

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

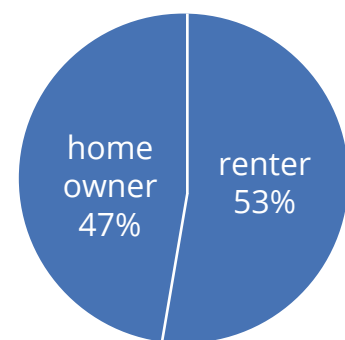
**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**



New Orleans has more renters than homeowners. From 2010 - 2013, rents increased by

**50%**

while wages remained stagnant.

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

WANT TO GET INVOLVED?

504-224-8305

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

[info@housingnola.org](mailto:info@housingnola.org)



Behrman  
B.W. Cooper  
Desire  
Desire Dev.  
Dillard  
Dixon  
Fischer Dev.  
Florida Dev  
Gentilly Woods  
Hollygrove  
McDonough  
Pines Village  
Plum Orchard  
Read Blvd. West  
St. Anthony  
St. Roch  
Tall Timbers - Brechtel  
West Lake Forest  
Viavant  
Village De Lest

A GUIDE FOR

## EMERALD NEIGHBORHOODS

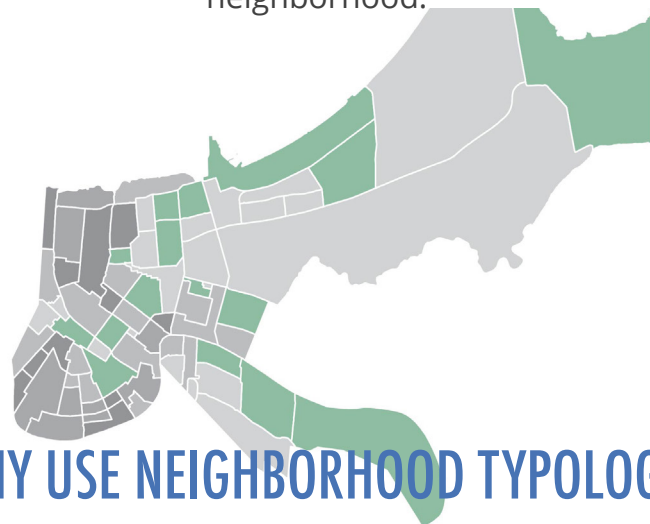
FOR A MORE EQUITABLE NEW  
ORLEANS THROUGH HOUSING

# WHAT IS HOUSINGNOLA



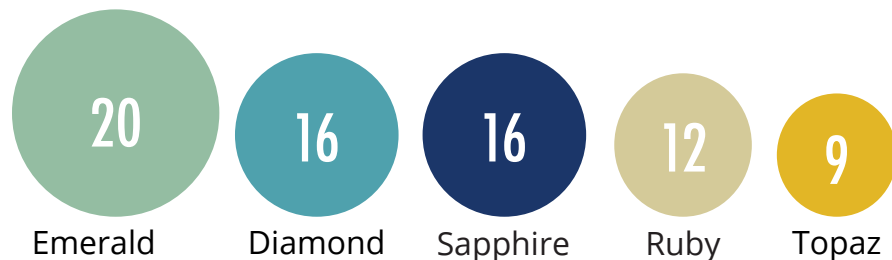
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.



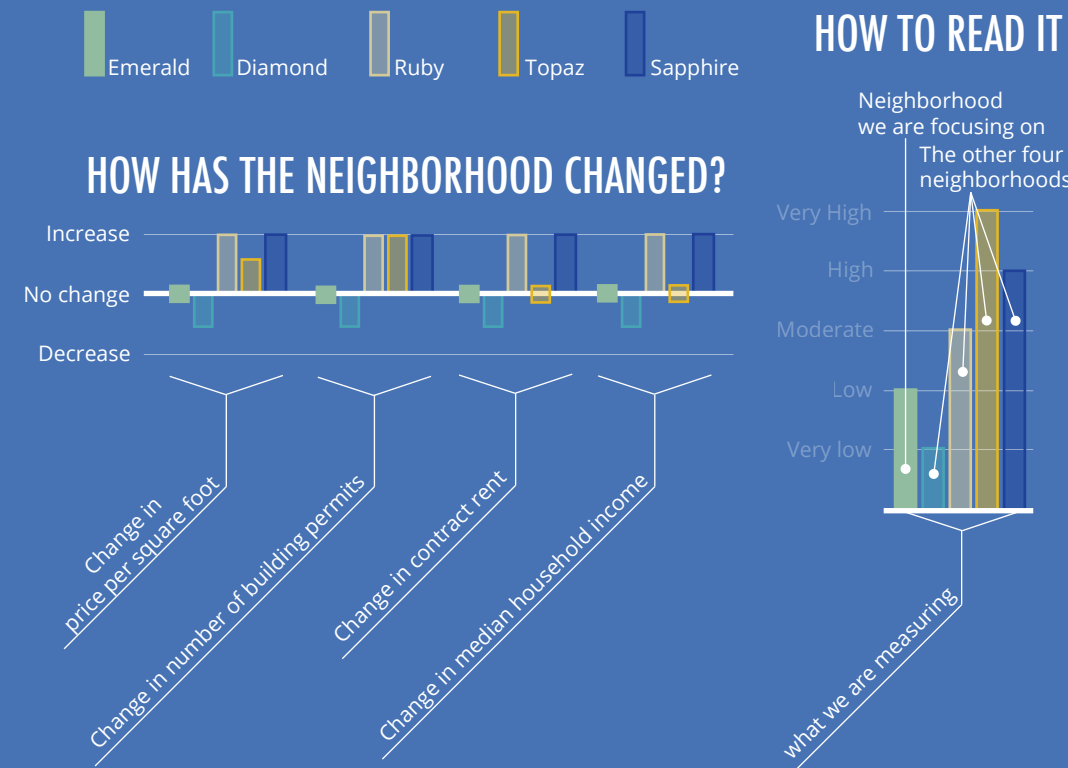
## WHY USE NEIGHBORHOOD TYPOLOGIES?

The Neighborhood Typology system is used to classify different neighborhoods based on a number of qualities, such as vacant lots, number of building permits, and market interest. The resulting five neighborhood "gem types" allows HousingNOLA to develop specific policy initiatives for neighborhoods, in order to address the housing affordability crisis.

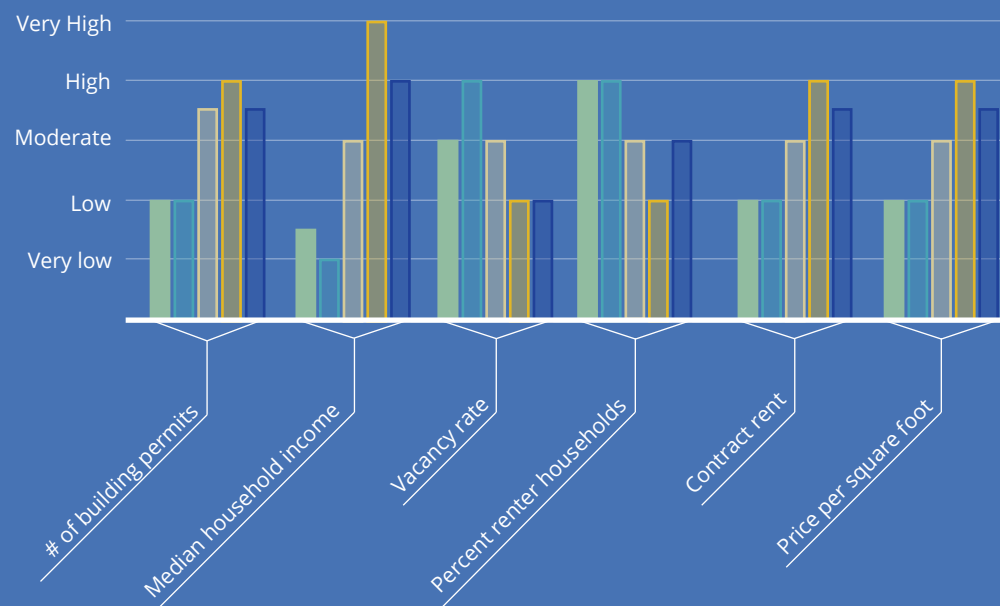


# WHAT MAKES AN EMERALD NEIGHBORHOOD?

Emerald neighborhoods have higher rates of vacant lots and homes, and there is limited housing market activity. Many Emerald neighborhoods are isolated and have limited access to amenities.



## HOW IS THE NEIGHBORHOOD DOING RIGHT NOW?



# HOW CAN WE ADDRESS THE NEEDS OF EMERALD NEIGHBORHOODS?

**#1 ADDRESS CONDITION OF EXISTING HOUSING STOCK.**

Improve the condition of existing housing stock by using funds from Neighborhood Housing Improvement Fund (NHIF), which has earned \$.91 million in taxes historically. A loan funding program could assist homeowners with property rehabilitation and encourage reuse of vacant lots.

**#2 ENFORCE A RENTAL REGISTRY**

Rental registries are used to monitor the physical condition of rental units, by ensuring that rental units meet minimum health and safety standards. The registries requires landlords to register their properties and allow for periodic inspection of the property for compliance.

**#3 PROMOTE ALTERNATIVE LAND USES ON VACANT LAND**

Vacant and blighted land is an excellent opportunity for a community garden, neighborhood park, or playground.

**#4 ENCOURAGE COORDINATION AMONG DEVELOPERS**

Developers such as The City of New Orleans and the Regional Transit Authority are essential to the creation of transit access near affordable housing. Emerald neighborhoods also often lack access to amenities such as jobs, recreation, healthcare, and grocery stores, leading to neighborhood instability and further disinvestment.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

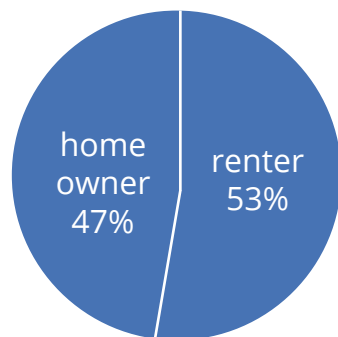
**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**



New Orleans has more renters than homeowners. From 2010 - 2013, rents increased by

**50%**

while wages remained stagnant.

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

**WANT TO GET INVOLVED?**

504-224-8305

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

[info@housingnola.org](mailto:info@housingnola.org)

Algiers Point  
Broadmoor  
Bywater  
Central Business District  
Fairgrounds  
Freret  
Holy Cross  
Lakewood  
Lake Terrace & Oaks  
Leonidas  
Mid-City  
Milan  
St. Claude  
St. Thomas Dev.  
Treme-Lafitte  
Whitney

A GUIDE FOR

## DIAMOND NEIGHBORHOODS

FOR A MORE EQUITABLE NEW  
ORLEANS THROUGH HOUSING



# WHAT IS HOUSINGNOLA



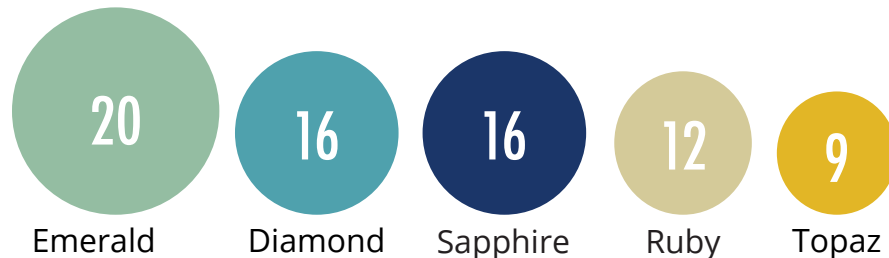
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.



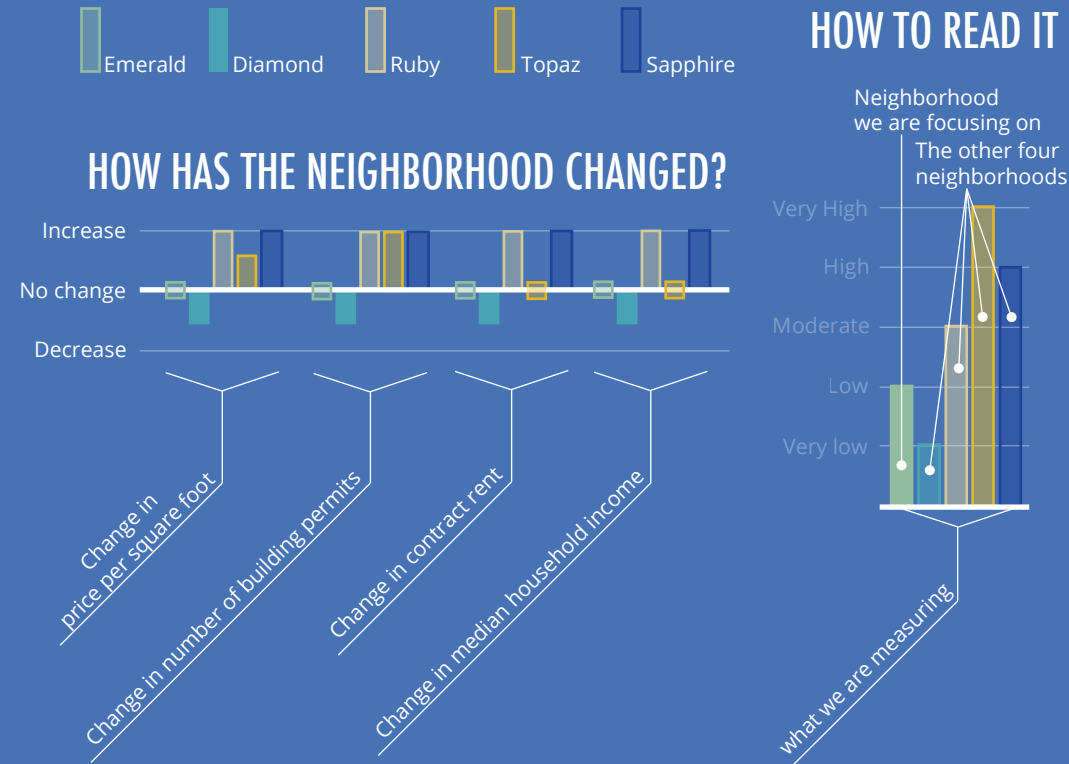
## WHY USE NEIGHBORHOOD TYPOLOGIES?

