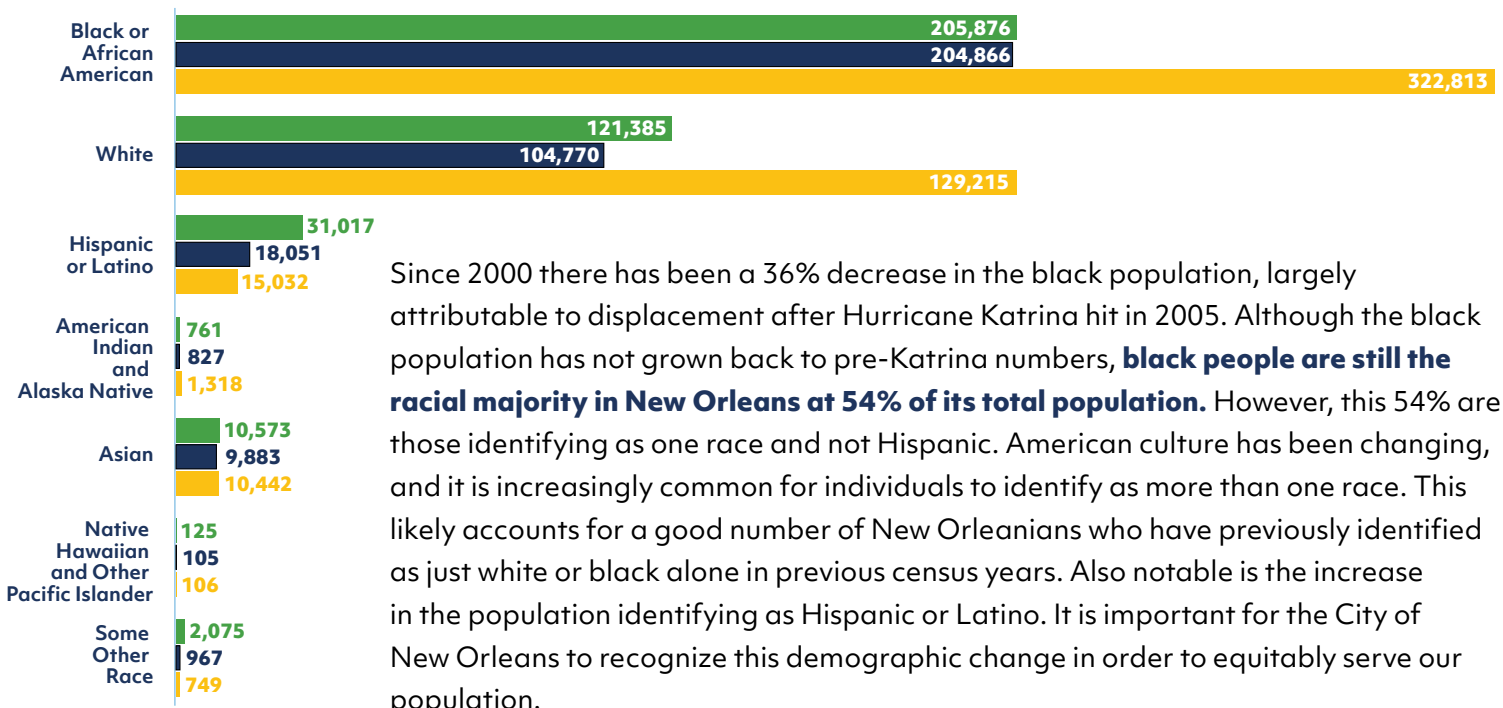
State of Housing in New Orleans

City Snapshot

Population	383,997	Housing Units 2020	193,840
Change in Population 2000-2020	-100,677	Housing Unit Vacancy	15%
Percent Change in Population 2000-2020	-21%	Percent Change in Housing Units 2000-2020	-10%

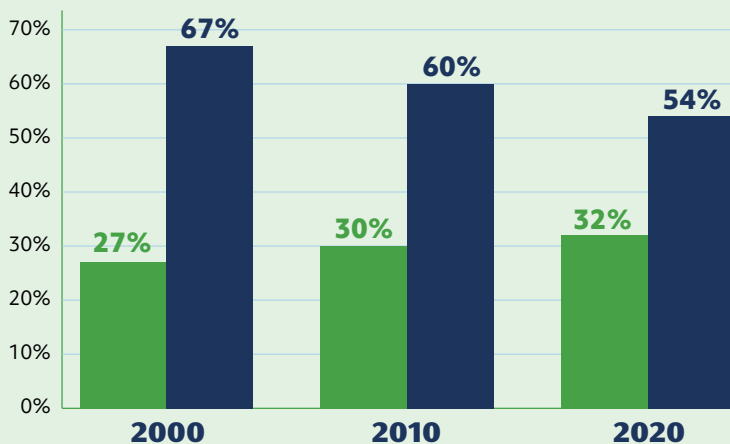
New Orleans Population by Race & Ethnicity

2020 2010 2000

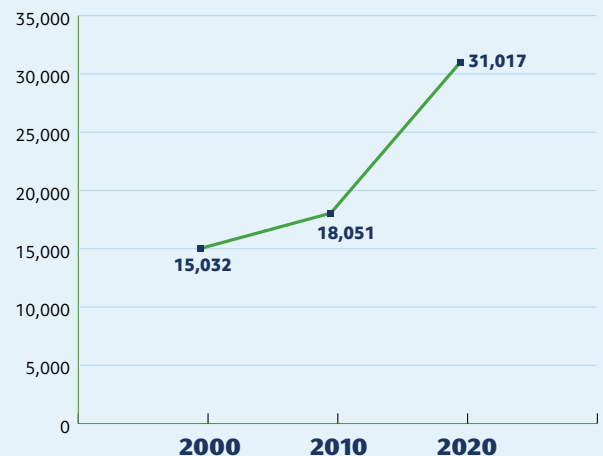


Since 2000 there has been a 36% decrease in the black population, largely attributable to displacement after Hurricane Katrina hit in 2005. Although the black population has not grown back to pre-Katrina numbers, **black people are still the racial majority in New Orleans at 54% of its total population.** However, this 54% are those identifying as one race and not Hispanic. American culture has been changing, and it is increasingly common for individuals to identify as more than one race. This likely accounts for a good number of New Orleanians who have previously identified as just white or black alone in previous census years. Also notable is the increase in the population identifying as Hispanic or Latino. It is important for the City of New Orleans to recognize this demographic change in order to equitably serve our population.

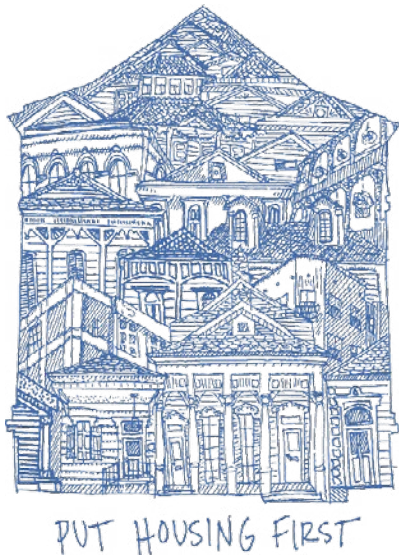
Percent of New Orleans Population White or Black



New Orleanians Identifying as Hispanic or Latino



Redefining Resiliency



Under the **#PutHousingFirst** banner, Louisiana has built out its Housing Triad, a multi-pronged strategy transforming the affordable housing marketplace across the state. This alignment supports a housing-centered foundation for intersectional community-rooted initiatives designed to respond to climate change, criminal justice reform, racial equity, the COVID-19 pandemic, and the hurricanes that have devastated South Louisiana over the past year.

Housing must be addressed as a part of the immediate and emergency response to the devastation caused by Hurricane Ida, but it must also be a part of strategies that will mark every part of this recovery.

Long-term 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. The following housing policy and strategic interventions will ensure that our communities will achieve that level of resilience.

Secure and Rebuild (now-6 months)

- **Secure and offer high-quality transitional housing (30-90 days)** using a system of hotels, short-term rentals, and other empty homes. The nature of COVID-19 pandemic demands that all citizens have access to safe, decent, and sustainable housing. These units must be made available for people who have been made homeless by Hurricane Ida or another climate disaster, by COVID, and those who were homeless or displaced before January 2020. These units should also be offered to people who are living in substandard units and people who will be released from a state or local jail.
- **Establish standards to track rental properties and put slum landlords out of business** by instituting a Rental Registry which will issue licenses and regulate minimum habitability standards. Phase 1 of the Rental Registry should include a vulnerable population registry to ensure that first responders can identify citizens facing high risks ahead of the next crisis.
- **Deploy all U.S. Treasury funding for rental assistance and homeownership relief** and secure additional funding necessary to close the estimated \$2.7 billion in missed housing payments for the state of Louisiana to address the most critical needs in rental and homeownership.
- **Ensure residents are able to access supportive services to help them remain housed and to assist those who need transitional housing.** These services should include legal aid, counseling, job training, childcare, and other critical supportive services including housing navigation.

