LOUISIANA HOUSING ALLIANCE

The State of Housing in Louisiana

THE UNIVERSITY of NEW ORLEANS

2015 Report on the State of Affordable Housing in Louisiana

Louisiana Housing Alliance

Prepared by Nick Sorrells

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Examples of affordable housing on cover page , clockwise from top left: Belt Line Town Homes (Baton Rouge), Victory Place (Monroe), CHCP Hammond (Hammond), Image Changers (Shreveport), Ogilvie Lofts (Shreveport), Fields Subdivision (Lake Charles), Renewal Homes (New Orleans),

Table of Contents

Introduction

The Louisiana Housing Alliance (LHA) commissioned this study in order to gain a more complete understanding of the quality and affordability of housing in Louisiana. The report contains 5 main sections. The first investigates the rising cost of housing for families statewide, and examines the root causes behind the shortage of affordable homes. Part II estimates the prevalence of substandard housing and explores the effects of poor conditions on household health and well-being. Part III focuses on the challenges facing rural communities, while Part IV addresses the unique needs of special populations, including the elderly and homeless. The final section outlines potential paths forward, and presents evidence-based recommendations inspired by affordable housing success stories at both the local and national level.

Housing affordability closely relates to housing quality, as financial difficulties often force households to make a trade-off between the two. Reliable information on housing conditions allows agencies to efficiently administer funds dedicated to rehabilitation, and enables cities and parishes to identify neighborhoods suitable for targeted investment. The prevalence of natural disasters and storm-related damage in Louisiana makes up-to-date data on housing quality especially vital for informed policy decisions. Yet in spite of the need, this data remains generally unavailable or inaccessible. While incidences of substandard housing have declined nationwide, no statewide assessment of housing adequacy has been carried out in Louisiana, and most local surveys are either out of date and/or focused on specific neighborhoods.

Changes in affordability and conditions do not affect all regions and households equally. The LHA hopes to shed light on the impacts of recent housing trends on some of the state's most vulnerable populations, including homeless families, rural residents, low-income households, and seniors. At the same time, the report also finds that these concerns increasingly plague even middle-class households, as surging costs increasingly outpace the financial means of families.

Ensuring quality housing for all Louisiana residents will require a concerted and coordinated effort by housing agencies at all levels. With this report, the LHA aims to illuminate both the challenges and opportunities facing the state, and assist policymakers in their effort to better align state resources with the specific housing needs of Louisiana citizens.

Methodology

The majority of the data in this report was obtained from surveys conducted by either the U.S. Census Bureau or Department of Housing and Urban Development, or analysis of this data by either the LHA or other organizations. Additional information came from state and federal agencies, as well as non-profits such as the Housing Assistance Council and Center on Budget and Policy Priorities.

Different data sources result in slight variations in housing statistics. For example, estimates of cost burden have been made utilizing HUD Comprehensive Housing and Affordability System (CHAS) data, Public Use Microdata Sample (PUMS) data and American Community Survey (ACS) data, depending on the organization. This report sought to use ACS data whenever possible, in order to maximize consistency across time. However, many detailed tabulations were only possible through CHAS or PUMS data. As a result some statistics may differ slightly from the 2014 Louisiana Housing Corporation Needs Assessment.

The LHA also spoke with several local community development agencies across the state, in order to ascertain local housing needs and conditions. Several national organizations provided assistance as well. In particular, the LHA would like to thank Elina Bravve of the National Low Income Housing Coalition and Jeff Mosley of the Housing Assistance Council for their contributions to the report

Executive Overview

Over the last decade, 3 events have dramatically altered the affordable housing landscape in Louisiana. In 2005, Hurricanes Katrina and Rita wiped out a significant percentage of the housing stock in many parishes across the state. Three years later, the economic impacts of the great recession led to a decline in new construction, as well as lower wages and fewer financing options for low and middle-income households. More recently, federal and state budget cuts have hampered the already strained ability of local agencies to respond to the housing needs of their residents. As a consequence, the demand for affordable homes far exceeds the resources available to Louisiana communities.