The Neighborhood Typology system is used to classify different neighborhoods based on a number of qualities, such as vacant lots, number of building permits, and market interest. The resulting five neighborhood "gem types" allows HousingNOLA to develop specific policy initiatives for neighborhoods, in order to address the housing affordability crisis.

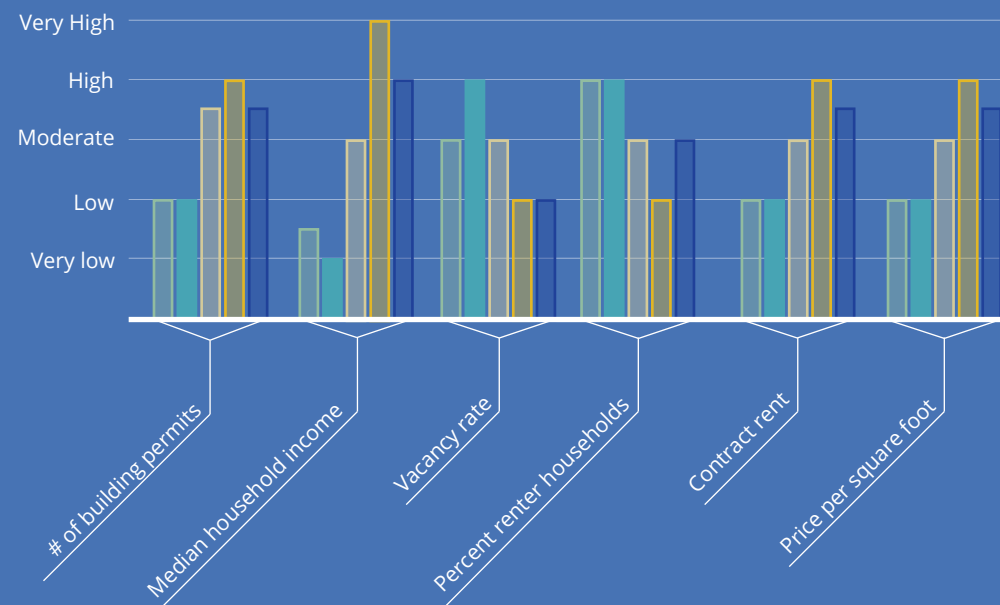


# WHAT MAKES A DIAMOND NEIGHBORHOOD?

Diamond neighborhoods are experiencing the most significant changes in the data measured by the Neighborhood Typology. These neighborhoods have seen drastic increases in household income, home prices and rents. The mix of homeowners and renters, as well as high number of historic properties, make Diamond neighborhoods more susceptible to displacement of low-income residents.



## HOW IS THE NEIGHBORHOOD DOING RIGHT NOW?



# HOW CAN WE ADDRESS THE NEEDS OF DIAMOND NEIGHBORHOODS?

## #1

### DIRECT LAND NEAR HIGH FREQUENCY TRANSIT STOPS TOWARDS HOUSING

Land within a 30 minute headway or a quarter mile of a transit stop should be reserved for affordable housing developments, especially properties already eligible for disposition.

## #2

### PRIORITIZE INFILL DEVELOPMENT

New large, multifamily rental developments should have access to amenities, jobs, and neighborhood services.

## #3

### ADJUST ZONING

Current zoning codes do not encourage inclusionary zoning or density bonuses, which provides incentives to developers to include units sold available for below the market rate.

## #4

### USE DEVELOPMENT STRATEGIES TO PREVENT FUTURE DISPLACEMENT

Advocate for a loan fund/loan loss program that can assist with property rehabilitation and encourage reuse of vacant lots.

## #5

### INVESTIGATE POTENTIAL TAX RELIEF MEASURES

There are currently 18,360 homeowners eligible for the Senior Tax Abatement program, and many other senior, disabled, veteran, and low-income residents facing tax increases.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

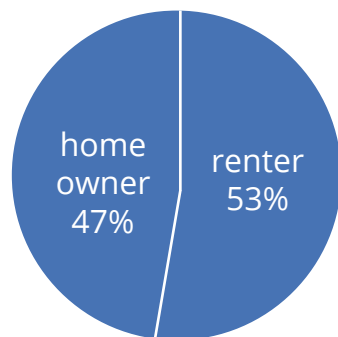
**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**



New Orleans has more renters than homeowners. From 2010 - 2013, rents increased by

**50%**

while wages remained stagnant.

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

**WANT TO GET INVOLVED?**

504-224-8305

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

[info@housingnola.org](mailto:info@housingnola.org)

Audubon  
East Riverside  
French Quarter  
Lakeshore - Lake Vista  
Lakeview  
Lower Garden District  
Touro  
Uptown  
West Riverside

A GUIDE FOR

## TOPAZ NEIGHBORHOODS

FOR A MORE EQUITABLE NEW  
ORLEANS THROUGH HOUSING

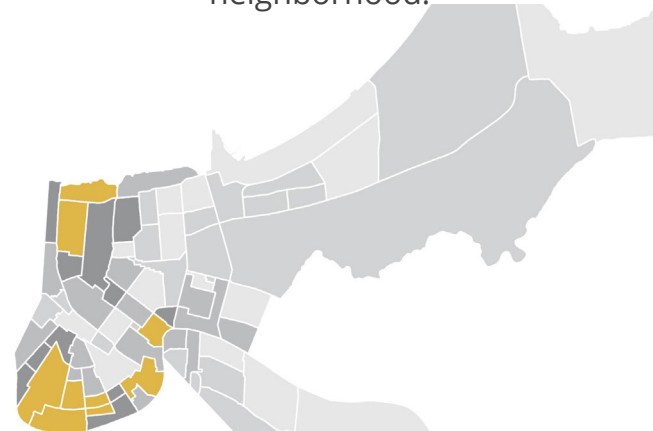


# WHAT IS HOUSINGNOLA



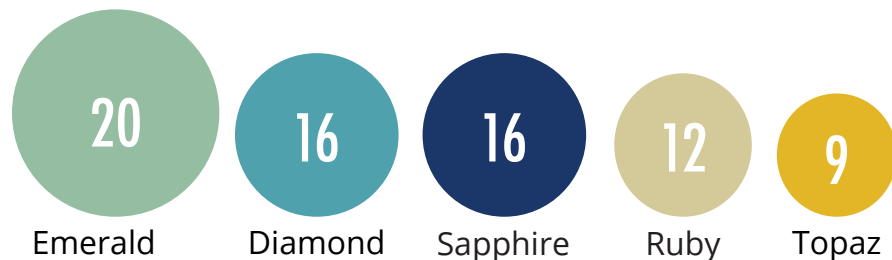
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.



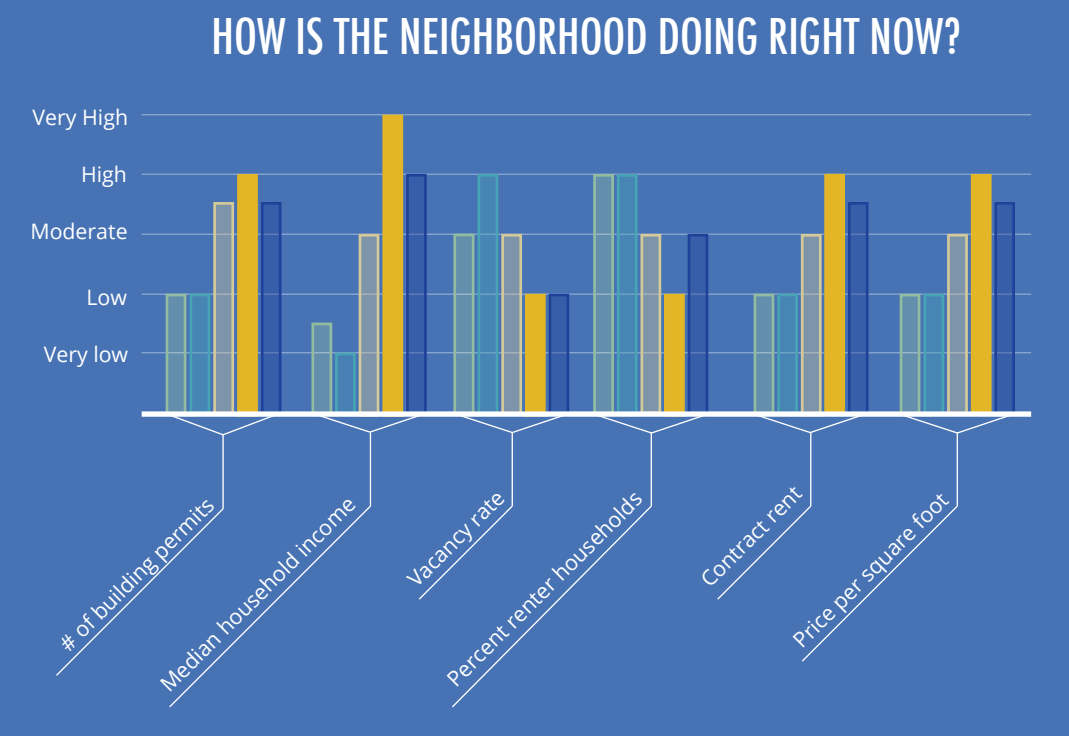
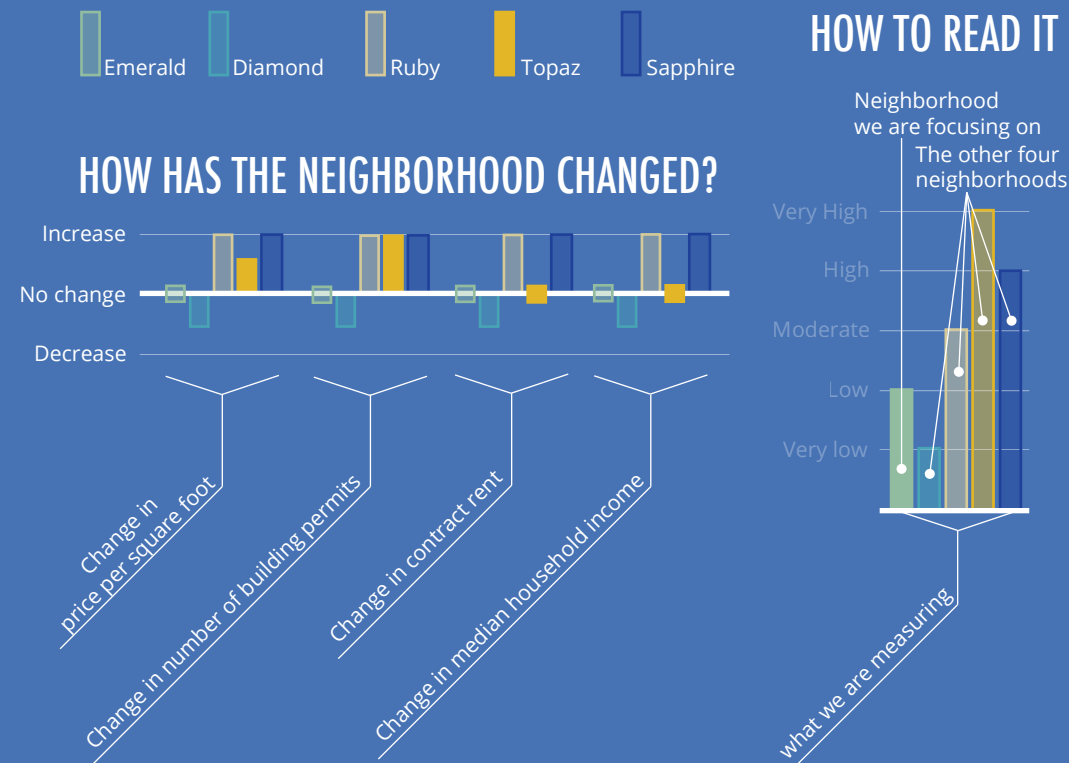
## WHY USE NEIGHBORHOOD TYPOLOGIES?

The Neighborhood Typology system is used to classify different neighborhoods based on a number of qualities, such as vacant lots, number of building permits, and market interest. The resulting five neighborhood "gem types" allows HousingNOLA to develop specific policy initiatives for neighborhoods, in order to address the housing affordability crisis.



# WHAT MAKES A TOPAZ NEIGHBORHOOD?

Topaz neighborhoods have the highest incomes, highest amount of homeowners, highest rents and land values. These neighborhoods have few rental properties, but have some of the highest access to quality parks, transit, schools, healthcare and lower crime rates.



# HOW CAN WE ADDRESS THE NEEDS OF TOPAZ NEIGHBORHOODS?

- ## #1 RETAIN EXISTING SUBSIDIZED HOUSING STOCK

Topaz neighborhoods have the highest incomes, highest number of homeowners, highest rents, and highest land values. The likelihood of displacing current cost burdened residents is high, while also rapidly excluding middle income residents.
- ## #2 CREATE ADDITIONAL SUBSIDIZED HOUSING OPPORTUNITIES

Market rate developments should include a number of affordable, below market rate units. Residents often assume that developments will look unsightly, but a mixed used development can bring many benefits to the neighborhood.
- ## #3 INCREASE ACCESS TO AMENITIES

There are already few affordable housing opportunities in Topaz neighborhoods, which limits access to amenities including education, healthcare, and jobs.
- ## #4 ENCOURAGE INCLUSIONARY ZONING

Inclusionary zoning, or density bonuses, provides incentives to developers to include below market rate units. Incentives often include tax relief and removal of parking minimums, allowing savings on cost and land that can be directed towards other projects.
- ## #5 DIRECT PUBLIC LAND TOWARDS AFFORDABLE RENTAL OPPORTUNITIES

Available land in Topaz neighborhoods should be directed towards rental developments available for low to middle income residents.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

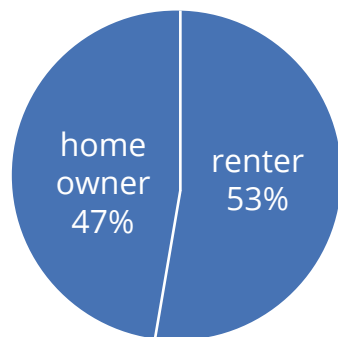
**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**



New Orleans has more renters than homeowners. From 2010 - 2013, rents increased by

**50%**

while wages remained stagnant.