Redefining Resiliency

Just Recovery (6-18 Months)

Geographically, Louisiana is in the path of many storms, and **we are constantly recovering from a natural disaster, yet we never seem to reach full recovery before the next disaster impacts our communities.** Resources pour in but are all too often distributed to the people and businesses who need them least, by politicians beholden to political donors.

This pattern of behavior has left us with a weakened infrastructure and little capacity to actually become resilient. Instead, the people of Louisiana exist in a forced reality of living with less, simply because state and local governments refuse to center their recovery around the needs of people.

Despite this pattern, the unprecedented influx of investment in our state via the American Rescue Plan and the American Jobs Plan affords us an opportunity to make this recovery different.

A disaster provides an opportunity for traditionally marginalized participants to gain access to policymakers and advocate for policy proposals. We can deepen the impact of this recovery by implementing a people-centered approach that lifts up the people who have been left behind by past efforts. By ensuring resources go to the people who need them most, we can move from a state of constant crisis to a state full of thriving communities where people are actually centered and given what they need. We know how to help our communities, and we know what needs to change. We call on Louisiana leaders to meet the real needs of our communities in their recovery decisions by committing to meet the following metrics:

- By the 2023 Point in Time Count, the number of Louisianans experiencing homelessness should decrease by 75%, meaning we have **1,950 more housed neighbors.**
- **An increase in the number of safer, more resilient homes,** reflected by a lowering of the number of repetitive loss properties by 50% by 2030.
- **Increase construction monitoring** (licensing stats, out-of-town contractors, etc.)



Redefining Resiliency

Housing Guarantee (Ongoing)

Soon after the 14th anniversary of Hurricane Katrina in 2019, the COVID-19 pandemic not only created multiple health and economic challenges in the New Orleans region and the nation but also re-exposed the cracks in the infrastructure that holds our economy together. Our most vulnerable people ended up being the most essential workers for maintaining and uplifting our economy. Pre-existing conditions of financial and racial inequality have been revealed in the disparate impact of COVID-19 in communities of color as well as levels of unemployment and financial distress.

While housing insecurity—the lack of stable housing or shelter due to challenges—was a severe problem before the pandemic—it is poised to devastate communities long after the COVID-19 pandemic is brought under control.

Mitigating this devastating risk requires a multi-pronged approach that is aligned with the HousingNOLA 10 Year plan goals, but also builds on them:

- Preserve Existing Housing and Increase Overall Supply of Affordable Homes—including dedicated sources of housing funds (State of LA Housing Trust Fund, NHIF, etc.)
- Disaster Recovery//Anti-Displacement
- Enforce and promote fair housing policies throughout New Orleans
- Sustainable design and infrastructure for all New Orleanians
- Vulnerable Populations
- Community Engagement
- Quality of Life (ie Transit, Health, Education, etc.)
- Strategic and systemic improvements (Housing navigation services, comprehensive supportive services, civic education and engagement, etc.)



Redefining Resiliency

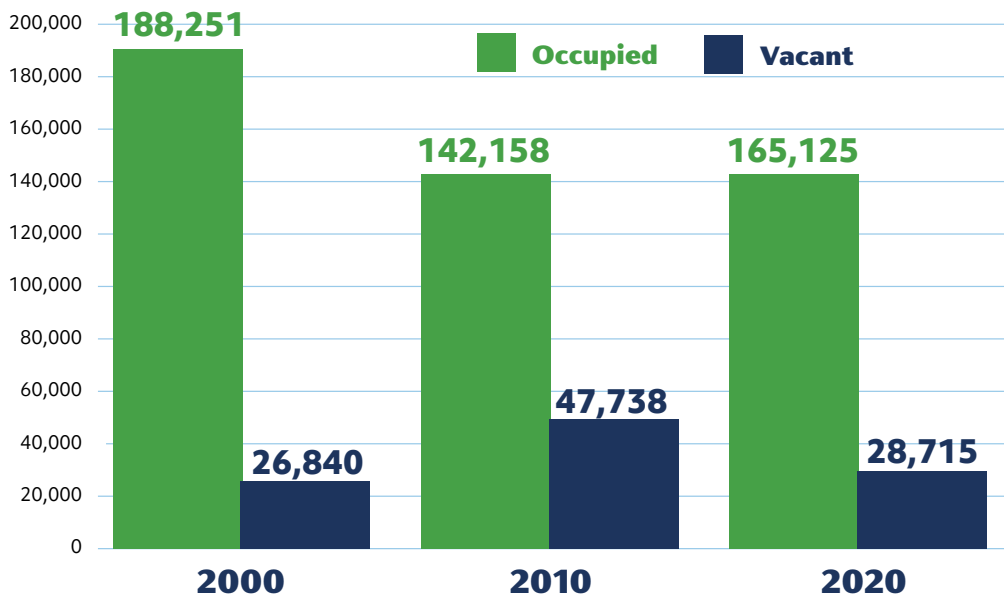
Hurricane Katrina

According to a 2006 analysis of damage to housing units from Hurricane Katrina by the U.S. Department of Housing and Urban Development’s Office of Policy Development and Research, **over 70% of occupied housing units in Orleans Parish were damaged, with 42% of occupied units having severe damage.** Receiving an assessment of severe damage meant that the properties were not eligible through FEMA for repair assistance.*

Before Hurricane Katrina, in the year 2000, there were an estimated 26,840 vacant housing units in New Orleans. In 2010, Katrina recovery was well underway, but there were still some 40,000 fewer occupied units and almost double the number of vacant units as in 2000. **The number of occupied units has scarcely risen since 2010, but the reduction in vacant units is negligible. HousingNOLA has determined that the majority of the vacant units are primarily vacant due to being uninhabitable or set aside for “recreational use” according to the American Community Survey data.** This reflects the continued displacement of native New Orleanians who are unable to return home due to systemic racism and gentrification.

	Orleans Parish
Census 2000 Occupied Units	188,251
Minor Damage	29,241
Major Damage	26,405
Severe Damage	78,918
Total Damage	134,564
Total Major/Severe Damage	105,323
Percent Occupied Units With Damage	71.5%
Percent Occupied Units With Major/Severe Damage	55.9%

Occupancy of Housing Units Pre/Post Katrina

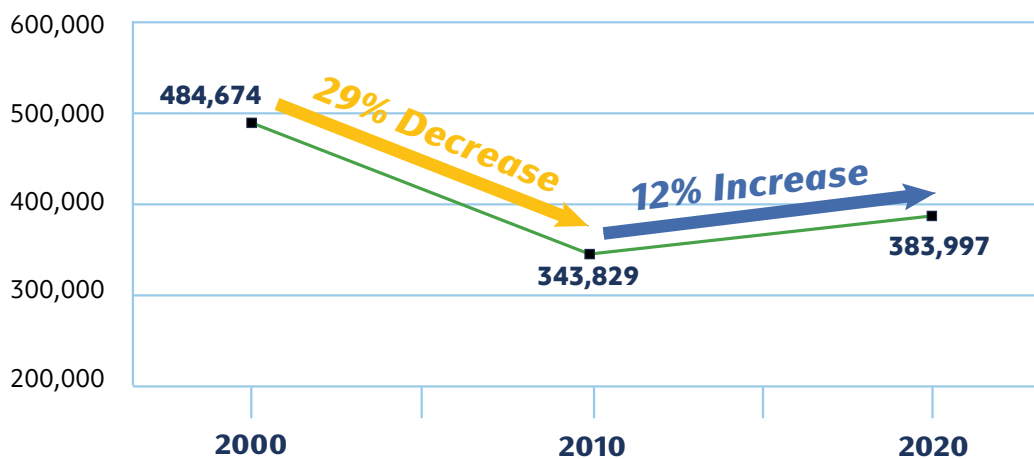


Redefining Resiliency

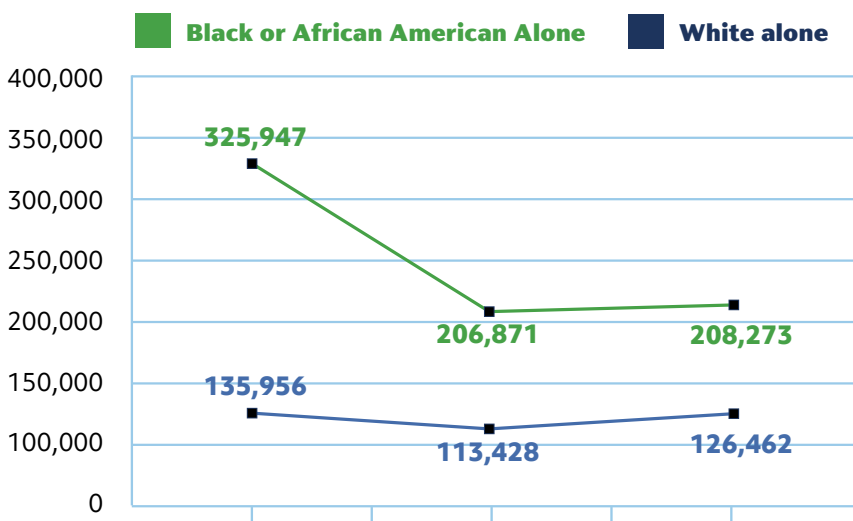
Hurricane Katrina

Not only has there been a decrease in housing units due to hurricane damage, but city demographics have also changed. Although there was a 29% decrease in overall population between 2000 and 2010, the majority of that decrease is represented by African Americans who were 37% fewer than in the 325,947 individuals in 2000. **Between 2010 and 2020 the black population in New Orleans increased by only 1%, compared to 6% for whites.**

Decrease in New Orleans Population Pre/Post Katrina



Demographic Change Pre/Post Katrina



References: U.S. Department of Housing and Urban Development. (2006). Current housing unit damage estimates: Hurricanes Katrina, Rita, and Wilma. Retrieved August 11, 2021 from http://gnocdc.s3.amazonaws.com/reports/Katrina_Rita_Wilma_Damage_2_12_06_revised.pdf.