Part I: Housing Affordability

In the aftermath of the great recession, neither incomes nor housing construction have kept pace with the housing needs of Louisiana residents. As homeownership rates have declined, the rise in the rental population has led to significant decreases in vacancies, as well as surging monthly payments. Housing costs now present a challenge even for middle-class employees in growing sectors of employment such as the medical and educational fields. For low-income and especially minimum wage workers, securing quality affordable housing has become nearly impossible without financial assistance. Among the findings:

- In order to afford a 2 bedroom apartment, a full time employee in Louisiana must earn an hourly wage of $15.45, well above the average hourly wage of Louisiana renters--$12.71[1].
- A minimum wage employee would have to work 85 hours a week to rent a 2 bedroom unit[2].
- A shortage of over 105,000 affordable and available housing units now exists for both very low-income (earning less than 50% of the median income) and extremely low-income (earning less than 30% of the median income) individuals seeking housing[3].
- The number of affordably priced units has fallen in recent years, and a great deal of new construction has focused on luxury units and high-income households[4].
- National, state and local funding for affordable housing construction and rehabilitation has declined, and falls far short of that necessary to meet the dire need for affordable homes.

Part II: Housing Conditions

Given the absence of comprehensive data on conditions at the state level, the LHA sought to gauge the extent of substandard housing through an examination of variables known to correlate with high numbers of inadequate structures. The report also draws on data from the U.S. Census and American Housing Survey as well as inspections at the city, state and federal level. In summary:

- Louisiana features many of the risk factors for substandard housing, including high rates of poverty, low-value units, and in some areas, a large stock of older homes[5].
- Minorities, low-income residents and renters in Louisiana all experience inadequate housing and health risks at a rate far higher than the general population[6].
- Windshield surveys (visual inspections) performed by select cities and parishes reveal that many neighborhoods contain significant numbers of blighted and/or substandard homes.
- Inspections conducted by HUD indicate that federally assisted properties statewide feature widely varying conditions. Many cities and parishes have multiple properties with a failing grade, while others have ratings approaching 100%.
- Comprehensive Housing Affordability Strategy (CHAS) data, commonly used to survey incidences of inadequate housing, finds that nearly half of all Louisiana residents have at least one of four problems measured by the system[7].

Part III: Rural Housing
Louisiana contains many areas of persistent poverty in rural regions, especially in the Lower Mississippi Delta. While high rates of "free and clear" owners in rural communities make for a lower overall housing cost burden than in metro areas, several obstacles to homeownership have arisen in recent years. Financing barriers, persistently low incomes, and rising land prices have all contributed to a decline in housing affordability. Huge disparities exist between renters and owners, and minorities suffer disproportionately heavy burdens[8].

- Less than 20% of rural homeowners pay more than 30% of their income on housing, compared to nearly half of renters[9]

- Rural homeownership rates fell statewide between 2000 and 2010[10]

- Combined housing/transportation costs in rural areas exceed those in cities, leading to cost burdens not typically captured in housing studies[11].

- Shipments of mobile homes have declined since the recession. Manufactured housing has historically been the main affordable option for low-income rural residents[12].

Part IV: Special Populations
Many groups encounter additional obstacles in their search for quality housing. Louisiana's seniors often face housing cost burdens, and even when affordable housing exists it may not suit their special requirements for comfort and mobility. Although the state has reduced chronic homelessness, tens of thousands of residents—although not officially homeless—have no permanent residence. Youth aging out of foster care are particularly vulnerable to insecure housing situations, as they generally lack any sort of formal or informal support network.

- Louisiana's percentage of residents with disabilities significantly exceeds the U.S. average[13].

- Forecasts predict over 300,000 additional Louisiana residents over the age of 65 by the year 2030[14]. These seniors will require housing compatible with their unique needs.

- The National Alliance to End Homelessness estimates that 38,000 children in Louisiana are either homeless or in some type of insecure housing situation[15].

- Studies find 25-50% of youth nationwide aging out of foster care lack stable housing[16].

- Ex-offenders face significant housing challenges upon leaving prison, contributing to statewide recidivism rates of nearly 50%[17].

Part V: Recommendations
This report identifies several promising strategies to address the state's housing challenges and increase the supply of affordable homes. Based on a review of programs instituted by state and local governments nationwide, the LHA suggests that the state take the following steps:

- Secure a permanent source of revenue for the state housing trust fund.

- Establish a housing data center (or state data center with housing as a component).

- Work with communities statewide to improve resiliency and lower surging flood insurance rates, which have had a devastating effect on housing affordability in coastal areas.

- Direct additional funds toward the rehabilitation of existing units, and encourage adaptive reuse.

- Encourage flexible zoning approaches and alternative forms of housing.