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

**WANT TO GET INVOLVED?**

504-224-8305

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

[info@housingnola.org](mailto:info@housingnola.org)

Central City  
Florida Area  
Gentilly Terrace  
Gert Town  
Lake Catherine  
Little Woods  
Lower Ninth Ward  
Milneburg  
New Aurora - English Turn  
Old Aurora  
Ponchartrain Park  
Read Blvd East  
Seventh Ward  
St. Bernard Area  
Tulane - Gravier  
U.S. Naval Base

A GUIDE FOR

## SAPPHIRE NEIGHBORHOODS

FOR A MORE EQUITABLE NEW  
ORLEANS THROUGH HOUSING

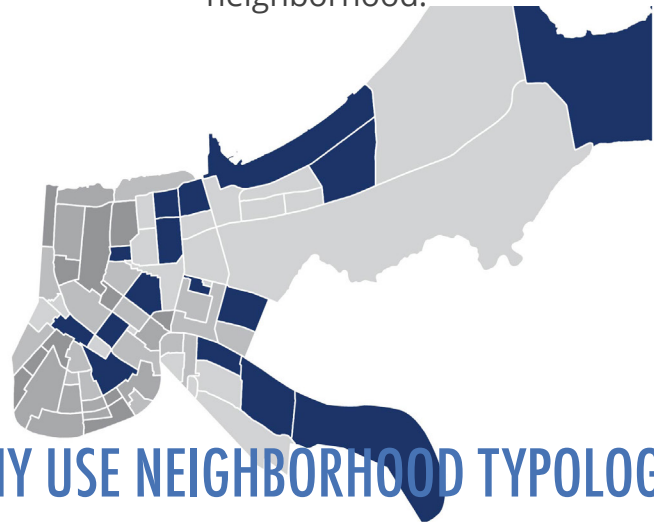


# WHAT IS HOUSINGNOLA



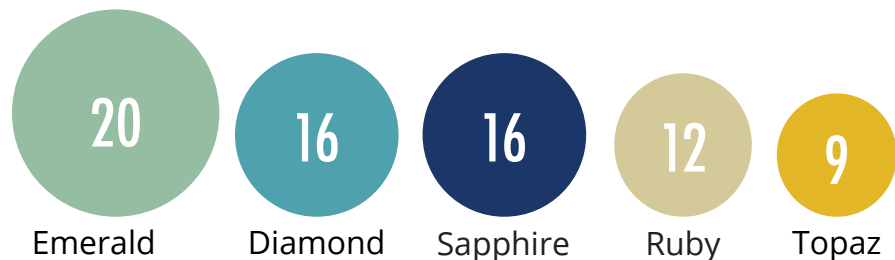
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.



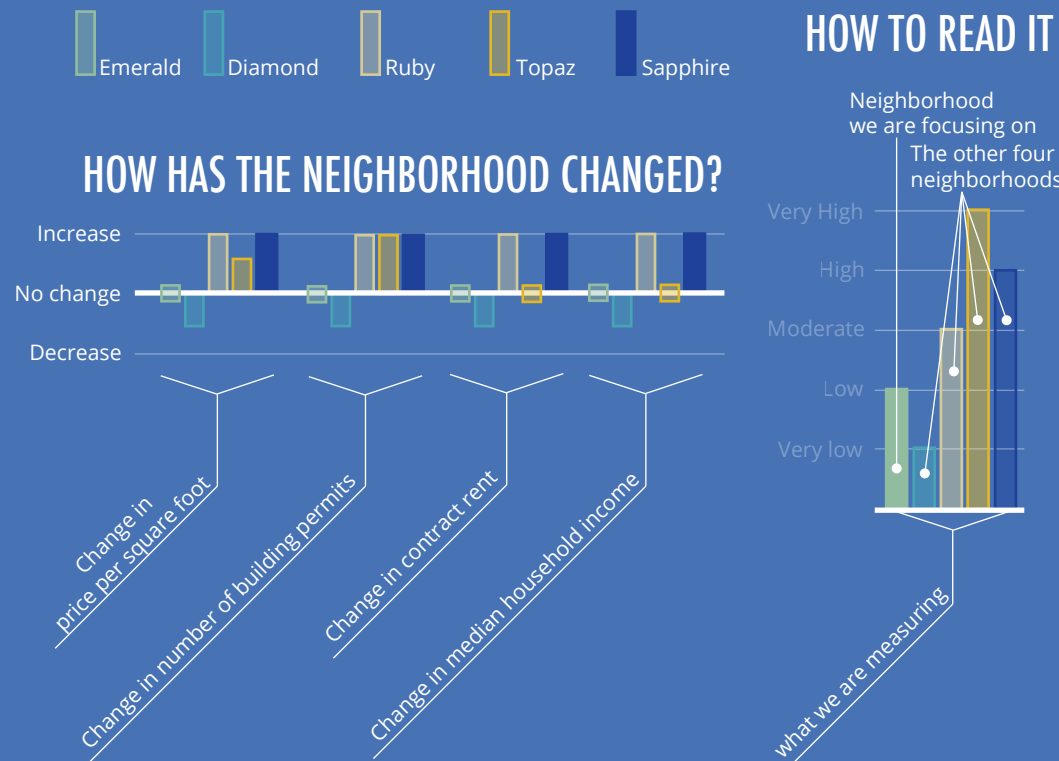
## WHY USE NEIGHBORHOOD TYPOLOGIES?

The Neighborhood Typology system is used to classify different neighborhoods based on a number of qualities, such as vacant lots, number of building permits, and market interest. The resulting five neighborhood "gem types" allows HousingNOLA to develop specific policy initiatives for neighborhoods, in order to address the housing affordability crisis.

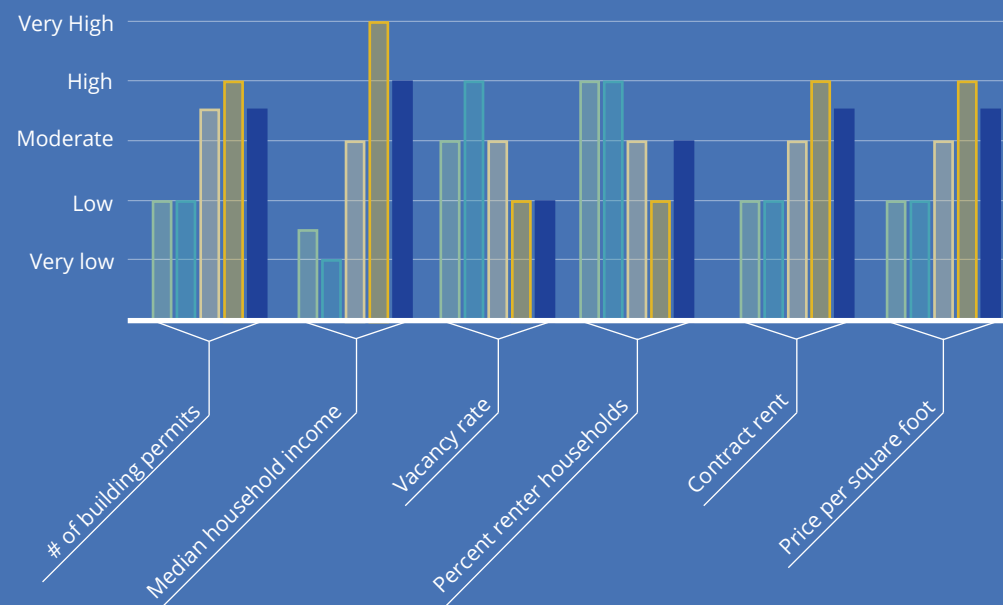


# WHAT MAKES A SAPPHIRE NEIGHBORHOOD?

Sapphire neighborhoods have affordable rents and home prices and but have experienced limited housing market activity. Some Sapphire neighborhoods, including Central City, Tulane/Gravier and the Seventh Ward, are proximate to changing neighborhoods and have historic housing stock making them more susceptible to neighborhood change. Comparatively, neighborhoods in Gentilly, the West Bank, New Orleans East and the Lower Ninth Ward have seen a mix of market activity but are comparatively affordable compared to Diamond, Ruby and Topaz neighborhoods.



## HOW IS THE NEIGHBORHOOD DOING RIGHT NOW?



# HOW CAN WE ADDRESS THE NEEDS OF SAPPHIRE NEIGHBORHOODS?

## #1

### INCREASE TAX INCENTIVES

Developers should be encouraged to provide below market rate housing options among a sea of at market rate options. Incentives can often take the form of tax relief.

## #2

### PROVIDE REPAIR LOANS

As rent and homeowner costs rise, residents struggle to maintain their homes on top of covering the basic costs, ultimately leading to displacement. Repair loans would allow landlords and homeowners to take care of their home, pass property assessments, and stay in their neighborhood.

## #3

### INVEST IN AMENITIES

Sapphire neighborhoods are often located next to neighborhoods with better access to amenities. Investment in the sapphire neighborhoods would allow for stronger neighborhood stability.

## #4

### PREVENT DISPLACEMENT

Because Sapphire neighborhoods are neighborhoods with more restricted market activity, many residents are experiencing displacement due to rising costs. Repair loans and tax incentives allow homeowners and landlords to have control over the market.

## #5

### NEIGHBORHOOD PRIDE

Sapphire neighborhoods are at a tipping point; they could continue to experience disinvestment, or become a more expensive neighborhood would restrictions on the housing market and amenities. Local, intentional investment and appreciation of neighborhood history and culture could prevent displacement.



## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

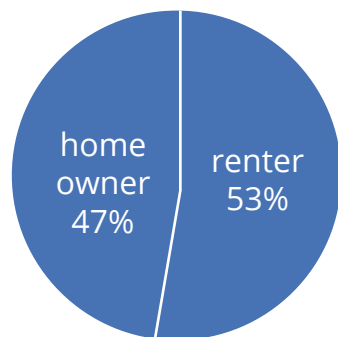
**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**



New Orleans has more renters than homeowners. From 2010 - 2013, rents increased by

**50%**

while wages remained stagnant.

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

WANT TO GET INVOLVED?

504-224-8305

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

[info@housingnola.org](mailto:info@housingnola.org)

Bayou St. John  
Black pearl  
City Park  
East Carrollton  
Fountainbleau  
Fillmore  
Garden District  
Irish Channel  
Marigny  
Marlyville  
Navarre  
West End

A GUIDE FOR

## RUBY NEIGHBORHOODS

FOR A MORE EQUITABLE NEW  
ORLEANS THROUGH HOUSING



# WHAT IS HOUSINGNOLA



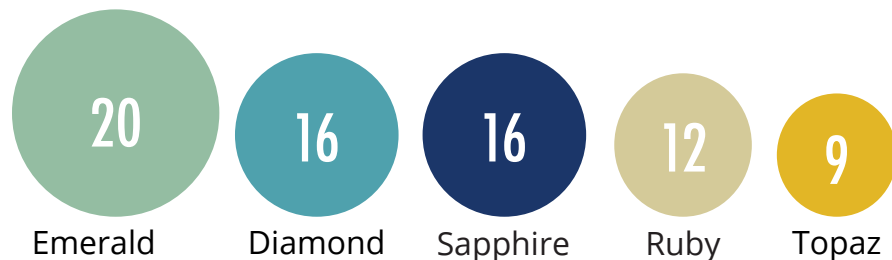
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.



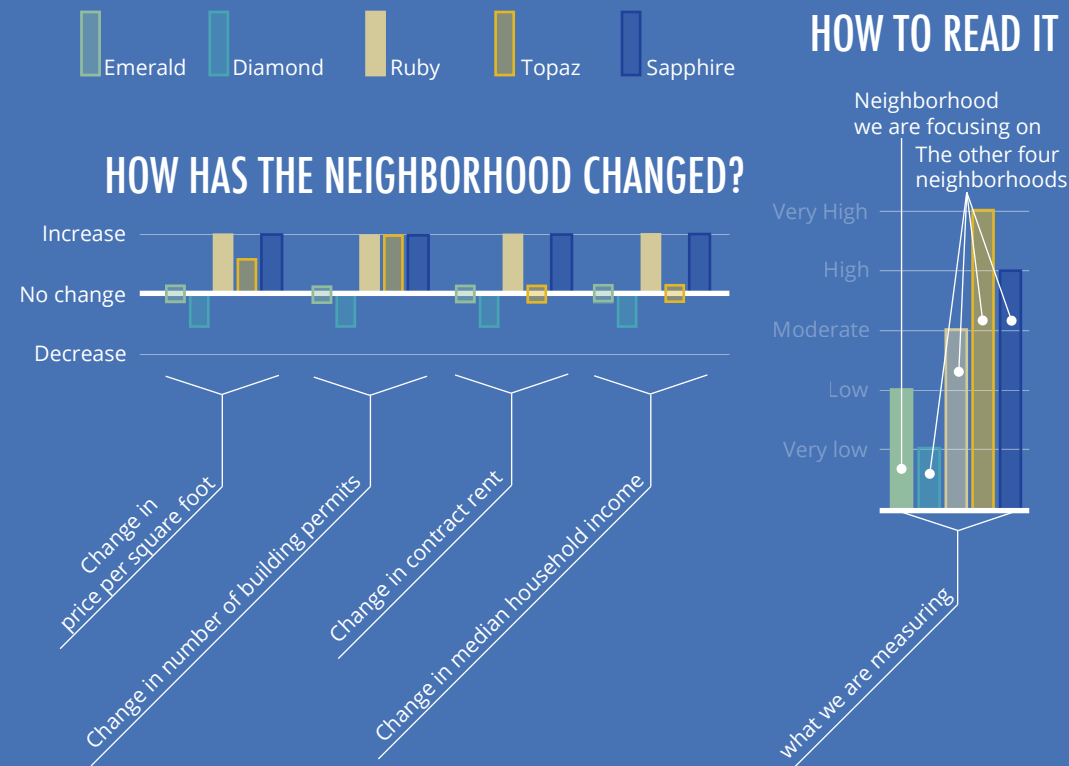
## WHY USE NEIGHBORHOOD TYPOLOGIES?