U.S. Census Bureau. DEC Redistricting Data.

	2000-2010	2010-2020	2010-2020
White	-17%	+11%	-7%
Black	-37%	+1%	-36%

Redefining Resiliency

Vulnerable Populations

New Orleans was in a housing crisis before Hurricane Ida and before the onslaught of COVID-19. While finding and maintaining healthy, safe, and affordable housing is a challenge for many New Orleanians, some of our residents have social or economic characteristics that make them particularly vulnerable to housing instability.

HousingNOLA's community partners have agreed that the following are populations that experience unique challenges in our community.

- › Formerly Incarcerated
- › Seniors
- › Minority Populations with Language Access Barriers
- › Veterans
- › People with Disabilities
- › Opportunity Youth
- › Domestic Violence Victims
- › Culture Bearers
- › LGBTQ+ Populations
- › People Living with HIV/AIDS

Opportunity Youth

As of April 2021, there were a total of **2,475 homeless children** identified in 48 Orleans Parish schools.

153
Staying in a Shelter

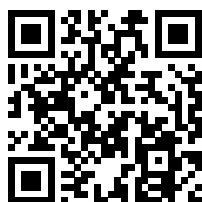
2,180
Living Doubled Up

35
Unsheltered

107
Staying in a Hotel/Motel

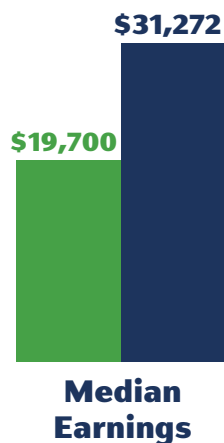
Source: Orleans McKinney-Vento Consortium

Visit bit.ly/UnhousedStudents for the list of schools and the shelter breakdown for each.



People with Disabilities

As of 2019, almost **a third (26%)** of New Orleans reported living with a disability.



With earned income 45% lower than people without disabilities and many more not in the labor force, the threat of housing instability is increased.

Source: U.S. Census Bureau American Community Survey 2019 1-Year Estimates

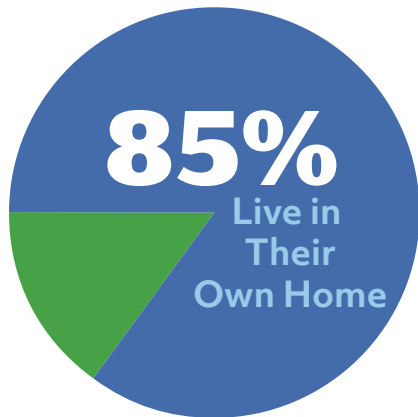


Redefining Resiliency

Vulnerable Populations

Seniors

In 2019, **individuals over age 65 accounted for 23%** of New Orleanians.



Although homeownership, especially with a paid-off mortgage, offers housing stability, **seniors who own homes often have difficulty making repairs to their home due to physical barriers** when performing them themselves or limited income to hire professionals. Although renters don't have to worry about making repairs, it can be difficult for them to find housing within their budgets.

16%

Have Income LESS THAN \$10,000 per year

22%

Live Alone

Source: U.S. Census Bureau American Community Survey 2019 1-Year Estimates

If you'd like to join one of our working groups, contact info@housingnola.org



Redefining Resiliency: Golden Pearl

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.

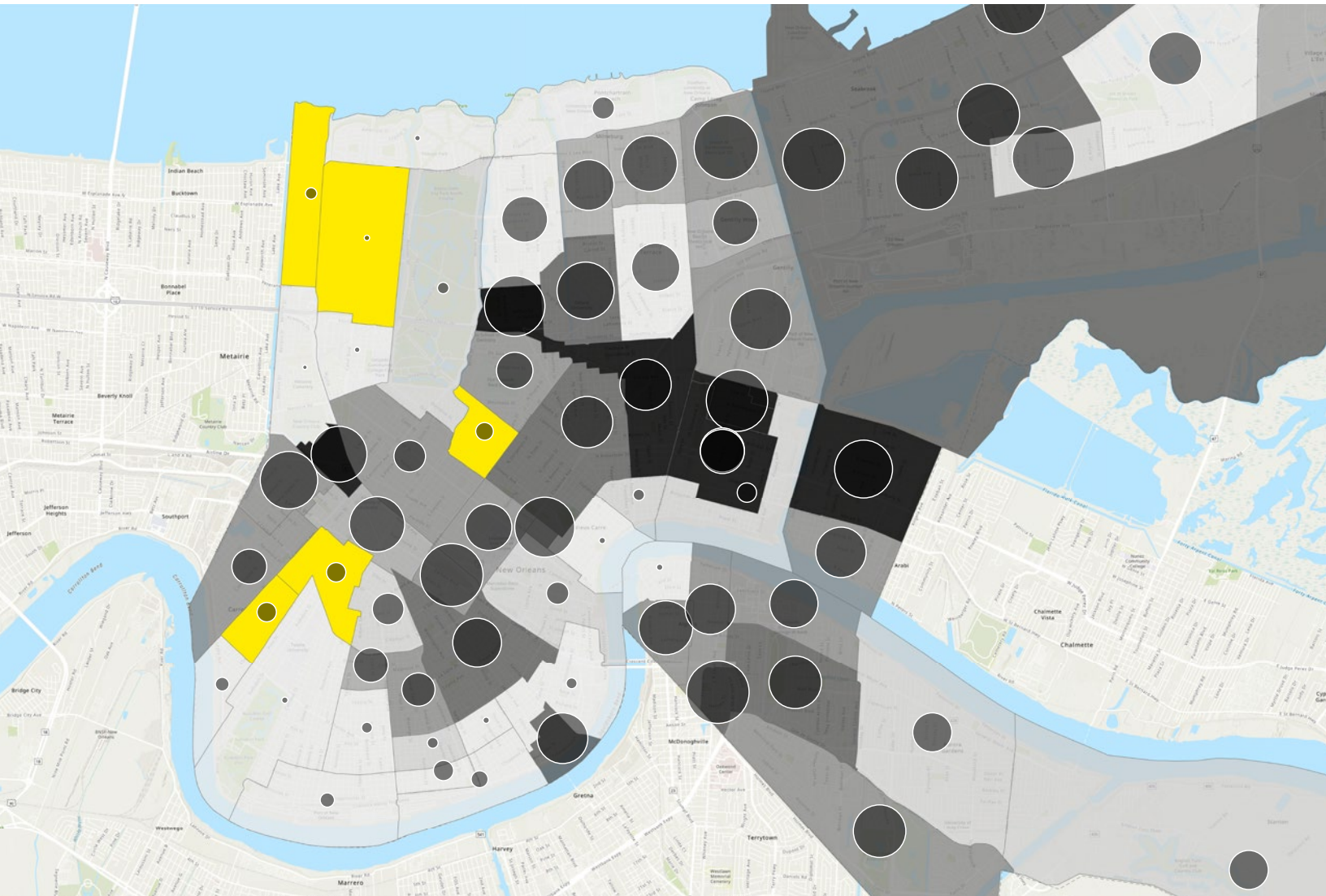
Total Population	390,845
Median Household Income	\$40,692
Persons With A Disability	14%
Seniors	15%
Unemployed	8%
Owner-Occupied Home	49%
Housing Cost Burdened	41%
No Telephone Service	2%
No Internet Access	25%
No Vehicles Available	16%
Travel Time To Work < 30 mins	71%
Persons Working From Home	5%

To explore by neighborhood visit:
bit.ly/NOLAGoldenPearl



Redefining Resiliency: Golden Pearl

Golden Pearl Neighborhood Typology



 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.