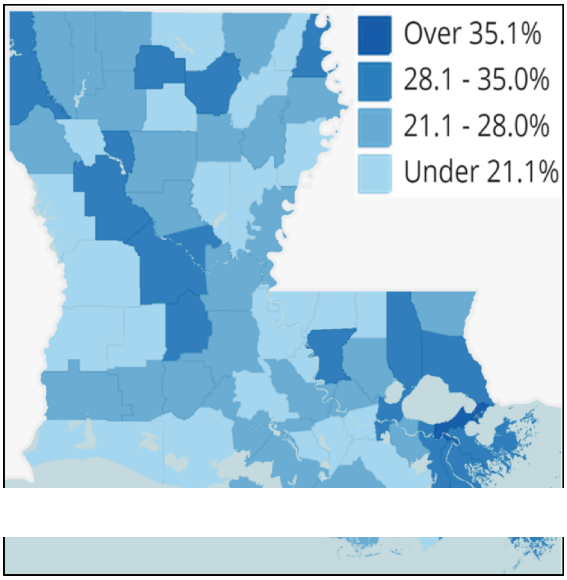
Part 1: Housing Affordability

Overview

The economic impacts of the great recession have posed significant challenges for the provision of quality, affordable housing statewide. Louisiana has long contained significant levels of poverty, but the housing burden on residents has traditionally been tempered by high rates of homeownership. Two-thirds of Louisiana households own their home, and 45% of these owners are free and clear, with no mortgage[18]. However, these numbers mask disturbing trends in affordability. Housing prices have continued to rise as the recovery progresses, while incomes have stagnated. A tough job market and lingering credit crunch have combined to severely restrict access to homeownership. These obstacles have pushed thousands of residents into the state's growing rental market, where prices have increased dramatically. Construction of apartments and other multifamily units has shown signs of recovery, but has not yet reached pre-crisis levels, placing additional upward pressure on rents. Simultaneously, shifting consumer preferences have led many mid to high-income residents to opt for renting rather than pursuing the conventional dream of homeownership[19]. This moves the market toward luxury units and further compounds the crisis of affordability for low-income households.

Although the Louisiana economy emerged from the recession in relatively better shape than most states'—due to a more moderate housing bubble, energy boom and infusion of federal aid dollars after Katrina—poverty rates remain among the highest in America. Low-income communities have seen decreased opportunities for homeownership, due to tighter lending requirements and a decline in manufactured housing. Although gas prices have fallen of late, long-term trends have burdened rural and suburban residents with high transportation costs which are not always apparent in the cost of their homes. Many of the new jobs created post-recession have either been in high-wage fields such as the technology sector, or in the low-wage service industry[20]. Even the energy sector now faces layoffs due to falling oil prices and a glut in global supply. The mid-wage jobs which once aided the rise of middle-class ownership have become ever more difficult to find.

Figure 1.1: Households with a Cost Burden



Source: Community Commons, using 2009-2013 American Community Survey 5 yr. data

These developments have all contributed to a gradual rise in the percentage of income which families must budget for housing. Figure 1.1 shows the percentage of households by parish who experienced a cost burden in 2013 (paid more than 30% or more of their income on housing). Renters have faced a particularly rapid decline in affordability in recent years. In 2000, before the housing bubble and subsequent collapse, only 41.6% of Louisiana's rental households spent more than 30% of their income on housing[21]. By 2013, a majority of all renters (53%) incurred a cost burden, with several parishes seeing rates in excess of 60% or even 70%[22]. At the same time, state and federal programs dedicated to preserving and expanding affordable housing options have seen substantial cuts, and lack the resources to adequately assist households in need. As a result, low-income renters encounter a severe shortage of homes and apartments which are both affordable and on the market.

Homeownership in Louisiana

At first glance, the state of homeownership in Louisiana appears strong. Louisiana weathered the housing collapse relatively well, with stronger growth in home values and lower levels of foreclosures than the U.S. as a whole. Owners statewide have a median income of $54,499, more than twice that of renters[23]. The number of cost-burdened owners rose between 2000 and 2005, but has remained stable since then, affecting approximately 1 in 5 homeowners in 2013[24].

However, the slow rise in housing cost burdens fails to take into account the significant number of households statewide who have dropped out of the market for a home altogether. The percentage of Louisiana residents who own their own home declined from 68.5% in 2008 to 67% in 2013, echoing a national trend[18]. Although low interest rates have made homes more affordable than any time in recent years, this has failed to translate into meaningful opportunities to purchase a home for the majority of low and middle-income households.

While housing prices have rebounded since the recession, wages have not. Many households saw their wealth diminished in recent years, either through foreclosure, job losses or a decline in investment assets. Since 2005, median home values in Louisiana have risen nearly twice as fast as median household income[25]. Even households able to afford a monthly mortgage payment may not be able to pay the initial fees. Prospective homebuyers cite the difficulty of making a down payment as one of the chief obstacles to securing a mortgage[26]. Younger households and minorities have experienced even steeper declines in net worth and/or income than the general population, and find saving extremely difficult in the current economic environment[27].