The Neighborhood Typology system is used to classify different neighborhoods based on a number of qualities, such as vacant lots, number of building permits, and market interest. The resulting five neighborhood "gem types" allows HousingNOLA to develop specific policy initiatives for neighborhoods, in order to address the housing affordability crisis.

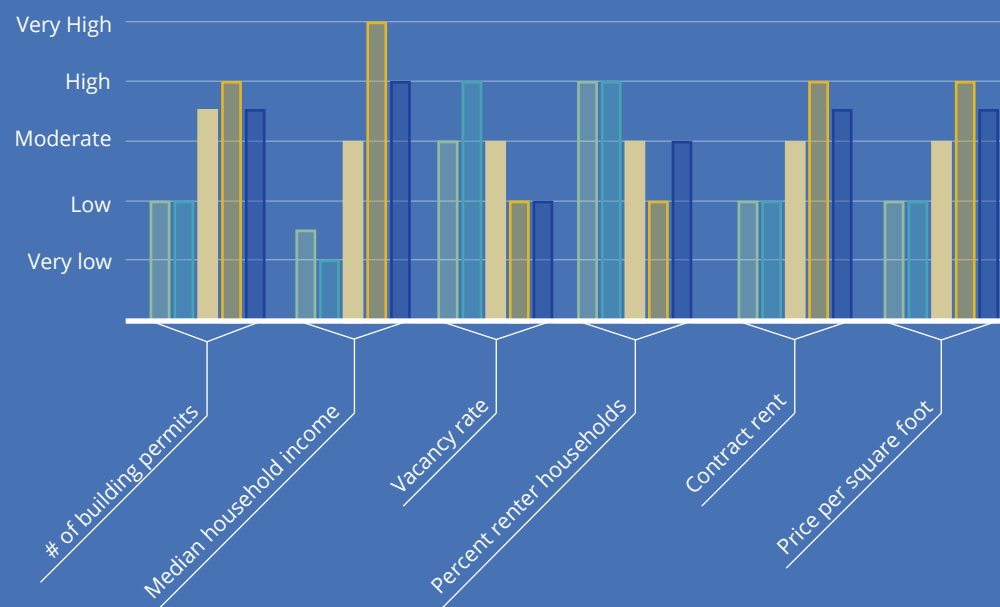


# WHAT MAKES A RUBY NEIGHBORHOOD?

Ruby neighborhoods are strong housing markets, with high rents and home prices, increasing household incomes, and a mix of homeowners and renters. Ruby neighborhoods have limited land availability, high land prices and frequent neighborhood opposition to affordable housing developments.



## HOW IS THE NEIGHBORHOOD DOING RIGHT NOW?



# HOW CAN WE ADDRESS THE NEEDS OF RUBY NEIGHBORHOODS?

## #1

### INCREASE EDUCATION ABOUT AFFORDABLE HOUSING

Ruby neighborhoods have strong housing markets, with high rents and high home prices. There is often strong opposition to affordable housing developments, which could be prevented with the education about the many different forms that affordable housing can take, such as a handful of below market rate, fixed rent units in an otherwise market rate mixed used development.

## #2

### PRESERVE EXISTING AFFORDABLE HOUSING STOCK

Access to amenities, including education, healthcare, jobs and transportation, is incredibly limited to neighborhoods outside of Ruby neighborhoods. Increasing access to amenities using affordable unit development is critical to creating mixed income neighborhoods, while also stabilizing existing low income renters and homeowners.

## #3

### REMOVE REGULATORY BARRIERS

Parking requirements are one of many requirements that restrict the development of more affordable housing stock in Ruby neighborhoods. Inclusionary zoning and density bonuses, which afford relief of parking requirements and often tax relief, encourages developers to include affordable units in their projects.

## #4

### EXPEDITE ZONING AND PERMITTING PROCESS

The zoning and permitting process can cause many setbacks in the push for affordable housing stock in Ruby neighborhoods.

## WHAT IS HOUSINGNOLA

In partnership with the City of New Orleans, HousingNOLA will create 3,000 affordable housing opportunities by 2018 and 2,000 by 2021, for a total of 5,000 housing opportunities by 2021. This will include 2,000 apartments and an additional 1,500 units for people with special needs.

The 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025.

### FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

### WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

## A GUIDE FOR RENTERS

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

New Orleans is evenly divided between homeowners (47%) and renters (53%), but renters disproportionately pay more of their income towards housing costs. Housing costs have risen dramatically for both renters and homeowners. Home values have increased by 54%, and rents have increased 50% from 2000 to 2015.

HousingNOLA's 10-Year Plan defines strategies and policy recommendations to improve current conditions in the rental housing stock and to increase the number of rental properties available. The plan is designed to minimize displacement, which is defined as homeowners and renters being pushed out due to either displacement by neglect (substandard conditions) or involuntary displacement (increasing rents and home prices, or related costs, such as property taxes, insurance and utility expenses).



## business

- Should intentionally invest in blighted and vacant areas
- Can offer employer assisted housing programs
- Can be awarded density bonuses for developing multifamily affordable housing options
- Waive parking requirements

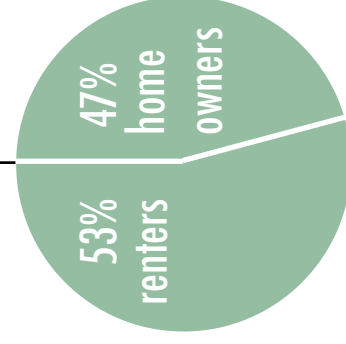
## landlord

- Must be encouraged to accepting housing choice voucher requests
- Encourage to attend fair housing workshops
  - Can be given incentives
- Can apply for NHIF funds for renter rehabilitation

## homeowner

- Advocate for the city to address the needs of homeowners who are struggling because of insurance and taxes
  - Talk to their elected officials about basic home health standards
  - Research alternatives for the funding necessary to implement healthy home initiatives
  - Support energy efficiency programs in order to decrease utility costs.

## renter



# THE KEY PLAYERS

**Do you know about rental registries?**

**Do you struggle to pay your electricity bill?**

**Are you worried about flooding?**

**Is your landlord passing down benefits?**

# THE QUESTIONS

## rental registry

Rental registries are used to monitor the physical condition of rental units, to ensure that rental units meet minimum health and safety standards by requiring landlords to register their properties and allow them to be periodically inspected for compliance with applicable codes.

Support local initiatives for green infrastructure such as Resilient New Orleans and the Greater New Orleans Water Collaborative which will improve water management and lower insurance costs.

## energy efficiency

In 2014, 74% of Energy customers reported having difficulty paying their energy bill. The average household in Louisiana spends 44% more of their salary on energy costs than the national average.

Talk to your landlord about rental registries and minimum health standards for housing.

## incentives

If landlords are offered incentives to support affordable housing, they are expected to pass their savings down to renters. This can include more affordable flood insurance, renter rehabilitation, and other tax relief measures that ultimately increase the supply of affordable, rental housing stock.

Talk to your landlord about seeking assistance for flood insurance costs and renter rehabilitation funds.

## green infrastructure

New Orleans' infrastructure is not prepared to manage everyday rainwater runoff, causing frequent flooding of streets and low lying homes. Green infrastructure can also provide an opportunity for outdoor recreational space and paths that would enhance Transit Oriented Development techniques.

Talk to your landlord about seeking assistance for flood insurance costs and renter rehabilitation funds.

# THE ANSWERS

# ACTION ITEMS

## WHAT IS HOUSINGNOLA

In partnership with the City of New Orleans, HousingNOLA will create 3,000 affordable housing opportunities by 2018 and 2,000 by 2021, for a total of 5,000 housing opportunities by 2021. This will include 2,000 apartments and an additional 1,500 units for people with special needs.

The 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025.

### FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

WANT TO GET INVOLVED?

504-224-8305

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

[info@housingnola.org](mailto:info@housingnola.org)

A GUIDE FOR

## HOMEOWNERS

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

New Orleans is evenly divided between homeowners (47%) and renters (53%), but renters disproportionately pay more of their income towards housing costs. Housing costs have risen dramatically for both renters and homeowners. Home values have increased by 54%, and rents have increased 50% from 2000 to 2015.

HousingNOLA's 10-Year Plan defines strategies and policy recommendations to improve current conditions in the rental housing stock and to increase the number of rental properties available. The plan is designed to minimize displacement, which is defined as homeowners and renters being pushed out due to either displacement by neglect (substandard conditions) or involuntary displacement (increasing rents and home prices, or related costs, such as property taxes, insurance and utility expenses).



# THE KEY PLAYERS



# THE QUESTIONS

**Are you affected by the rising cost of taxes & insurance?**

**Are you struggling to address home health issues?**

**Are you worried about flooding?**

**Are you experiencing high electricity bills?**

# THE ANSWERS

**insurance**

Vulnerable populations, such as veterans, senior citizens, disabled, and low income residents, are struggling to face the rising costs of taxes and flood insurance. Many residents have owned their home for a long period of time, but face displacement due to property assessments.

Advocate for the city to address the needs of these vulnerable populations, particularly the rising costs of taxes and insurance.

**home health**

Residents often struggle to address problems with mold, plumbing, electrical, and lead based paint issues in their home due to lack of repair. There are available sources of funding that could be directed to a loan program, allowing residents to apply funding to rehabilitation efforts in their own home and avoid displacement.

Direct funds to an affordable abatement program, which would allow homeowners to make necessary repairs and pass property assessments.

**green infrastructure**

New Orleans' infrastructure is not prepared to manage everyday rainwater runoff, causing frequent flooding of streets and low lying homes. Green infrastructure can also provide an opportunity for outdoor recreational space and paths that would enhance Transit Oriented Development techniques.

Support local initiatives for green infrastructure such as Resilient New Orleans and the Greater New Orleans Water Collaborative which will improve water management and lower insurance costs.

**electricity bills**

In 2014, 74% of Energy customers reported having difficulty paying their energy bill. The average household in Louisiana spends 44% more of their salary on energy costs than the national average.

Support programming like Energy Smart which will ultimately help lower your energy bills.

# ACTION ITEMS

## WHAT IS HOUSINGNOLA

In partnership with the City of New Orleans, HousingNOLA will create 3,000 affordable housing opportunities by 2018 and 2,000 by 2021, for a total of 5,000 housing opportunities by 2021. This will include 2,000 apartments and an additional 1,500 units for people with special needs.

The 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025.

### FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

A GUIDE FOR

## LANDLORDS

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

New Orleans is evenly divided between homeowners (47%) and renters (53%), but renters disproportionately pay more of their income towards housing costs. Housing costs have risen dramatically for both renters and homeowners. Home values have increased by 54%, and rents have increased 50% from 2000 to 2015.

HousingNOLA's 10-Year Plan defines strategies and policy recommendations to improve current conditions in the rental housing stock and to increase the number of rental properties available. The plan is designed to minimize displacement, which is defined as homeowners and renters being pushed out due to either displacement by neglect (substandard conditions) or involuntary displacement (increasing rents and home prices, or related costs, such as property taxes, insurance and utility expenses).



# THE KEY PLAYERS

## business

- Should intentionally invest in blighted and vacant areas
- Can offer employer assisted housing programs
- Can be awarded density bonuses for developing multifamily affordable housing options
- Waive parking requirements

## landlord

- Advocate for the city to address the needs of homeowners who are struggling because of insurance and taxes
- Talk to their elected officials about basic home health standards
- Research alternatives for the funding necessary to implement healthy home initiatives
- Support energy efficiency programs in order to decrease utility costs.

## homeowner

- Talk to landlord about rental registries and basic home health standards
- Support energy efficiency programs in order to decrease utility costs
- Talk to landlord about tax relief measures and assistance for affordable floor insurance
- Advocate for zoning changes to include density bonuses

## renter

- Talk to landlord about rental registries and basic home health standards
- Support energy efficiency programs in order to decrease utility costs
- Talk to landlord about tax relief measures and assistance for affordable floor insurance
- Advocate for zoning changes to include density bonuses

# THE QUESTIONS

Do you accept housing choice vouchers?

Have you attended a fair housing workshop?

Do you know about rental registries?

Do you know about affordable housing incentives?

# THE ANSWERS

## vouchers

Housing choice vouchers are intended to provide low-income households with a means to rent homes in the open market; they allow low income residents to not be restricted to low income neighborhoods.

Learn more about housing choice vouchers, which are often misunderstood to limit the final amount of rent a landlord can receive.

## education

HANO (Housing Authority of New Orleans) and HUD (Housing and Urban Development) conduct workshops with landlords to teach fair housing regulations, and presents workshops hosted by the Neighborhood Development Foundation.

Attend a workshop to learn more about fair housing regulations and incentives available to responsible, fair landlords.

## rental registries

Rental registries are used to monitor the physical condition of rental units, to ensure that rental units meet minimum health and safety standards by requiring landlords to register their properties and allow them to be periodically inspected for compliance with applicable codes.

Support a rental registry. Rental units are required to meet minimum health and safety standards.

## incentives

If landlords are offered incentives to support affordable housing, they are expected to pass their savings down to renters. This can include more affordable flood insurance, renter rehabilitation, and other tax relief measures that ultimately increase the supply of affordable, rental housing stock.

Advocate for the New Orleans Master Plan to use provide density bonuses and incentives in the forms of tax relief, height relief, and parking relief.

# ACTION ITEMS



## WHAT IS HOUSINGNOLA

In partnership with the City of New Orleans, HousingNOLA will create 3,000 affordable housing opportunities by 2018 and 2,000 by 2021, for a total of 5,000 housing opportunities by 2021. This will include 2,000 apartments and an additional 1,500 units for people with special needs.

The 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025.

### FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

A GUIDE FOR

## BUSINESSES

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

New Orleans is evenly divided between homeowners (47%) and renters (53%), but renters disproportionately pay more of their income towards housing costs. Housing costs have risen dramatically for both renters and homeowners. Home values have increased by 54%, and rents have increased 50% from 2000 to 2015.