Preserve existing housing and increase overall supply of affordable housing

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— including bringing short term rentals back to market and supporting the Housing Authority of New Orleans (HANO) in its efforts to attract new landlords. At this point in the plan, New Orleans should have seen approximately 7,500 new opportunities from the various agencies responsible for creating and subsidizing

housing. Now with COVID-19, 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.

 CONTINUED in 2021 | 25% Complete

In partnership with the City of New Orleans, HousingNOLA will support the revision of production goals of State and City housing agencies.

In partnership with the City of New Orleans, HousingNOLA will support the revision of production goals of State and City housing agencies. This will include direct opportunities created through policy changes that increase production efficiency and organizational capacity among government partners.

STATUS: The City of New Orleans signed a Cooperative Endeavor Agreement with its Office of Community Development and other public partners, such as the LHC, HANO, and NORA, to **increase production efficiency and capacity**. Additionally, the City Council approved a process that will allow FANO to issue 4% tax bonds for development deals with the LHC's approval. Public partners have not yet updated their production goals.

 ONGOING in 2021 | 50% Complete

Increase production efficiency and organizational capacity among

government partners (Finance New Orleans, Housing Authority of New Orleans, New Orleans Redevelopment Authority, City of New Orleans, and Louisiana Housing Corporation). In addition to the annual reports, HousingNOLA will conduct semiannual data reviews to be made publicly available.

STATUS: The City of New Orleans signed a Cooperative Endeavor Agreement with its Office of Community Development and other public partners, such as the LHC, HANO, and NORA, to increase production efficiency and capacity. ***The city has not made any attempt to track unit production and did not provide information for the 2021 Semi-Annual Data Report.*** The city and state agencies all saw marked improvement in production as New Orleans netted new affordable housing for the first time in three years, but those units were not a part of any committed plan with benchmarks.

 CONTINUED in 2021 | 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: Rep Matthew Willard's HB 143 which caps property assessment increases to 10% passed state legislature and will be on the ballot in 2022. HousingNOLA and GNOHA participated in the Louisiana Tax Commission's Rules and Regulations session and were successful in amending some of the rules to ensure more fair property assessment practices.

 CONTINUED in 2021 | 100% 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: Full implementation of the Smart Housing Mix recommendations for projects with 10 units or more went live July 1, 2021. The City Council also began discussions around incentives for projects with nine or fewer units.

 CONTINUED in 2021 | 100% Complete

Increase the amount of short-term rentals revenue dedicated to affordable housing to an amount that would guarantee resources for increased affordable housing production.

STATUS: The New City Council dedicated additional short term rental fees (\$12 per night for commercial and \$5 per night for residential) to the Neighborhood Housing Improvement Fund (NHIF).





Prevent Future Displacement

The New Orleans Prosperity Index: Tricentennial Edition, reports that “in 2016, **the poverty rate among black New Orleanians was 32 percent while the poverty rate among white New Orleanians was nine percent**, revealing that race remains a clear dividing line for economic success.” 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.



 CONTINUED in 2021 | 75% Complete

Support new pilot programs (Evictions Court Watch) and create new strategies (Housing Court, NYC Renters Right's Agenda, etc.) to increase tenant protections.

STATUS: HousingNOLA has continued to support initiatives created by Jane Place Neighborhood Sustainability Initiative and Southeast Louisiana Legal Services who have both launched new programs to support renters who are struggling with COVID housing insecurity.

 CONTINUED in 2021 | 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.). Alternatives should be explored in the event the ballot initiative doesn't pass.

STATUS: GNOHA partnered with the Lower Ninth Ward Homeowners Association in addition to other community members to make proposals for amendments to the Louisiana Tax Commissions Rules and Regulations Manual. Those changes would **ensure that seniors who are eligible for a freeze of their assessment value did not over pay if their property decreased in value**, that the inadvertent parking lot perk that doesn't account for revenue is set aside and that Assessor share information in a timely and accessible manner.

 CONTINUED in 2021 | 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: The City of New Orleans has hired Peter Bowen, the former general manager of Sonder New Orleans, to serve as the city's chief administrative officer of land use. **Advocates are working to ensure preventing displacement and affordable housing remain a priority.**

 CONTINUED in 2021 | 25% Complete

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: The Insurance Task-force continues to support and better communities by advocating on a national and local level for policies that **allow more people, and especially disadvantaged people, to fulfill their dreams of home-ownership by reducing the burden of insurance.** This committee also wants to facilitate this goal by actually bringing useful information to the people who need a better understanding of insuring property, making it easier for them to navigate such a complex process.





Enforce and Promote Fair Housing Policy

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.

 CONTINUED in 2021 | 25% Complete

Support the implementation and update the Community Development Finance plan to set community investment priorities and use those guidelines to assess bank lending and performance practices in accordance with CRA 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: HousingNOLA released the Community Development Finance Plan in November 2019, which estimated a need of \$6B in investments to meet the 36,000 affordable housing units needed. HousingNOLA's Lender's Roundtable and Data Working Group has been working to ensure there is **investment in low-and moderate-income communities**. Teams are working together to update the latest model to reflect projections for the next 5-10 years. Impacts of COVID-19 also suggested new projections.

 CONTINUED in 2021 | 50% Complete

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

STATUS: There isn't much data available, partially due to the lack of resources available to tenants and lawyers willing to take such cases. **Housing advocates across the state worked to educate tenants about the evictions process, and partners are also working to inform residents about the new security deposit policy.** Partners are reaching out to HANO to see if the policy can be shared with their tenants in the HCVP. GNOHA interviewed the 1st City Court Judge candidates on the policy with support from many.

 CONTINUED in 2021 | 100% Complete

Explore policies that address low voucher utilization rates and cost-burdened HCVP participants.

STATUS: Explore policies that address low voucher utilization rates and cost-burdened HCVP participants.

 CONTINUED in 2021 | 100% Complete

Secure additional funding for a voucher program to better serve individuals and families in New Orleans.

STATUS: HousingNOLA's Opportunity Youth Committee is working to implement the Foster Youth the Independence initiative in New Orleans and support efforts across the state. The Department of Children and Family Services shared a form to verify youth are/were in the foster care system.



Encourage Sustainable Design and Infrastructure

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 HousingNOLA 10-Year Strategy and Implementation 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.

CONTINUED in 2021 | 75% 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: The New Orleans City Council approved Entergy New Orleans' Rate Case resolution, expected to **reduce residential utility bills by \$34 annually**. The minimum rate will remain at \$8.07 and Entergy's return on equity was reduced from 11.1% to 9.35%. The Louisiana EEFA Coalition is worked to get a landlord portal in New Orleans. GNOHA is also intervening in the IRP and Whole Building Data Access Docket, UD-18-04. The City Council's Utility Committee passed the resolution that will require Entergy New Orleans to provide aggregated whole-building data around energy usage. The Coalition is working to get ordinance adopted that will require large building owners, including multifamily building owners, to benchmark and report their benchmarked data to the city, which could leave EE programs and savings for residents. The Energy Smart program was up for renewal and an extension at the January New Orleans Utility Committee meeting, where it was a unanimously approved.

ONGOING in 2021 | 75% Complete

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

STATUS: Currently, the committee is looking to hold a conversation with FANO about their Green Mortgage Program. The program does not appear to be focused on the implementation of pushing homeowners to move forward with energy efficient homes, but instead gives them the option to opt out. This defeats the purpose of the whole program and the committee wants to address that with FANO.

 CONTINUED in 2021 | 100% 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 RSPC has been adopted by the council, and we are now waiting for them to enforce it. Especially after the condition the Southern part of Louisiana had and continues to endure do to Hurricane Ida. The timeline appears to have been extended for the time being.

 CONTINUED in 2021 | 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: Gentilly Resilience district announce four major projects; Blue & Green Corridor, the Mirabeau Water Garden, the Pontill Neighborhood Stormwater Network, and St. Anthony Green Streets. **The NORA Community Adaptation Plan announced the competition of 50 projects, allowing for 144,686 gallons of storm water to be stored.**





Increase Accessibility for All

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. Individuals with special needs face many of the same issues as low-income New Orleanians: paying too much in rent or on

a mortgage and living in neighborhoods with limited access to services. However, individuals with special needs also face additional barriers and require additional supportive services in order to thrive. Further, these populations are more at risk of not having safe and affordable housing options.

 CONTINUED in 2021 | 25% Complete

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

STATUS: As a part of a grant from NLIHC's ERASE initiative, HousingLOUISIANA is developing a target marketing and outreach campaign to **increase ERAP funding to Latino, Vietnamese and Indigenous communities in five target areas.**

 CONTINUED in 2021 | 25% Complete

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

STATUS: GNOHA began outreach with developer members to determine what information would be beneficial to affordable housing developers, landlords, and renters.

 UPDATED for 2021 | 100% Complete

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

STATUS: NOLA Public Schools submitted data to the Full Committee that included children who are homeless. We are waiting for updated numbers on families who were impacted by Hurricane Ida.