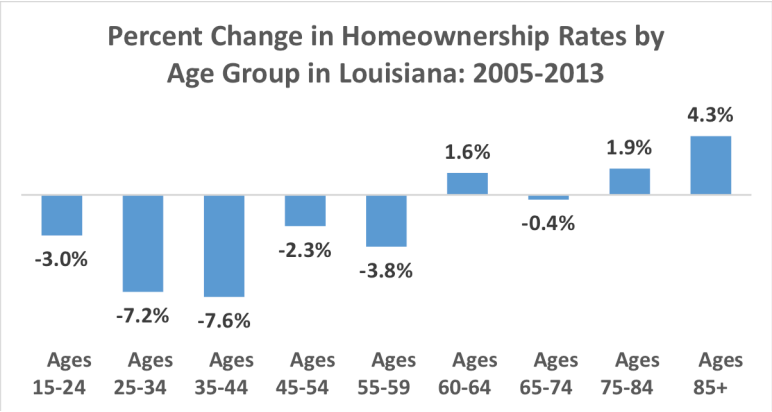
Borrowers also face additional challenges securing approval for a loan, due to heightened restrictions on lending instituted since the start of the housing crisis. A report from Harvard's Joint Center for Housing Studies cites the tight credit markets as one of the chief barriers to affordable homeownership. The percentage of home loans to those with a credit score of less than 700 (approximately the national median) have plunged to only 15% of all loans, as lenders have focused on safe loans for borrowers with credit scores in the 740 and up range[28].

The Mortgage Split

Affordability trends for Louisiana homeowners signal a growing divergence between households with a mortgage (or seeking one) and those who own their home free and clear. Although monthly owner costs have climbed by a fairly modest 15% since 2005, those for mortgaged households have risen by over 27%[29]. Households with mortgages once comprised a substantial majority of owners, but the combination of an aging population and a recession has led to a major shift in tenure. The number of owners with a mortgage statewide has dropped by 4% or 46,000 households since 2005, while the number of free and clear families has risen by over 7% (50,000)[30]. The relative shift in tenure has occurred primarily due to a drop in new mortgages, rather than a substantial increase in free and clear families.

This reflects the fact that the recession disproportionately impacted younger workers. Working age individuals and families experienced greater losses in both incomes and assets than did older residents (who are more likely to own free and clear). As Figure 1.2. depicts, ownership rates for those age 25-44 have plunged by well over 7%, and only those over age 75 have

Figure 1.2: Age & Homeownership in Louisiana



Source: U.S. Census Bureau 2013 ACS 1yr. Data, Table B25007

continued to see significant gains[31].
Although jobs are gradually returning nationwide, the combination of low wages, limited financing options and slowly rising interest rates threaten to restrict access to affordable homeownership for working-age Louisiana households well into the foreseeable future.

Flood Insurance & Homeownership

In 2012, Congress passed the Biggert-Waters Flood Insurance Reform Act. The bill sought to address the $24 billion deficit of the National Flood Insurance Program--largely due to massive property damage from Hurricane Katrina—by ending or reducing long-standing subsidies to homeowners in risky areas. This sudden shift led to large spikes in insurance premiums for a significant portion of the approximately 472,000 Louisiana residents with a flood insurance policy, especially for those whose homes were considered in newly-designated high-risk areas[32] Homeowners in these regions reported premium increases as high as $20,000 per year, an amount unaffordable to all but the wealthiest households. As FEMA lacked comprehensive data with which to assess risk, many rises in premiums sparked controversy, as they were applied to homes without a history of flooding.

After a widespread backlash, Congress acted again in 2014 to reduce the burden on homeowners affected. It restored certain subsidies for qualifying homes which had originally met FEMA requirements, and allowed these rates to be transferred to new owners. It also capped rate increases at 18% per year (15% average for all homes), and encouraged FEMA to keep as many premiums as possible to less than 1% per year of the insured amount[33].

Although the new bill has been widely lauded as a solution to the crisis of affordability, the costs have merely been delayed for many homeowners. The law still allows a 25% annual increase for thousands of businesses and severely at-risk structures (with a history of multiple flooding). An even larger percentage of homes will face gradual increases until the program is deemed sustainable. As of November 2014, the average premium in Louisiana stood at approximately $776 per year[34]. Within 10 years, a household currently paying this amount could see their premiums surge to over $4000 (18% annual cap), or over $3,100 with a 15% cap.