HousingNOLA's 10-Year Plan defines strategies and policy recommendations to improve current conditions in the rental housing stock and to increase the number of rental properties available. The plan is designed to minimize displacement, which is defined as homeowners and renters being pushed out due to either displacement by neglect (substandard conditions) or involuntary displacement (increasing rents and home prices, or related costs, such as property taxes, insurance and utility expenses).



## business

## landlord

- Must be encouraged to accepting housing choice voucher requests
- Encourage to attend fair housing workshops
  - Can be given incentives
- Can apply for NHIF funds for renter rehabilitation

## homeowner

- Advocate for the city to address the needs of homeowners who are struggling because of insurance and taxes
- Talk to their elected officials about basic home health standards
- Research alternatives for the funding necessary to implement healthy home initiatives
- Support energy efficiency programs in order to decrease utility costs.

## renter

- Talk to landlord about rental registries and basic home health standards
- Support energy efficiency programs in order to decrease utility costs
- Talk to landlord about tax relief measures and assistance for affordable floor insurance
- Advocate for zoning changes to include density bonuses

# THE KEY PLAYERS

## Do you offer an employer-assisted housing program?

## Do you support new incentives?

## Do you invest in vacant, local properties?

## Do you know about transit oriented development?

### EAH programs

Employer assisted housing programs have demonstrated success across the country. The programs can take the of individual development accounts, down payment assistance, and rental assistance. The programs have proven to retain talent and create a competitive incentive package for employees.

Implement an Employer Assisted Housing program in your business knowing that it is proven to benefit both your business and your employees.

### TOD

Transit Oriented Development (TOD) makes it easier to get around without a personal motor vehicle. In addition to being close to quality transit, buildings are designed to prioritize pedestrians. TOD can increase the supply of housing units in smart ways to relieve pressure on the housing market.

Support TOD and increased density. At your own business note whether your entrances are oriented toward the sidewalk, and if you can, provide bike parking and bus shelters for your staff and customers.

### investment

HousingNOLA advocates for local and intentional investment for the development of vacant and blighted property. In order to foster community, investment must be made by business, residents, and non profits.

Choose to build your business in areas that need investment, and also build a business that benefits the immediate neighborhood.

### incentives

Also known as density bonuses, inclusionary zoning provides incentives to developers to provide affordable units in their developments, not just units projected to sell at market rate. Incentives can include reduced parking requirements, reduced fees, expedited approvals, and other cost saving measures.

Advocate for the New Orleans Master Plan to use provide density bonuses and incentives in the forms of tax relief, height relief, and parking relief.

# THE QUESTIONS

# THE ANSWERS

# ACTION ITEMS

## WHAT IS HOUSINGNOLA

HousingNOLA's 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025. HousingNOLA estimates a demand for 1,667 rental units over the next five years, requiring approximately \$208,375,000 from lenders. Over the next five years HousingNOLA estimates a homeownership demand for 1,692 units, needing \$580,615,000 from lenders. The greatest demand will be for renters earning less than 30% AMI and for market rate housing for people earning between 80% and 120% AMI.

## WHAT IS YOUR ROLE?

To use your resources and influence to serve the housing needs of the most vulnerable in your constituency. HousingNOLA can now serve as a guide for maximizing scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices for housing investments.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

## WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

## A GUIDE FOR STATE LEGISLATORS

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

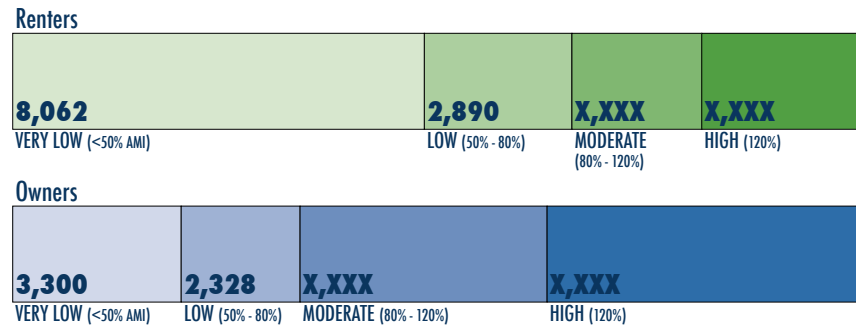
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.

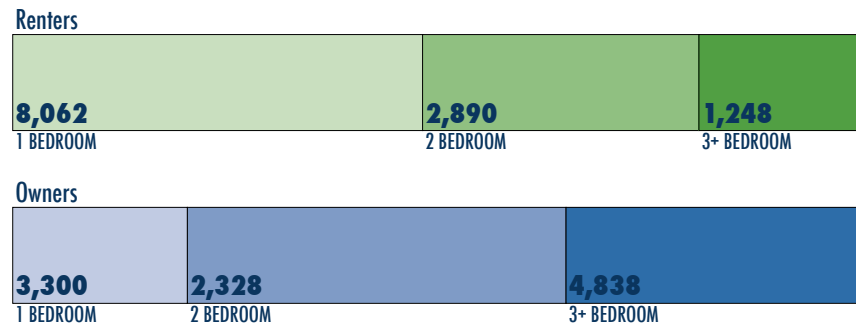


## WHAT IS THE NEED THROUGH 2025?

BY INCOME...



BY UNIT SIZE...



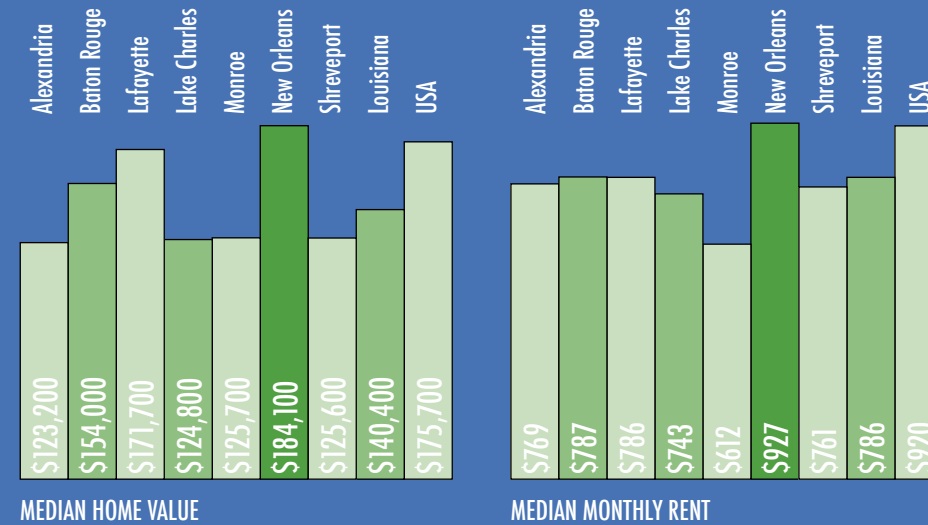
### RENTAL DEMAND

Demand over the next ten years in New Orleans will be strong for all incomes. However, meeting the high demand for low income units will take coordination between private, nonprofit and government entities. With low wages, high poverty rates, and limited resources, significant financial resources will be needed to meet the high demand for deeply affordable housing for the city's most vulnerable and working poor. Housing Choice Vouchers (Section 8) usually target incomes under 50% AMI, while Low Income Housing Tax Credit developments target incomes between 50% and 60% AMI. Both of these income levels show strong demand over the next five years.

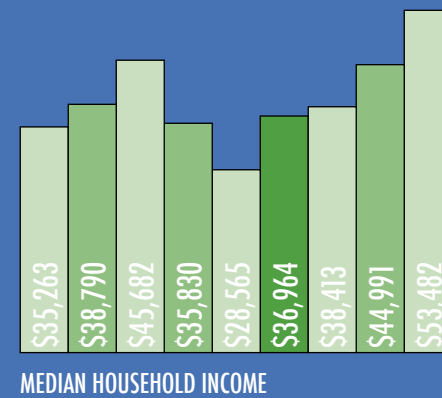
### OWNER DEMAND

There is strong demand for market rate housing in New Orleans. Likely because of the large amount of low-income households across the city, there is a demand for more market rate units. Between 80% and 120% AMI also shows strong demand – typically workforce housing income level for whom homeownership is a reasonable option. Households earning under 50% AMI show significant demand for housing, while these households are eligible for existing programs such as the Housing Choice Voucher Homeownership Program, waiting lists for such programs are long and other funding opportunities are limited.

## HOW DOES NEW ORLEANS COMPARE?

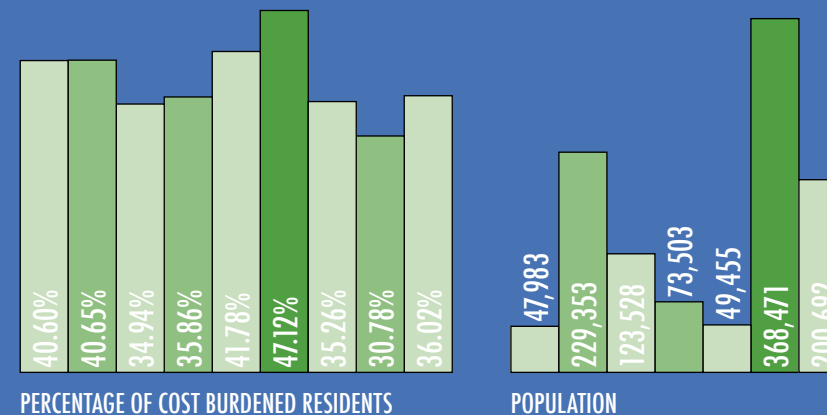


Home-ownership costs and rent are already high in New Orleans and are still rapidly increasing...



Yet the median income for New Orleans doesn't reflect the inflated housing costs...

As a result, New Orleans has the highest percentage of cost burdened residents among other Louisiana cities that are dealing with their own housing affordability issues. Since the population of New Orleans is comparatively high, the city accounts for a large number of cost burdened residents throughout the state.



## WHAT NEEDS TO HAPPEN?

### #1 PRESERVE + EXPAND EXISTING AFFORDABLE HOUSING SUPPLY

- Office of Community Development Disaster Recovery Unit: Target resources that provide gap funding for homeowners who are unable to rebuild their homes post-Katrina.
- State of Louisiana: 20% of Community Development Block Grant funds towards affordable housing development.
- Office of Community Development Disaster Recovery Unit: Target resources that provide gap funding for homeowners who are unable to rebuild their homes post-Katrina.

### #2 ENCOURAGE SUSTAINABLE DESIGN + INFRASTRUCTURE

- Review and support the following programs and policies:
  - Low Income Home Energy Assistance Program
  - Greater New Orleans Water Plan
  - Community Rating System, National Floor Insurance Program
  - HANO Energy Efficiency Measures in New Orleans
- Mold and Lead Paint: Develop strategy and identify funds for abatement program.
- City of New Orleans: Support a centralized hub for energy efficiency programs.
- Louisiana Housing Corporation: Implement Energy Efficiency-based Utility Allowances.

### #3 INCREASE ACCESSIBILITY FOR SPECIAL NEEDS POPULATIONS

- Review the state of Special Needs population in New Orleans Language Access Plan:
  - Advocate and enforce existing requirement for housing programs to produce materials in Spanish and Vietnamese.
- Medicaid:
  - Increase resources for case management services.
  - Educate developers on using Medicaid to fund services.
- Louisiana Housing Corporation's Qualified Allocation Plan:
  - Advocate points and higher set-asides for special needs populations.
- Louisiana Department of Corrections:
  - Change policies to allow multiple parolees to live together.
- Department of Children and Family Services:
  - Allow individuals to stay in foster care until the age of 21.

### #4 ENSURE DEVELOPERS OF AFFORDABLE HOUSING SPEND STATE FUNDS WISELY

- Review government entities' budgets and timeframes to ensure responsible spending on affordable housing.



## WHAT IS HOUSINGNOLA

HousingNOLA's 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025. HousingNOLA estimates a demand for 1,667 rental units over the next five years, requiring approximately \$208,375,000 from lenders. Over the next five years HousingNOLA estimates a homeownership demand for 1,692 units, needing \$580,615,000 from lenders. The greatest demand will be for renters earning less than 30% AMI and for market rate housing for people earning between 80% and 120% AMI.

## WHAT IS YOUR ROLE?

To use your resources and influence to serve the housing needs of the most vulnerable in your constituency. HousingNOLA can now serve as a guide for maximizing scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices for housing investments.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

## WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

A GUIDE FOR

## LENDERS + INVESTORS

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

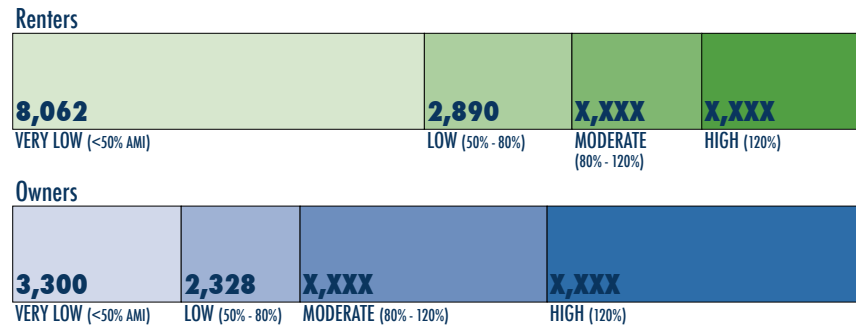
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.

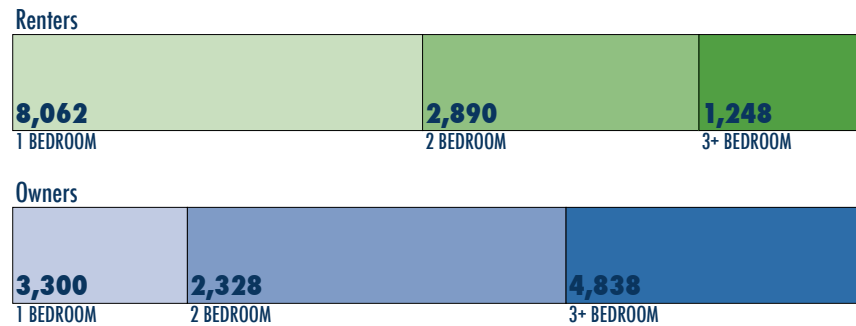


## WHAT IS THE NEED THROUGH 2025?

BY INCOME...