 CONTINUED in 2021 | 100% 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: The Louisiana Fair Housing Action Center released No Happy Tail: Emotional Support Animals in Housing report. HousingNOLA's Leadership Board met with the SPCA to develop recommendations for pet-friendly housing, saving implementation for later.



Strategic Goals

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 HousingNOLA 10 Year Plan. We must almost 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.

 CONTINUED in 2021 | 100% 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: GNOHA and HousingNOLA has began outreach with local DBEs to establish a fair and standardized pricing list for construction of single-family, multi-family, mixed-use developments, and rehabilitation of dilapidated properties. **We wish to continue working with our minority contractors to establish a system that may be adopted by the City of New Orleans** as they begin to implement a number of pilot programs, including its Owner-Occupied Rehabilitation program.

 CONTINUED in 2021 | 100% Complete

HousingNOLA will run the Housing Demand model to assess if the numbers of units to meet the need has changed and update the HousingNOLA 10 Year Plan for the 5 year anniversary.

STATUS: HousingNOLA has updated the **Housing Demand Model**. The Data working Group is currently reviewing latest numbers to adjust for changes due to impact on the economy preceding COVID-19.

 ONGOING in 2021 | 100% Complete

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

STATUS: HousingNOLA hosts various meetings through our Community Engagement Working Group and Community Review Team to **engage community members in local events and decision-making processes.**

 CONTINUED in 2021 | 100% Complete

GNOHA 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 and the update of New Orleans' Master Plan.

STATUS: HousingNOLA encourages Community Review Team members to participate in public meetings regularly. During meetings, guest speakers include professionals and public officials that are available for informative and Q&A sessions.



Improving Quality of Life

Issues like blight, amenities, transit, and recreation are all critical to the implementation of our housing plan that aims to increase equity and access.

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.

 CONTINUED in 2021 | 50% Complete

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

STATUS: City Council approved a minimum wage increase to \$15/hr for city workers in hopes to "set the tone for equity" in the private sector.

 CONTINUED in 2021 | 25% Complete

Increase overall outreach and participation in the 2020 Census in the Greater New Orleans area by coordinating multiple Complete Count committees and doing further outreach to local and partner organizations.

STATUS: HousingNOLA worked with statewide partners, such as the Power Coalition and Urban League, to increase engagement with the Census 2020. As of summer 2020, Louisiana had a response rate of about 56%. The Census form has to be completed by September 30th.

 CONTINUED in 2021 | 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: RTA approved the New Links regional transit network redesign proposal in March 2021. Community engagement meetings continued for additional input on the redesign. A new downtown transfer center was established at the intersection of Basin and Canal for better bus rider access from the West Bank and New Orleans East. RTA needs to identify funding to begin construction on this endeavor. RTA has also begun the process of establishing new bus stop shelters by early 2022. CPC, RTA, and the Mayor's Office of Transportation hosted a community engagement meeting in April 2021 around the Transit Oriented Communities (TOC) Plan for Orleans Parish with a plan to release their report in June 2021, but the report has not been published on the CPC website as of October 2021.

 CONTINUED in 2021 | 25% 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: As of Spring 2021, approximately 10 miles of Complete Streets infrastructure has been built throughout Algiers through the 'Moving New Orleans Bikes' initiative. Construction is also underway in neighborhoods in and adjacent to downtown New Orleans, beginning with the Treme and 7th Ward, followed by improvements in Gentilly and Mid-City.

2021 State of Housing Highlights

Renters

- There was a **shortage of 16,706 units** in 2019. This shortage jumps to **29,402 units if accounting for extremely low-income people who work in New Orleans but commute from outside the city.**
- Gaps occur across all apartment types, but 0-1 BR rental units make up more than half of the shortage, with a shortage of 8,700 units in 2019.
- Due to the shortage of units affordable to those at 0-30% MFI and 31-50% MFI, they are likely competing with households of all incomes for units that are out of their price range.
- **93% of households in this income category (over 29,000 households) were housing cost-burdened**, or paying more than 30% of their income on housing costs.
- Even assuming no population growth, New Orleans will **need to build 17,006 units affordable to this income group by 2029** to house those who live in the city today.

Owners

- No new construction is recommended due to a surplus of 12,647 units.
- Home repair and/or financial assistance will be needed for 9,694 cost-burdened homeowners at 0-30% MFI

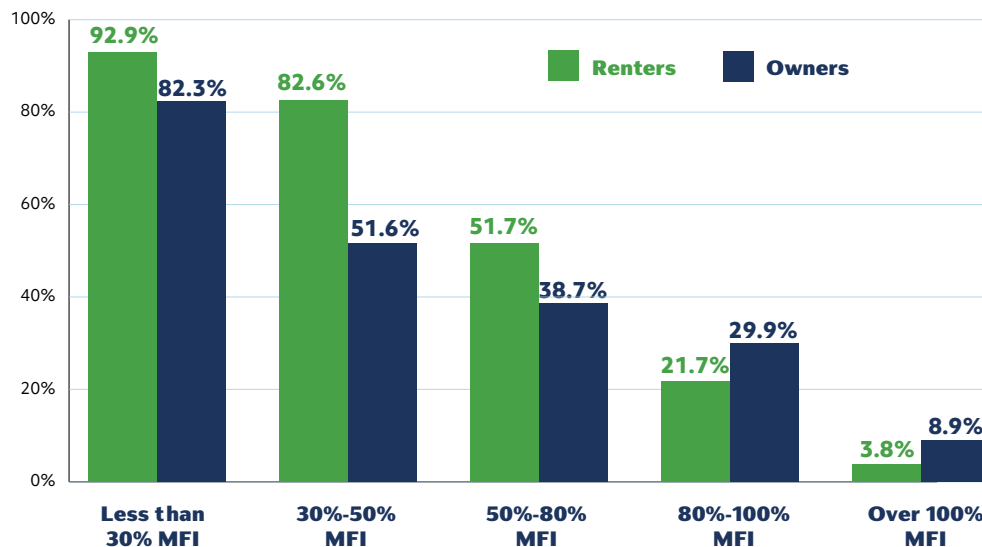
Revised HousingNOLA Demand Model (2021 - 2025)

	Affordable Housing Opportunities Needed Pre-COVID-19	Annual Need	Total (5 Years)	Annual Goal	Annual Cost
Homeownership	64,810	12,962	\$11,040,937,978	\$2,208,187,596	\$2,208,187,596
Rental	27,556	5,511	\$3,444,552,176	\$688,910,435	\$688,910,435
Total Needed Units	92,366	18,473	\$14,485,490,154	\$2,897,098,031	\$2,897,098,031

2021 State of Housing Highlights

- ▶ **Half, or 49.1%, of New Orleans residents are housing cost-burdened**, meaning they spend more than 30% of their paycheck on housing costs, which includes things like rents; mortgages; real estate taxes; fire, hazard, and flood insurance on the property; and utilities. These factors provide opportunities for targeted policy 17 interventions designed to reduce the cost burden for renters and homeowners in the city.

Housing Cost Burdened Households by Tenure and Income

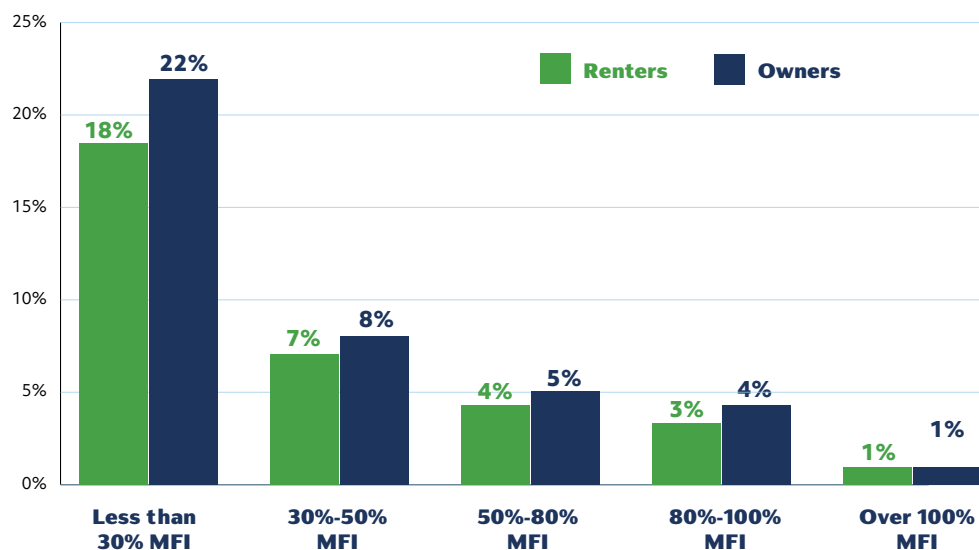


*MFI: Median Family Income

Source: Census Bureau, 2018 ACS 5-Year Estimates, S2503 Housing Financial Characteristics

One of the factors driving cost burdens for low-income households is energy costs. According to estimates made by the U.S. Department of Energy, rental households earning less than 30% of MFI (an annual income of less than \$20,780) were spending an average of 18% of their paycheck on energy costs. Homeowners in the same income group spent an average of 22% of their paycheck on energy costs.

Energy Costs as Percentage of Household Income by Tenure and Income



*MFI: Median Family Income

Source: DOE Office of Energy Efficiency & Renewable Energy, DOE Low-Income Affordability Data (LEAD) Tool, based on 2016 ACS 5-year data, <https://www.energy.gov/eere/slsc/maps/lead-tool>

2021 State of Housing Highlights

- **Insurance can create additional cost burdens, especially for residents who are in certain flood zones of New Orleans.** Across the state of Louisiana, it costs an average of \$726 per year to be covered by the National Flood Insurance Program (NFIP), and the average for New Orleans is \$638 per year. The Federal 19 Emergency Management Agency is in the process of restructuring the NFIP, and rates are expected to increase in October of 2021. Home insurance is an additional source of cost burdens for homeowners as well as renters who may see passed-down costs through higher rents. In New Orleans, the city's average annual homeowner premium is \$3,603, which for a household making 30% of MFI (or \$20,780) is 17% of their income.
- **Increases in property tax can increase cost burdens for both renters and owners,** as they are included in housing costs for owners which can be passed on to renters in the form of higher rents. Based on available data from 140,205 residential properties, between 2015 and 2020, over 60% of residential properties increased in taxable assessed value, and a quarter of residential properties more than doubled in taxable assessed value.
- An obvious factor that contributes to housing cost burdens is income. While New Orleans home prices have continued to increase, wages have not kept up, and as a result, **the annual income needed to rent a unit that fits a household's requirements is becoming out of reach, especially for any household earning less than the Median Family Income (MFI).** The graph below shows the annual incomes required to afford rents for a unit at the Fair Market Rent for New Orleans, overlaid with 30%, 50%, 80%, and 100% of MFI. Fair Market Rent is "HUD's best estimate of what a household seeking a modest rental home in a short amount of time can expect to pay for rent and utilities in the current market." As can be seen in the graph, a family making 30% of MFI is unable to afford any units at Fair Market Rent in the city.

Annual Income Needed to Afford Bedroom Type



Source: National Low Income Housing Coalition, "[Out of Reach 2019: Louisiana](#)"

Looking Forward

2020 Demand Model Key Findings

The initial HousingNOLA report indicated the need for **33,600 additional affordable units in the city by 2025**. With the failure to see an increase in the private market and subsidized housing, there was no choice but to revise the Demand Model in March of 2020. The HousingNOLA Data Working Group used the latest available data to estimate the supply and demand for housing units in the city of New Orleans and identify gaps in the housing market for 2020. The city's housing market was analyzed by income levels, tenure (renter vs. owner), and unit type (bedroom count). HousingNOLA examined the potential for growth and displacement-reversal by looking at households that commute to New Orleans for work but live outside of the city. Additionally, it compared the supply and demand for housing units with housing cost burdens to examine the housing-income mismatch in the city, wherein households occupy units with costs that do not match their incomes.

- ▶ Although there was an overall excess of supply for rental and owner housing in 2019, there is a **severe shortage of rental units affordable for extremely low-income households** (0-30% MFI) in New Orleans. While there are an estimated 27,723 households within that income bracket, there are only 11,017 units in the city that are affordable to households in that income group, resulting in a shortage of 16,706 units.
- ▶ The extreme gap between supply and demand for housing units for the extremely low-income households has resulted in **90% of all extremely low-income households facing monthly housing costs beyond their means**.
- ▶ **Half of New Orleans households have monthly housing costs that exceed levels of affordability.** This number climbs to 64% when only examining renter households and falls to 33% when only examining owner households.
- ▶ There is a shortage of rental units affordable for the lowest and the highest-income households, and the excess demand is met by middle-income housing. This means that **extremely low-income and very low-income households are forced to compete with households of all incomes for housing that is out of their price range**.



If New Orleans is to keep growing in the face of slowing population growth while maintaining affordability, it should examine reversing displacement effects. There are approximately 99,380 employees who commute to New Orleans for work but do not live within city limits. Of these, approximately 55,951 are extremely low income (0-30% MFI), very low income (31-50% MFI), or low income (51-80% MFI). Future housing demand analysis should account for these households as potential residents who might choose to live in the city if not for high housing costs.

How do you start? First you need facts. **The allocation of disaster funding, absent the requisite data sets and facts to contextualize the crisis and determine the need, often results in policymakers falling prey to their own biases.** Even with the best of intentions, the very people we intend to help continuously get left behind. The community must help contextualize the data. Leaders close to the ground can help, but policy makers must trust them to know what they need. Program administrators must talk to the community. They must share the data about the crisis and then listen to what the community needs and wants. Some won't know what they want. Some will ask for the impossible. But most will tell you what they need. We must listen to them all and explain what's possible. It is no longer acceptable to do anything else. That's why, we are updating the HousingNOLA Demand Model before the end of 2021 so we can be ready to properly manage the federal disaster and infrastructure investments that will be made in New Orleans over the next four years of the HousingNOLA Plan. There is another opportunity to right this ship. New Orleans can get back on track.

We are calling on our Mayor and City Council to make the following #PutHousingFirst policies a priority:

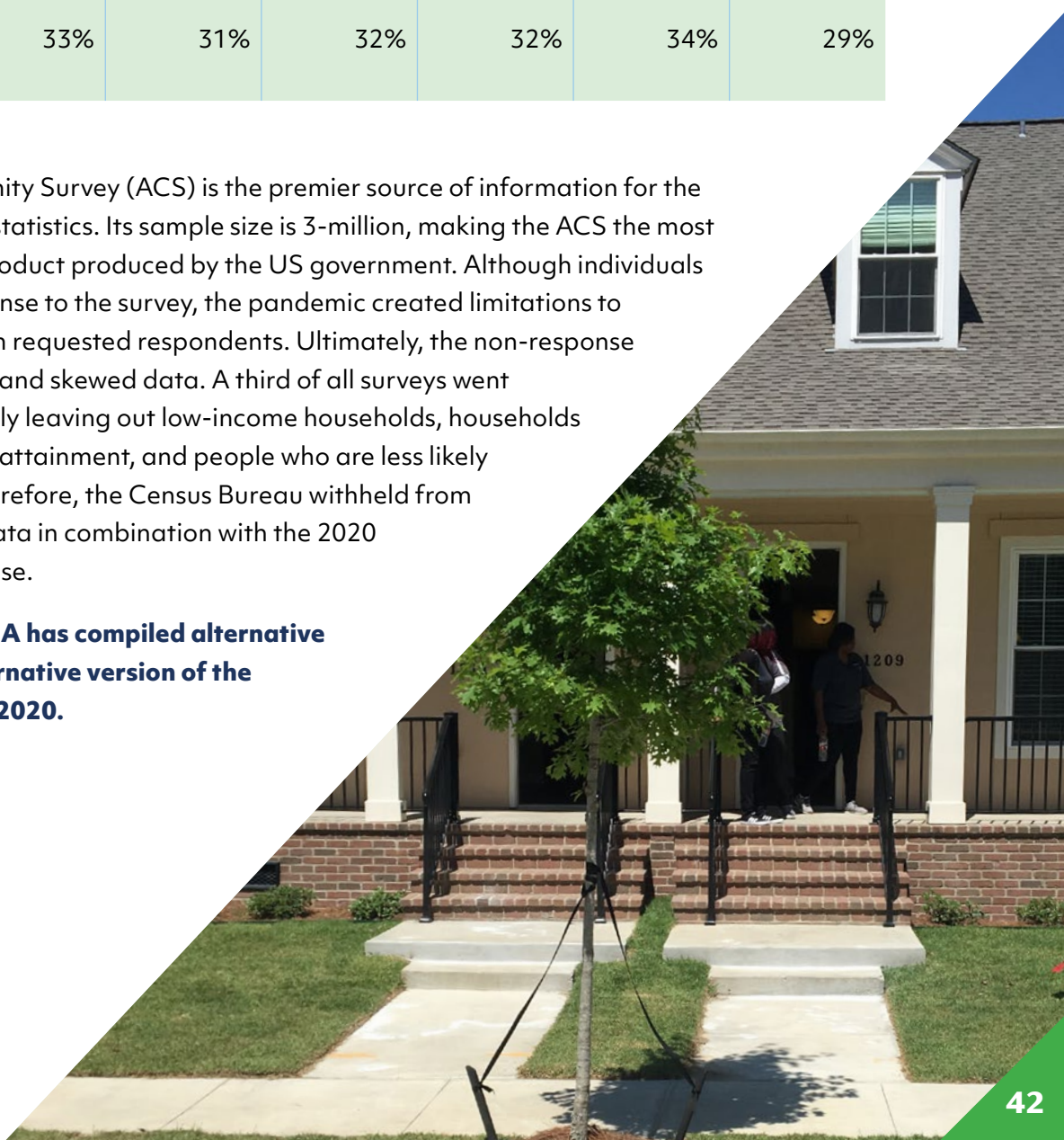
- 1. Continue to implement the Smart Housing Mix** by creating incentives for projects with 10 units or less and remove all zoning barriers to sustainable and equitable neighborhoods.
- 2. End source of income discrimination** and support HANO in finding landlords for its voucher holders
- 3. Enact the healthy homes ordinance aka Rental Registry**
- 4. Revise production goals** and report on progress
- 5. 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)