BY UNIT SIZE...



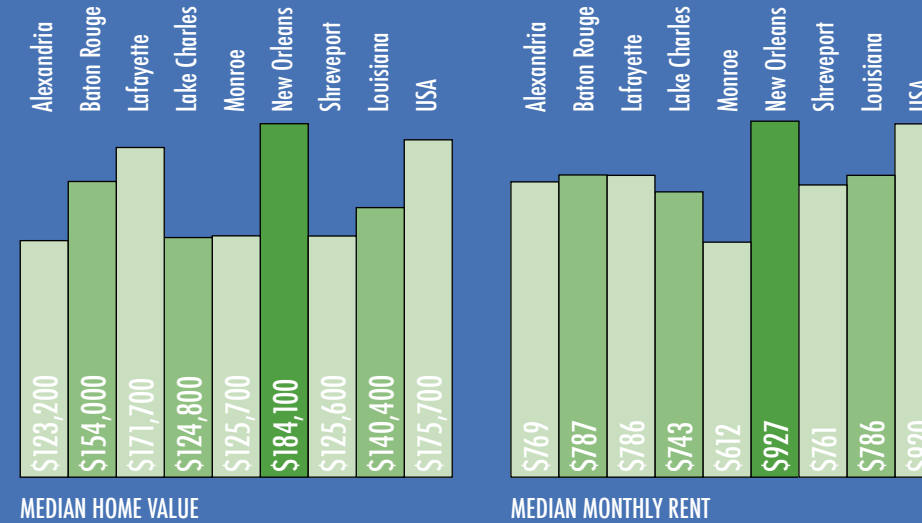
### RENTAL DEMAND

Demand over the next ten years in New Orleans will be strong for all incomes. However, meeting the high demand for low income units will take coordination between private, nonprofit and government entities. With low wages, high poverty rates, and limited resources, significant financial resources will be needed to meet the high demand for deeply affordable housing for the city's most vulnerable and working poor. Housing Choice Vouchers (Section 8) usually target incomes under 50% AMI, while Low Income Housing Tax Credit developments target incomes between 50% and 60% AMI. Both of these income levels show strong demand over the next five years.

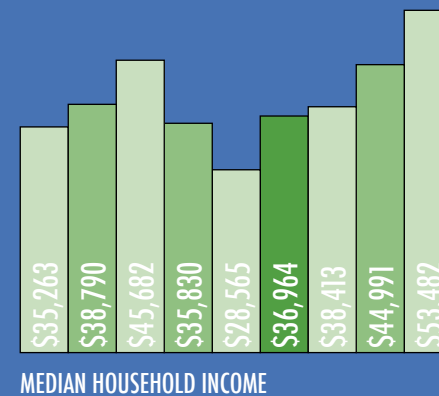
### OWNER DEMAND

There is strong demand for market rate housing in New Orleans. Likely because of the large amount of low-income households across the city, there is a demand for more market rate units. Between 80% and 120% AMI also shows strong demand – typically workforce housing income level for whom homeownership is a reasonable option. Households earning under 50% AMI show significant demand for housing, while these households are eligible for existing programs such as the Housing Choice Voucher Homeownership Program, waiting lists for such programs are long and other funding opportunities are limited.

## HOW DOES NEW ORLEANS COMPARE?

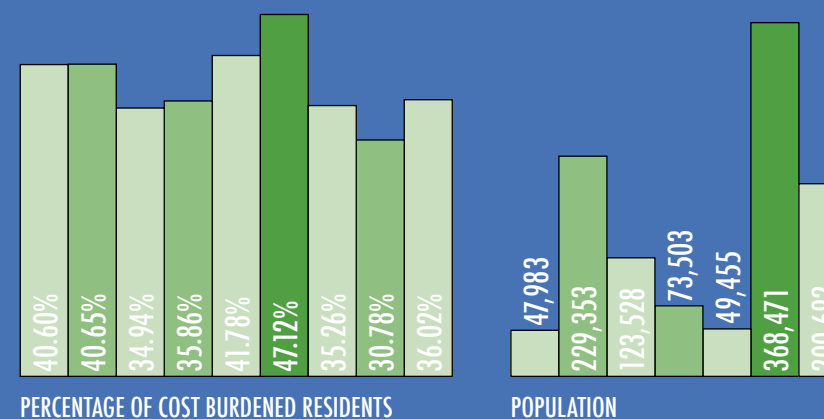


Home-ownership costs and rent are already high in New Orleans and are still rapidly increasing...



Yet the median income for New Orleans doesn't reflect the inflated housing costs...

As a result, New Orleans has the highest percentage of cost burdened residents among other Louisiana cities that are dealing with their own housing affordability issues. Since the population of New Orleans is comparatively high, the city accounts for a large number of cost burdened residents throughout the state.



## WHAT NEEDS TO HAPPEN?

- #1 MONITOR MARKET CONDITIONS THAT AFFECT CONSTRUCTION COSTS AND REVIEW PRICING WITH HOME BUILDERS
- #2 PROVIDE ANALYSIS OF PUBLIC FUNDING THROUGH AFFORDABLE HOUSING IMPACT STATEMENT
- #3 PROVIDE ANALYSIS OF PUBLIC HOUSING UNITS BY USING HOUSINGNOLA'S NEIGHBORHOOD TYPOLOGIES AND NEW ORLEANS MARKET VALUE ANALYSIS
- #4 SUPPORT HOUSINGNOLA FINANCIALLY BY ACQUIRING AND LEVERAGING FUNDS FOR MAXIMUM IMPACT ON AFFORDABLE HOUSING
- #5 MAKE YOUR VOICE HEARD IN LEADERSHIP BOARD MEETINGS, WITHIN YOUR ORGANIZATION, AND THROUGHOUT THE COMMUNITY

## WHAT IS HOUSINGNOLA

HousingNOLA's 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025. HousingNOLA estimates a demand for 1,667 rental units over the next five years, requiring approximately \$208,375,000 from lenders. Over the next five years HousingNOLA estimates a homeownership demand for 1,692 units, needing \$580,615,000 from lenders. The greatest demand will be for renters earning less than 30% AMI and for market rate housing for people earning between 80% and 120% AMI.

## WHAT IS YOUR ROLE?

To use your resources and influence to serve the housing needs of the most vulnerable in your constituency. HousingNOLA can now serve as a guide for maximizing scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices for housing investments.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

## WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

A GUIDE FOR

## DEVELOPERS OF HOMEOWNER UNITS

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

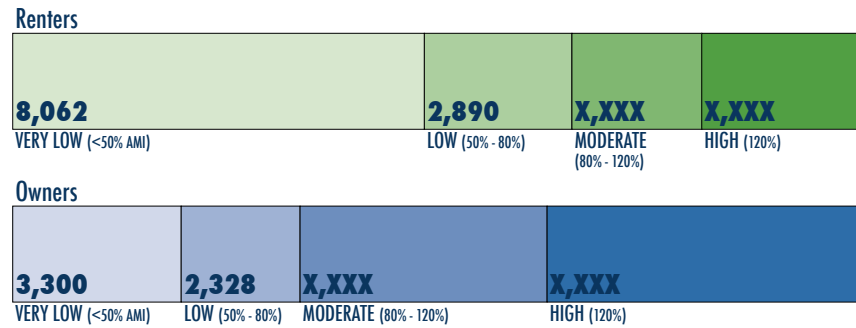
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.

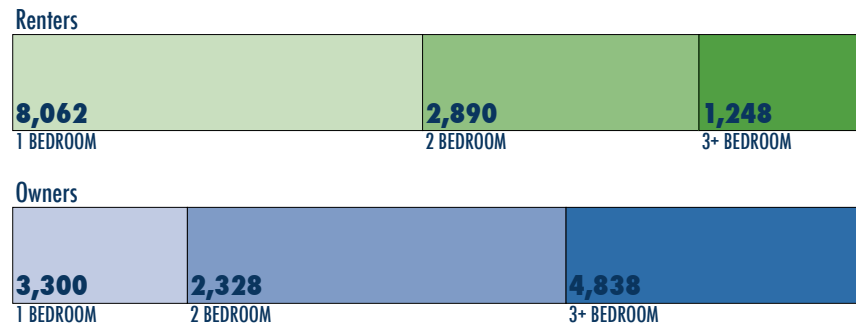


## WHAT IS THE NEED THROUGH 2025?

BY INCOME...



BY UNIT SIZE...



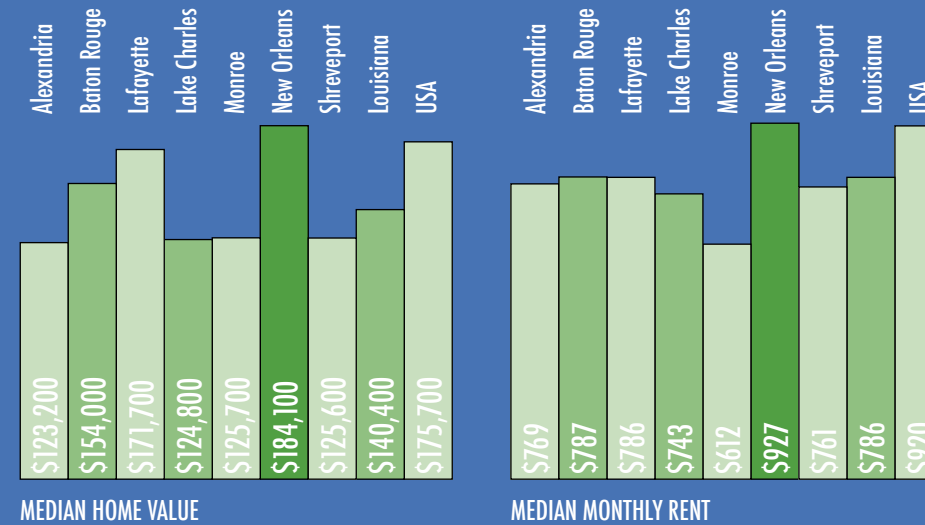
### RENTAL DEMAND

Demand over the next ten years in New Orleans will be strong for all incomes. However, meeting the high demand for low income units will take coordination between private, nonprofit and government entities. With low wages, high poverty rates, and limited resources, significant financial resources will be needed to meet the high demand for deeply affordable housing for the city's most vulnerable and working poor. Housing Choice Vouchers (Section 8) usually target incomes under 50% AMI, while Low Income Housing Tax Credit developments target incomes between 50% and 60% AMI. Both of these income levels show strong demand over the next five years.

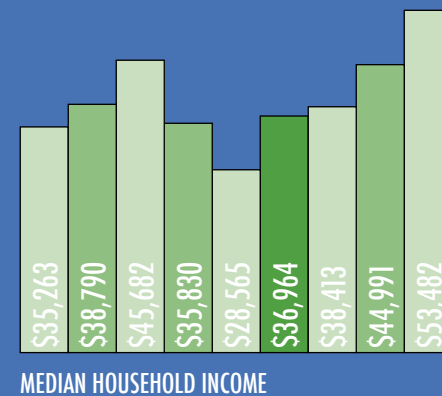
### OWNER DEMAND

There is strong demand for market rate housing in New Orleans. Likely because of the large amount of low-income households across the city, there is a demand for more market rate units. Between 80% and 120% AMI also shows strong demand – typically workforce housing income level for whom homeownership is a reasonable option. Households earning under 50% AMI show significant demand for housing, while these households are eligible for existing programs such as the Housing Choice Voucher Homeownership Program, waiting lists for such programs are long and other funding opportunities are limited.

## HOW DOES NEW ORLEANS COMPARE?

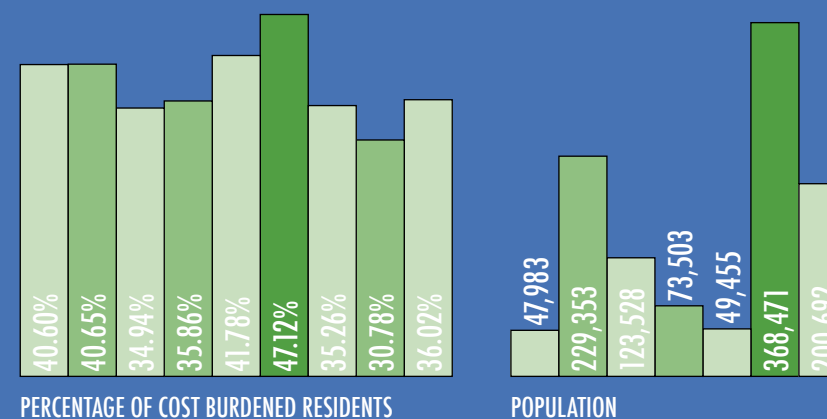


Home-ownership costs and rent are already high in New Orleans and are still rapidly increasing...



Yet the median income for New Orleans doesn't reflect the inflated housing costs...

As a result, New Orleans has the highest percentage of cost burdened residents among other Louisiana cities that are dealing with their own housing affordability issues. Since the population of New Orleans is comparatively high, the city accounts for a large number of cost burdened residents throughout the state.



## WHAT NEEDS TO HAPPEN?

#1

### PRESERVE AND EXPAND EXISTING AFFORDABLE HOUSING SUPPLY

- Immediate Goals:**
- Support use of NHIF funds to promote neighborhood stability.
  - Direct more public land use towards affordable housing.
  - Develop process to reserve land for affordable housing.
  - Advocate for NORA lots to be used as residential lots.
  - Advocate for public agencies to leverage funding for affordable housing projects.
  - Prioritize infill development in appropriate neighborhoods.
  - Support the study on mandatory inclusionary zoning.
  - Support study of current limiting zoning regulations.
  - Advocate for study on reasonable tax valuation of affordable multi-family units.
- Mid-Term Goals:**
- Increase production efficiency and organizational capacity among government partners, non-profits, and developers.
  - Advocate for dedicated funding of Louisiana Housing Trust Fund.
- Long-Term Goals:**
- Identify and designate areas of disinvestment as tax incremental financing districts.
  - Develop support programs should provide incentives for affordable housing initiatives.
  - Support dedication of fixed percentage from developer fees for affordable housing initiatives.

#2

### ENCOURAGE SUSTAINABLE DESIGN AND INFRASTRUCTURE

- Immediate Goals:**
- Develop strategy and identify funds for abatement program for mold and lead paint.
  - Support the Energy Efficiency for All coalition.
  - Support a centralized information hub for energy efficiency programs.
  - Support implementation of Greater New Orleans Urban Water Plan.
  - Support creation of energy efficiency-based utility allowances.
  - Support advocacy efforts to provide more affordable flood insurance rates through the NFIP.
  - Develop and advocate for strategies to address high homeowner and flood insurance costs.
  - Support efforts to reclassify East Bank neighborhoods as a FEMA Flood Zone.





## WHAT IS HOUSINGNOLA

HousingNOLA's 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025. HousingNOLA estimates a demand for 1,667 rental units over the next five years, requiring approximately \$208,375,000 from lenders. Over the next five years HousingNOLA estimates a homeownership demand for 1,692 units, needing \$580,615,000 from lenders. The greatest demand will be for renters earning less than 30% AMI and for market rate housing for people earning between 80% and 120% AMI.

## WHAT IS YOUR ROLE?

To use your resources and influence to serve the housing needs of the most vulnerable in your constituency. HousingNOLA can now serve as a guide for maximizing scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices for housing investments.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

## WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

## A GUIDE FOR

# DEVELOPERS OF RENTAL UNITS

## FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

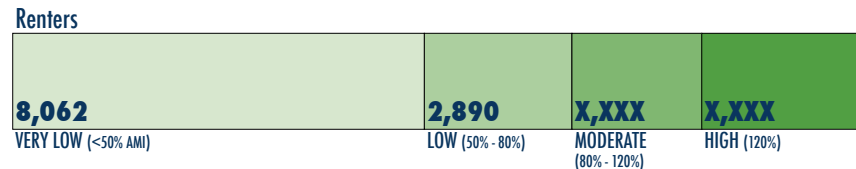
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.

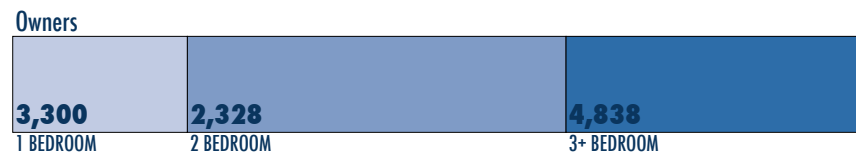
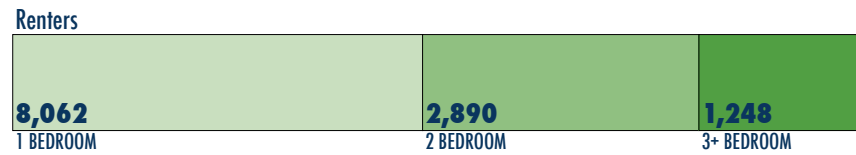


## WHAT IS THE NEED THROUGH 2025?

BY INCOME...



BY UNIT SIZE...



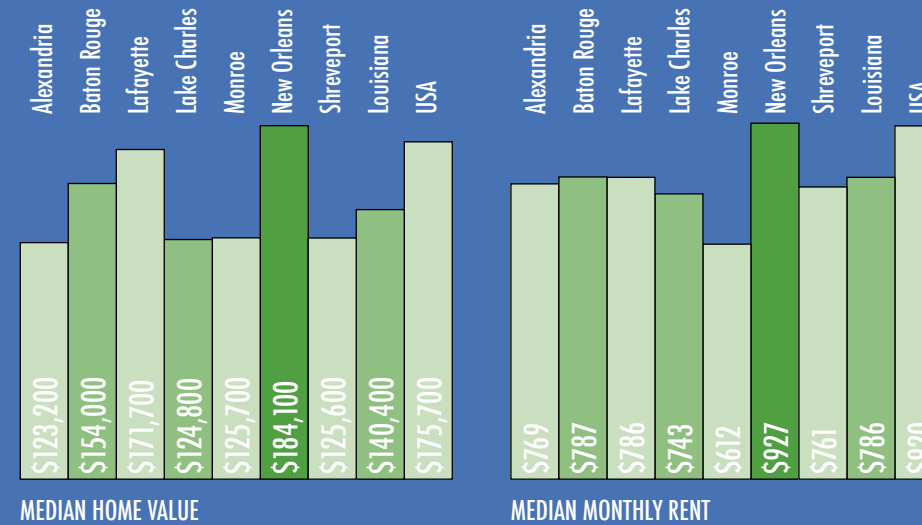
### RENTAL DEMAND

Demand over the next ten years in New Orleans will be strong for all incomes. However, meeting the high demand for low income units will take coordination between private, nonprofit and government entities. With low wages, high poverty rates, and limited resources, significant financial resources will be needed to meet the high demand for deeply affordable housing for the city's most vulnerable and working poor. Housing Choice Vouchers (Section 8) usually target incomes under 50% AMI, while Low Income Housing Tax Credit developments target incomes between 50% and 60% AMI. Both of these income levels show strong demand over the next five years.

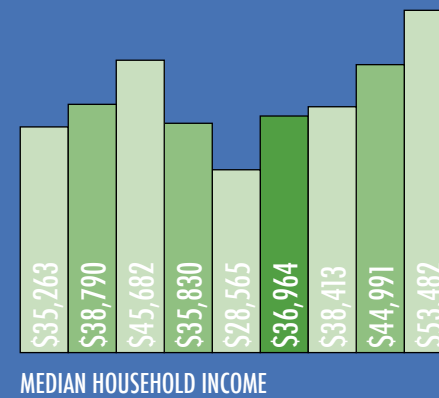
### OWNER DEMAND

There is strong demand for market rate housing in New Orleans. Likely because of the large amount of low-income households across the city, there is a demand for more market rate units. Between 80% and 120% AMI also shows strong demand – typically workforce housing income level for whom homeownership is a reasonable option. Households earning under 50% AMI show significant demand for housing, while these households are eligible for existing programs such as the Housing Choice Voucher Homeownership Program, waiting lists for such programs are long and other funding opportunities are limited.

## HOW DOES NEW ORLEANS COMPARE?

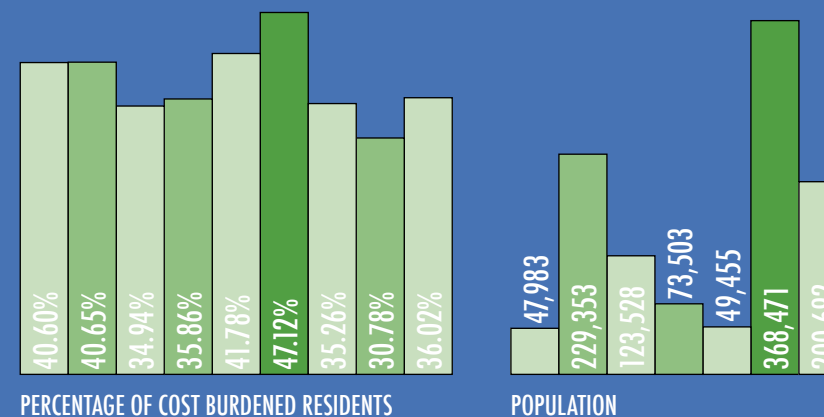


Home-ownership costs and rent are already high in New Orleans and are still rapidly increasing...



Yet the median income for New Orleans doesn't reflect the inflated housing costs...

As a result, New Orleans has the highest percentage of cost burdened residents among other Louisiana cities that are dealing with their own housing affordability issues. Since the population of New Orleans is comparatively high, the city accounts for a large number of cost burdened residents throughout the state.



## WHAT NEEDS TO HAPPEN?

#1

### PRESERVE AND EXPAND EXISTING AFFORDABLE HOUSING SUPPLY

- Immediate Goals:**
- Support use of NHIF funds to promote neighborhood stability.
  - Direct more public land use towards affordable housing.
  - Develop process to reserve land for affordable housing.
  - Advocate for NORA lots to be used as residential lots.
  - Advocate for public agencies to leverage funding for affordable housing projects.
  - Prioritize infill development in appropriate neighborhoods.
  - Support the study on mandatory inclusionary zoning.
  - Support study of current limiting zoning regulations.
  - Advocate for study on reasonable tax valuation of affordable multi-family units.
- Mid-Term Goals:**
- Increase production efficiency and organizational capacity among government partners, non-profits, and developers.
  - Advocate for dedicated funding of Louisiana Housing Trust Fund.
- Long-Term Goals:**
- Identify and designate areas of disinvestment as tax incremental financing districts.
  - Develop support programs should provide incentives for affordable housing initiatives.
  - Support dedication of fixed percentage from developer fees for affordable housing initiatives.

#2 ENCOURAGE SUSTAINABLE DESIGN AND INFRASTRUCTURE

- Immediate Goals:**
- Develop strategy and identify funds for abatement program for mold and lead paint.
  - Support the Energy Efficiency for All coalition.
  - Support a centralized information hub for energy efficiency programs.
  - Support implementation of Greater New Orleans Urban Water Plan.
  - Support creation of energy efficiency-based utility allowances.
  - Support advocacy efforts to provide more affordable flood insurance rates through the NFIP.
  - Develop and advocate for strategies to address high homeowner and flood insurance costs.
  - Support efforts to reclassify East Bank neighborhoods as a FEMA Flood Zone.

## WHAT IS HOUSINGNOLA

HousingNOLA's 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025. HousingNOLA estimates a demand for 1,667 rental units over the next five years, requiring approximately \$208,375,000 from lenders. Over the next five years HousingNOLA estimates a homeownership demand for 1,692 units, needing \$580,615,000 from lenders. The greatest demand will be for renters earning less than 30% AMI and for market rate housing for people earning between 80% and 120% AMI.

## WHAT IS YOUR ROLE?

To use your resources and influence to serve the housing needs of the most vulnerable in your constituency. HousingNOLA can now serve as a guide for maximizing scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices for housing investments.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

## WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

A GUIDE FOR

## HOMEBUYER EDUCATORS

FOR AN EQUITABLE NEW ORLEANS  
THROUGH HOUSING

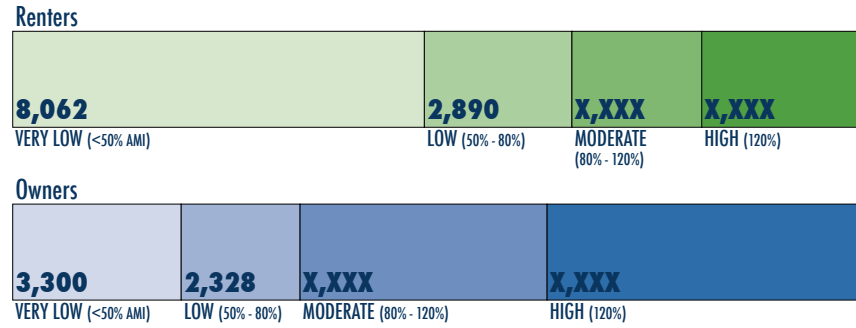
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.

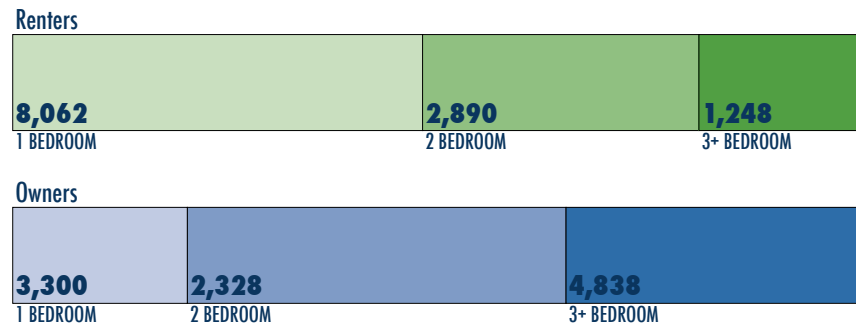


## WHAT IS THE NEED THROUGH 2025?

BY INCOME...



BY UNIT SIZE...



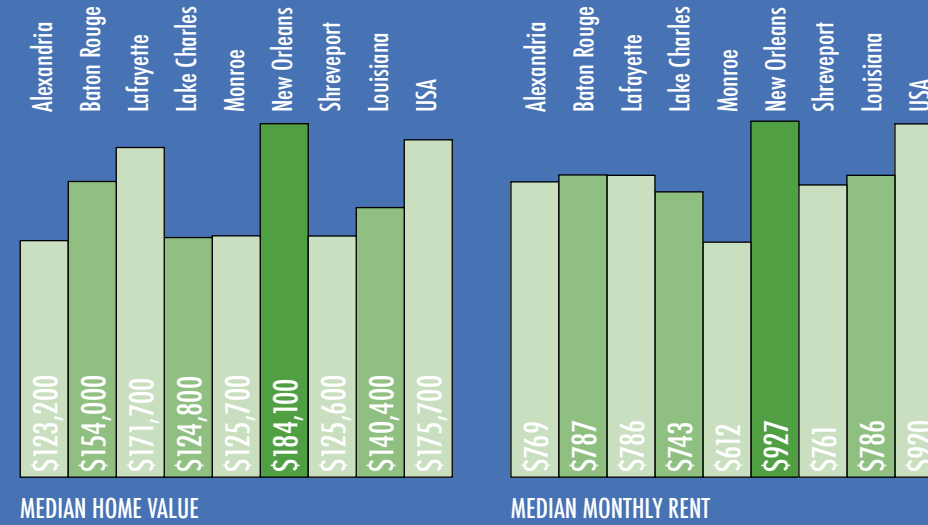
### RENTAL DEMAND

Demand over the next ten years in New Orleans will be strong for all incomes. However, meeting the high demand for low income units will take coordination between private, nonprofit and government entities. With low wages, high poverty rates, and limited resources, significant financial resources will be needed to meet the high demand for deeply affordable housing for the city's most vulnerable and working poor. Housing Choice Vouchers (Section 8) usually target incomes under 50% AMI, while Low Income Housing Tax Credit developments target incomes between 50% and 60% AMI. Both of these income levels show strong demand over the next five years.