Housing Snapshot

	2014	2015	2016	2017	2018	2019
Median Home Value	\$213,312	\$240,580	\$240,760	\$224,430	\$254,418	\$249,890
Median Monthly Rent	\$1,008	\$1,051	\$1,024	\$1,032	\$1,040	\$1,039
Median Yearly Household Income	\$39,445	\$43,363	\$42,388	\$39,700	\$40,245	\$46,928
Population	384,320	389,617	391,495	393,292	391,006	390,144
Renters with Cost Burden	61%	62%	61%	64%	63%	57%
Homeowners with Cost Burden	33%	31%	32%	32%	34%	29%

The American Community Survey (ACS) is the premier source of information for the United States housing statistics. Its sample size is 3-million, making the ACS the most comprehensive data product produced by the US government. Although individuals are fined for non-response to the survey, the pandemic created limitations to follow up in-person with requested respondents. Ultimately, the non-response created heavily biased and skewed data. A third of all surveys went unanswered, particularly leaving out low-income households, households with lower educational attainment, and people who are less likely to be homeowners. Therefore, the Census Bureau withheld from publishing 2020 ACS data in combination with the 2020 Decennial Census release.

However, **HousingNOLA has compiled alternative sources to give an alternative version of the Housing Snapshot for 2020.**

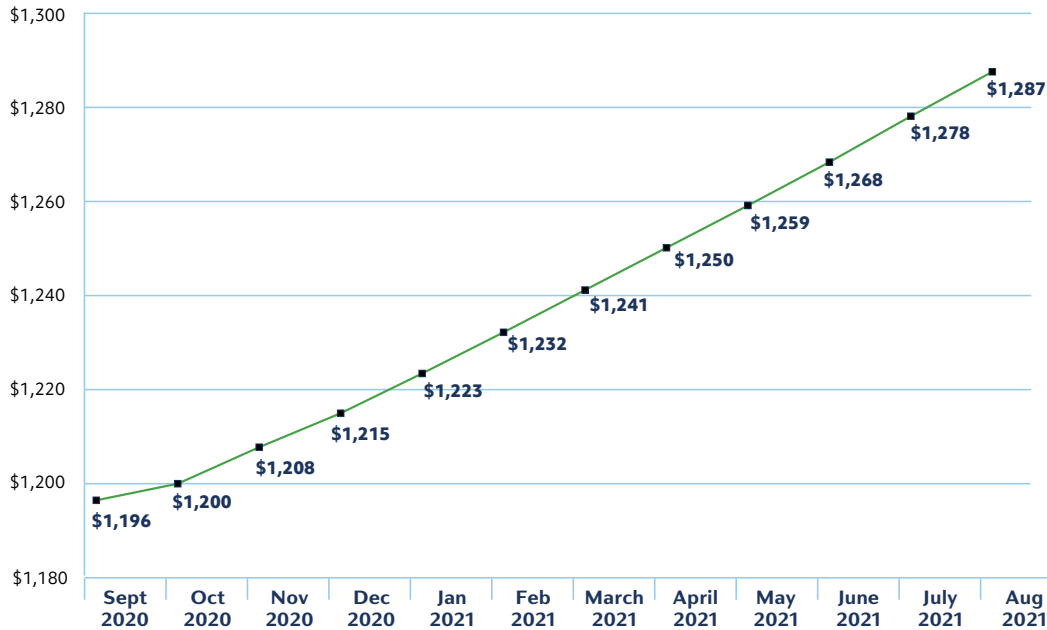


Housing Snapshot

Renters

Without the 2020 American Community Survey, it is difficult to accurately capture rentership in New Orleans. Although there is data available through the Multiple Listing Service (MLS), this data excludes a large number of rental units not registered by it as mom and pop landlords are less likely to use it. ACS data is superior in this regard as it utilizes renter-reported unit prices.

New Orleans Rent by Month

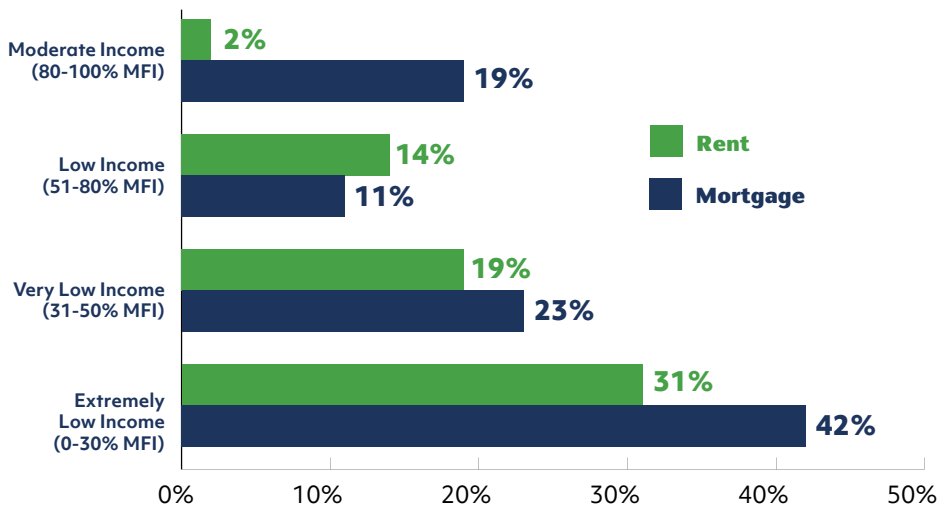


Source: [Zillow](#).
Smoothed,
seasonally
adjusted.



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.

Homeownership

New Orleans Metro: Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John, St. James, St. Tammany, Tangipahoa, Washington

All Residential Properties in MLS	Year to Date		
	August 31, 2020	August 31, 2021	% Change
Days on Market Until Sale	62	38	-38.7%
Median Sales Price*	\$228,500	\$255,000	+11.6%
Average Sales Price*	\$280,594	\$318,034	+13.3%
Housing Affordability Index	149	137	-8.1%

* Does not account for sale concessions and/or down payment assistance.

Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample

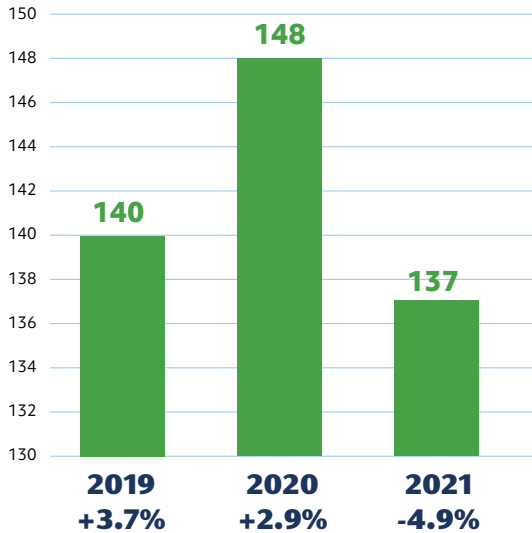
Source: [GSREIN](#)

	Median Sales Price	Prior Year	Year-Over-Year Change
12-Month Avg*	\$250,000	\$227,000	+10.1%

*Median Sales Price for all properties from September 2020 through August 2021. This is not the average of the individual figures above.