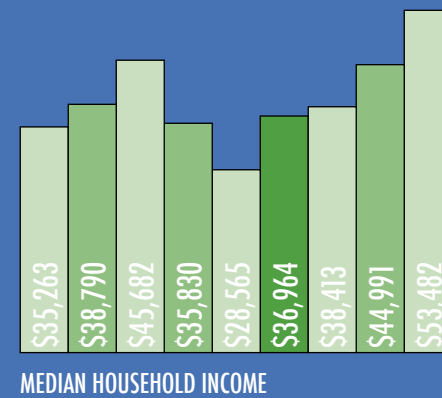
### OWNER DEMAND

There is strong demand for market rate housing in New Orleans. Likely because of the large amount of low-income households across the city, there is a demand for more market rate units. Between 80% and 120% AMI also shows strong demand – typically workforce housing income level for whom homeownership is a reasonable option. Households earning under 50% AMI show significant demand for housing, while these households are eligible for existing programs such as the Housing Choice Voucher Homeownership Program, waiting lists for such programs are long and other funding opportunities are limited.

## HOW DOES NEW ORLEANS COMPARE?



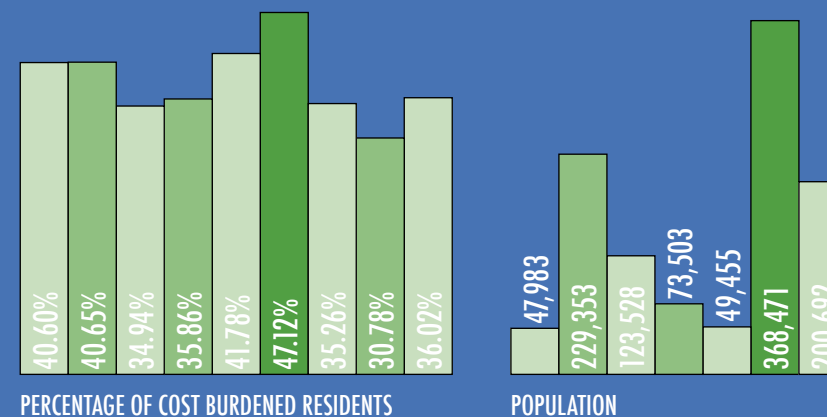
Home-ownership costs and rent are already high in New Orleans and are still rapidly increasing...



Yet the median income for New Orleans doesn't reflect the inflated housing costs...

MEDIAN HOUSEHOLD INCOME

As a result, New Orleans has the highest percentage of cost burdened residents among other Louisiana cities that are dealing with their own housing affordability issues. Since the population of New Orleans is comparatively high, the city accounts for a large number of cost burdened residents throughout the state.



PERCENTAGE OF COST BURDENED RESIDENTS

POPULATION

## WHAT NEEDS TO HAPPEN?

**#1** EMPLOY STANDARDIZED RENTER EDUCATION PRACTICES AROUND THE FAIR CREDIT REPORTING ACT AND THE FAIR HOUSING ACT

**#2** EXPAND EDUCATION PROGRAMS FOR PROPERTY OWNERS THAT RECEIVE HOME REPAIR GRANTS

**#3** EXPAND ENROLLMENT IN EDUCATION COURSES WITH CERTIFIED COUNSELING AGENCIES THAT EMPHASIZE FAIR HOUSING

**#4** ADVOCATE AND ENFORCE EXISTING REQUIREMENTS FOR SPANISH AND VIETNAMESE HOUSING

## WHAT IS HOUSINGNOLA

HousingNOLA's 10-Year Plan is now a tool for housing advocates and residents to call on local and state officials to identify dedicated revenue sources to preserve and expand 11,580 safe, affordable homes for all New Orleanians by 2025. HousingNOLA estimates a demand for 1,667 rental units over the next five years, requiring approximately \$208,375,000 from lenders. Over the next five years HousingNOLA estimates a homeownership demand for 1,692 units, needing \$580,615,000 from lenders. The greatest demand will be for renters earning less than 30% AMI and for market rate housing for people earning between 80% and 120% AMI.

## WHAT IS YOUR ROLE?

To use your resources and influence to serve the housing needs of the most vulnerable in your constituency. HousingNOLA can now serve as a guide for maximizing scarce government resources, increasing non-traditional resources, and assisting private sector investors in making strategic choices for housing investments.

## FACTS AND FIGURES

**54%** increase in home values from 2010 to 2013 while wages remained stagnant.

**58%** of households in New Orleans are cost-burdened, meaning they spend over 33% of their income on housing costs.

**33,600** units needed by **2025**

including:  
single family residential  
multi family residential  
duplexes  
apartment buildings  
subsidized housing  
market rate units

in order to decrease the number of cost burdened residences to

**0%**

EDUCATE  
INFORM  
LISTEN  
ADDRESS  
CHANGE

## WANT TO GET INVOLVED?

504-224-8305

[www.housingnola.org](http://www.housingnola.org)  
[info@housingnola.org](mailto:info@housingnola.org)

A GUIDE FOR

## HOMELESS ADVOCATES

### FOR AN EQUITABLE NEW ORLEANS THROUGH HOUSING

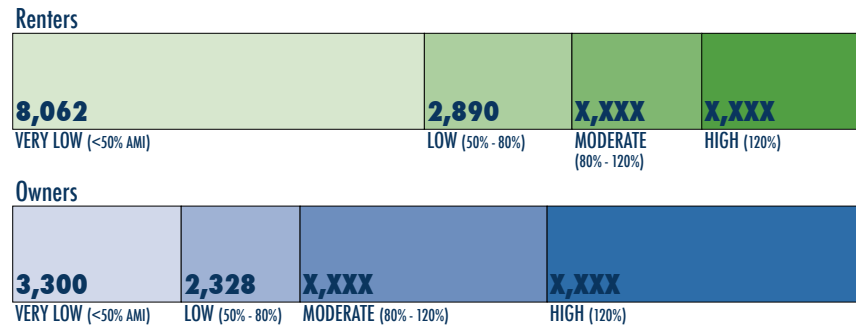
HousingNOLA's 10-Year Strategy and Implementation Plan is the result of New Orleanians coming together to reflect upon previous housing successes and failures, analyze our present state of housing, and recommend strategies for making better housing-policy decisions in the future. If Katrina taught us anything, it's that local wisdom and the resilience of its people are this city's greatest resources.

The 10-Year Plan first examines the current state of housing in New Orleans by highlighting key data points that illustrate changing demographics, decreasing affordability, and the increasing demand for housing throughout the city. The report introduces a neighborhood-focused analysis tool, called the HousingNOLA Neighborhood Typologies, which serves as a framework for creating policy initiatives and housing programs that are tailored to the affordability, sustainability, and accessibility of each neighborhood.

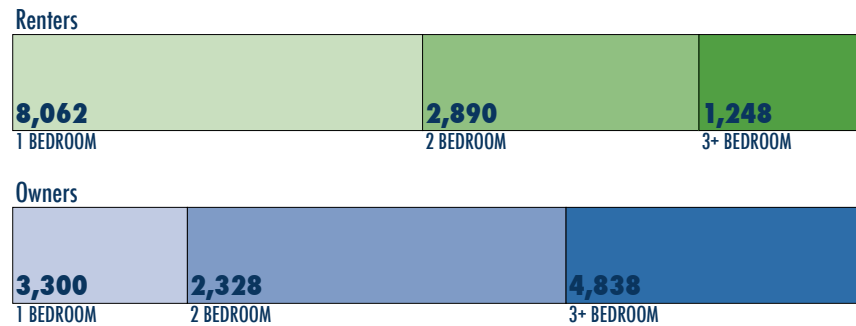


## WHAT IS THE NEED THROUGH 2025?

BY INCOME...



BY UNIT SIZE...



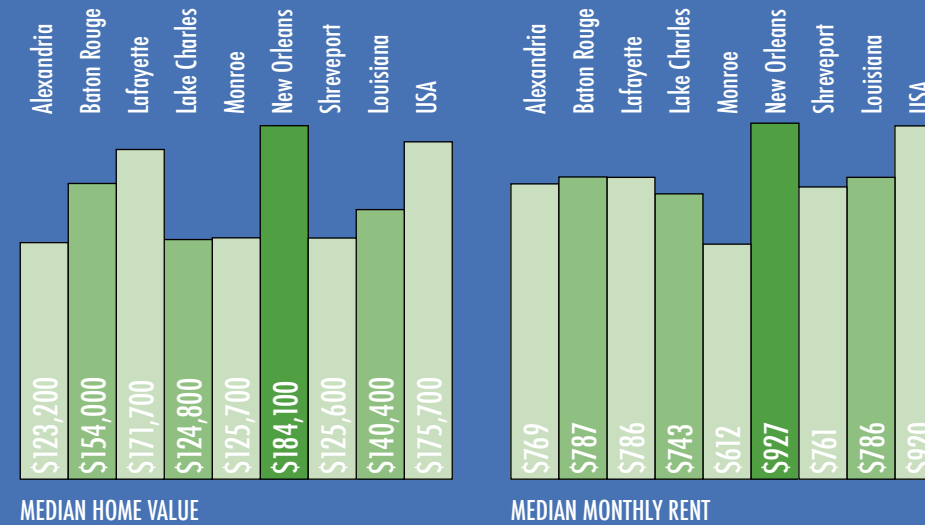
### RENTAL DEMAND

Demand over the next ten years in New Orleans will be strong for all incomes. However, meeting the high demand for low income units will take coordination between private, nonprofit and government entities. With low wages, high poverty rates, and limited resources, significant financial resources will be needed to meet the high demand for deeply affordable housing for the city's most vulnerable and working poor. Housing Choice Vouchers (Section 8) usually target incomes under 50% AMI, while Low Income Housing Tax Credit developments target incomes between 50% and 60% AMI. Both of these income levels show strong demand over the next five years.

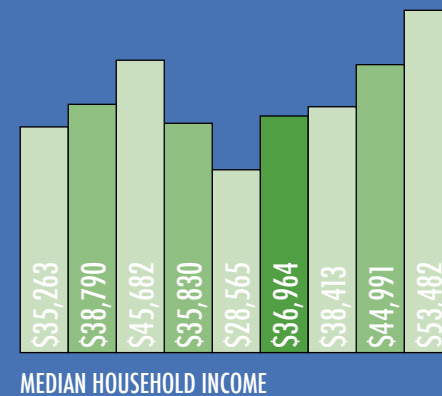
### OWNER DEMAND

There is strong demand for market rate housing in New Orleans. Likely because of the large amount of low-income households across the city, there is a demand for more market rate units. Between 80% and 120% AMI also shows strong demand – typically workforce housing income level for whom homeownership is a reasonable option. Households earning under 50% AMI show significant demand for housing, while these households are eligible for existing programs such as the Housing Choice Voucher Homeownership Program, waiting lists for such programs are long and other funding opportunities are limited.

## HOW DOES NEW ORLEANS COMPARE?

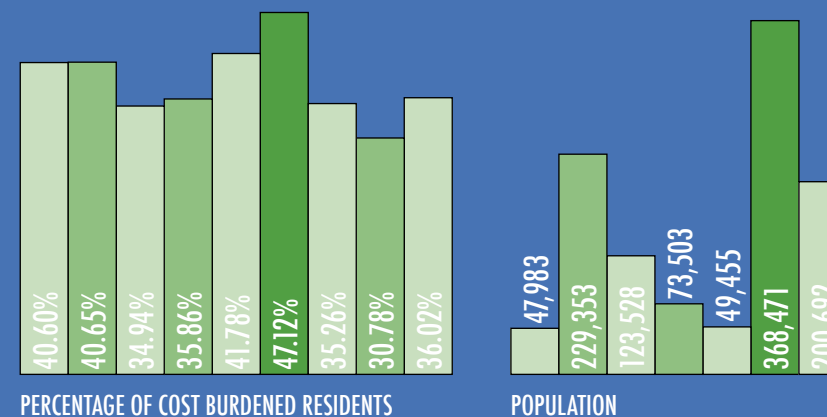


Home-ownership costs and rent are already high in New Orleans and are still rapidly increasing...



Yet the median income for New Orleans doesn't reflect the inflated housing costs...

As a result, New Orleans has the highest percentage of cost burdened residents among other Louisiana cities that are dealing with their own housing affordability issues. Since the population of New Orleans is comparatively high, the city accounts for a large number of cost burdened residents throughout the state.



## WHAT NEEDS TO HAPPEN?

#1

### PROMOTE EDUCATION FOR AGENCIES AND ORGANIZATIONS IN NEW ORLEANS ON ISSUES RELATED TO SPECIAL NEEDS POPULATIONS

- Training and Education:** Shelter providers should be trained on fair housing obligations related to gender. Landlords should be educated on vouchers for special needs populations.
- Existing Policy:** Advocate process for HANO to allow additional household member per their Criminal Background policy. Enforce requirement for housing materials to be provided in Spanish and Vietnamese.
- Healthcare:** Educate developers on using Medicaid to fund supportive services. Explore additional services for mental illness and addiction.

#2

### ADVOCATE FOR POLICY CHANGES AND INCREASES IN FUNDING AT THE STATE LEVEL

- Expand Medicaid to increase resources for case management and wrap-around supportive services.
- Louisiana Department of Public Safety and Corrections should allow more than one person on parole to live together.
- Louisiana Legislature should fund programs for youth aging out of foster care and allow youth to stay in until 21.
- Louisiana Housing Corporation should include points and set-asides for special needs populations.

#3

### SUPPORT INITIATIVES TO IMPROVE DATA COLLECTION AND USAGE RELATED TO SPECIAL NEEDS POPULATIONS

- Expand collection and tracking of data for special needs populations and affordable housing units in New Orleans. Policymakers should based priorities and standards for funding and programs on updated data.

#4

### ADVOCATE FOR POLICY CHANGES AND INITIATIVES THAT WOULD PROVIDE MORE FUNDING FOR AGENCIES AND ORGANIZATIONS IN NEW ORLEANS

- New Orleans should target funding for programs that support high-risk populations and affordable housing units. Funding should be increased at the city and state level for programs like Medicaid, housing vouchers, and foster care.