Housing Snapshot

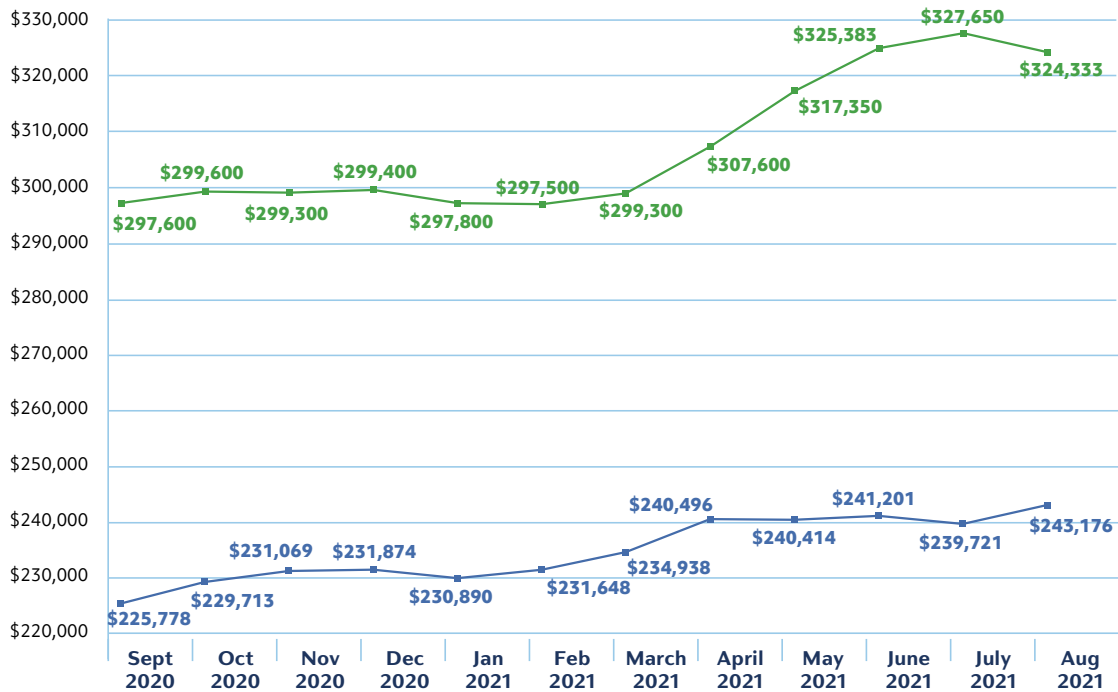
Affordability Index* September 2020-August 2021



*The National Association of REALTORS® affordability index measures whether or not a family earning median income according to the U.S. Census Bureau could qualify for a mortgage loan on a median-priced, existing single-family home. See methodology [here](#).



■ New Orleans Median List Price ■ New Orleans Median Sale Price



Source: [Zillow](#).
Smoothed,
seasonally
adjusted.

Housing Snapshot

New Orleans home values have increased 10.1% since our previous reporting period. Middle income families who have most of their wealth tied to their homes are, therefore, realizing sizeable gains to their wealth, however, for families who don't own homes, this presents a significant barrier to buying a home. Some recent buyer trends in New Orleans include wanting more space to accommodate a home office or space for elderly parents and buyers who are taking the ability to work from home as an opportunity to move to New Orleans.

The absence of first time homebuyers is notable and problematic when we know the importance of homeownership in wealth-building.

Keeping in mind the existing barrier of job losses and economic disturbance due to COVID-19 and Hurricane Ida, **the increased competition per property has resulted in bidding wars, pricing out people with more modest incomes in favor of people with more access to cash and real estate investors,** creating a significant barrier to achieving homeownership for the majority of families in New Orleans.



HousingNOLA Partners

AARP, Inc.
Abundant Life Tabernacle
Advocacy Center Louisiana
Alembic Community Development
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 Cyndi Nguyen (District E)
City Councilmember Donna Glapion (Interim Councilmember-at-Large)
City Councilmember Helena Moreno (Councilmember-at-Large)
City Councilmember Jared Brossett (District D)
City Councilmember Jason Williams (Councilmember-at-Large)
City Councilmember Jay Banks (District B)
City Councilmember Joseph Giarrusso (District A)

City Councilmember Kristin Gisleson-Palmer (District C)
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
Enmasse Media
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 Authority of 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
Good Work Network
Grady Consulting & Associates
Greater New Orleans Fair Housing Action Center (GNOFHAC)
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 Treme Association
Hoffman Triangle Neighborhood Association
Hollygrove Neighborhood Association
Holy Cross Neighborhood Association
Home by Hand
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

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

HousingNOLA Partners

Louisiana Association of Affordable Housing Providers (LAAHP)
 Louisiana Budget Project
 Louisiana Center for Children's Rights
 Louisiana Department of Health & Hospitals
 Louisiana Fair Housing Action Center
 Louisiana Homebuyer Education Collaborative
 Louisiana Housing Corporation (LHC)
 Louisiana Justice Institute (LJI)
 Louisiana Language Access Coalition
 Louisiana Office of Community Development - Disaster Recovery Unit
 Louisiana Public Health Institute (LPHI)
 Louisiana Tax Commission
 Louisiana Tax Sales Commission
 Louisiana's Strategic Adaptations for Future Environments (LA SAFE)
 Louvis Services
 Love Your City NOLA
 Lower 9th Ward Homeownership Association
 Lower 9th Ward Neighborhood Empowerment Association (NENA)
 Lower 9th Ward Stakeholders' Coalition
 Loyola University

Mary & Company Real Estate Services
 Mary Queen of Vietnam Community Development Corporation
 Mid-City Neighborhood Organization
 Mirabeau Learning Center
 Music and Culture Coalition of New Orleans (MaCCNO)

Nation Alliance of Community Economic Development Associations (NACEDA)
 National Association of Real Estate Brokers (NAREB) - New Orleans
 National Community Reinvestment Coalition (NCRC)
 National Housing Trust (NHT)
 National Low-Income Housing Coalition (NLIHC)
 Natural Resources Defense Council, Inc. (NRDC)
 Neighborhood Development Foundation (NDF)
 Neighborhood Partnership Network (NPN)
 NeighborWorks® America
 Network for Economic Opportunity (NEO)
 Network for Energy, Water, and Health in Affordable Buildings (NEWHAB)
 New Orleans & Company
 New Orleans Area Habitat for Humanity
 New Orleans Business Alliance (NOLABA)
 New Orleans Chamber of Commerce
 New Orleans Children and Youth Planning Board
 New Orleans City Planning Commission

New Orleans Complete Streets Coalition
 New Orleans Metropolitan Association of Realtors (NOMAR)
 New Orleans Musicians' Assistance Foundation (NOMAF)
 New Orleans Redevelopment Authority (NORA)
 New Orleans Regional AIDS Planning Council (NORAPC)
 New Orleans Regional Black Chamber of Commerce
 New St Claude Association of Neighbors
 New Zion City Preservation Association
 NewCorp, Inc.
 Next Generation Academy
 Nolaming Properties, LLC
 Northshore Housing Initiative (NHI)
 Northshore Land Trust

Odyssey House Louisiana
 Office of the Honorable Mayor LaToya Cantrell
 On Path Federal Credit Union (Formerly ASI Federal Credit Union)
 One Voice Louisiana
 Orleans Parish School Board
 Our Voice Nuestra Voz

Perez, APC
 PosiGen, Solar Energy & Energy Efficiency
 Power Coalition for Equity and Justice
 Preservation Resource Center of New Orleans
 Professional Innkeepers' Association (PIANO)
 Project Homecoming
 Prosperity NOW
 Providence Community Housing
 Puentes New Orleans

REAL Board
 Rebuilding Together New Orleans (RTNO)
 Recovery School District
 Redmellon
 Regional Transit Authority (RTA)
 Regions Bank
 Renaissance Property Group
 Representative Walt Leger III
 Restaurant Opportunities Center United
 RIDE New Orleans
 Road Home Action Network Team
 Rosa F. Keller Library and Community Center
 Rosedale Subdivision

SBP
 Shared Solutions Committee
 Soft Second Task Force Committee
 Southeast Climate Energy Network
 Southeast Louisiana Legal Services (SLLS)

Southern Poverty Law Center
 Southern United Neighborhoods
 Southern Women with Amazing Purpose (SWWAP)
 SproutNOLA
 St. Roch CDC
 St. Roch Community Church
 Stand with Dignity
 Step Up Louisiana

The Albert and Tina Small Center for Collaborative Design
 The Data Center
 The Ramsey Group
 The Village
 The Water Collaborative
 Thomas Strategies, LLC
 TMG Consulting
 Together New Orleans
 Total Community Action
 Transdev
 TruFund Financial Services
 Tulane / Canal Neighborhood Development Corporation (TCNDC)
 Tulane University Center for Public Service
 Tulane University School of Law
 Tulane University- Sustainable Real Estate Development

Ujamaa Economic Development Corporation
 Unconditional Love Youth Group
 United Way of Southeast Louisiana
 UNITY of Greater New Orleans
 University Medical Center
 University of Leuven
 University of New Orleans
 University of New Orleans Center for Hazards Assessment, Response & Technology (CHART)
 University of New Orleans Department of Planning and Urban Studies (PLUS)
 Urban Conservancy
 Urban Focus LLC
 Urban League of Louisiana

VAYLA New Orleans
 VIALINK
 Voice of the Experienced (V.O.T.E.)
 Volunteers of America Greater New Orleans
 Water Collaboration of Greater New Orleans
 Water Collaborative
 Wells Fargo
 Women with a Vision
 Workplace Justice Project, Loyola College of Law Clinic
 Youth Empowerment Project
 YouthForce NOLA

PUT HOUSING FIRST Teams

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Flozell Daniels, *Foundation for Louisiana*

Mindy Dinicola, *Whitney Bank*

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Angela O'Byrne, *Chair Emeritus*

Notes

Lined writing area with horizontal blue wavy lines.

Notes

A series of horizontal wavy blue lines for writing notes.



HousingNOLA.org



PUT HOUSING FIRST

PutHousingFirst.org



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