An Associated Press (AP) report estimated that 1.1 million policyholders nationwide could see a steady climb in their insurance premiums, with many at risk of increases up to the maximum 18% cap[35]. Although the new law encourages an effort to minimize high cost-burdens, the math does not add up. A 1999 FEMA study concluded that rates for over half a million homes would rise to over $6800 a year if premiums were based on realistic risk models[33]. In order to continue providing reduced rates to at-risk homes, the program must raise rates on other homeowners. According to the AP's calculations, 31,384 (27.3%) of policyholders in the parishes of East Baton Rouge and Orleans alone could see "substantial rate hikes" maxing out at either 18% or 25%[36]. In Catahoula Parish, the most vulnerable statewide, nearly 6 in 10 owners face these rate increases[37]. These costs do not merely burden the owners of the home affected, but all households in the community. Homes with large premiums become very difficult to sell, and are often taken off the market. This lowers the supply of available homes, further raising prices.

The Shortage of Affordable Homes

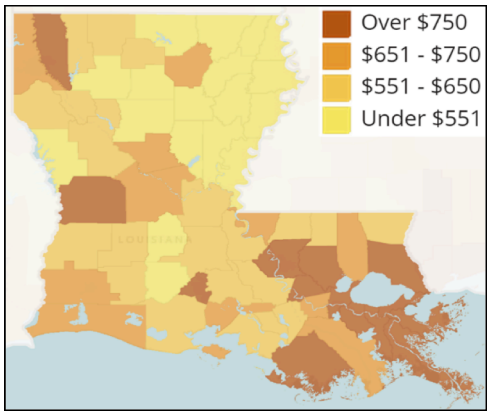
Due to the financial barriers to homeownership encountered by low and moderate income families, the construction of new homes has shifted to target high-income households. The price per unit of new construction has risen 52% since 2005 for single family homes, significantly outpacing inflation and wages[38]. Since 2005, the number of houses in Louisiana costing less than $100,000 has declined by over 250,000, falling from 49.1% to 35.7% of all homes[39] Low-cost options such as manufactured housing are frequently prohibited by municipalities, and have declined even in rural regions; yet the cost of building a new home with conventional construction methods generally exceeds the financial means of low and moderate-income families. The loss of affordable older units to natural disasters and redevelopment further limits options for these households. Meeting Louisiana's housing needs will require new strategies to

lower the cost of new homes, preserve the existing stock, and access alternative sources for the construction and rehabilitation of affordable housing.

Rental Housing in Louisiana

Rates of rental occupancy vary greatly across the state of Louisiana. Orleans is the only parish where the majority of households are renters, although most large metro areas have rates well in excess of 30%[40]. In addition to urban areas, many poor rural parishes in the north and west of the state have significant numbers of rental households. A great deal of the rental stock in the heavily populated southeast was destroyed by Hurricane Katrina, and has not yet returned to its former level. Regions experiencing economic booms from natural gas development may also face a shortage of rental housing in coming years due to an influx of temporary workers.

Figure 1.3 Median Gross Rent by Parish



Source: Community Commons, Using 2013 American Community Survey 5 yr. data

The Rental Crisis

Since 2005, the median gross rent in the state of Louisiana has surged 35.9%, from $569 to $773, far outpacing the rate of wages or inflation[41]. The increase has been driven by several factors, including the loss of rental stock from Katrina and Rita, as well as a rise in the renter population due to rising barriers to homeownership.

Southeast Louisiana not only contains many of the highest-priced parishes, but has experienced some of the most significant increases in rent over the last decade. As Table 1.1 illustrates, many of the parishes with lower rents are clustered in the northeastern region. However, low rents do not always imply affordability. East Carroll Parish, for example, despite having the 2nd lowest rents, has the highest population of cost-burdened renters (Figure 1.3). Parishes in the rural eastern Louisiana generally feature high levels of poverty, leading to even mobile homes and other low-priced rentals being out of reach for a significant percentage of families.

Highest Median Rents	
Plaquemines Parish	$1,050
St. Tammany Parish	$1,005
Orleans Parish,	$926
St. Charles Parish	$926
Jefferson Parish	$905
Lowest Median Rents	
Catahoula Parish	$468
East Carroll Parish	$460
LaSalle Parish	$457

2013 ACS 5yr. Data, Table DP04

Declining access to homeownership has pushed thousands of Louisiana residents into the rental market to compete for a dwindling supply of affordable units. Vacancy rates have plunged and rents have continued to rise faster than incomes. New construction of affordable homes has lagged, while existing units continue to be demolished or taken out of circulation at a higher rate than the general housing stock. In Louisiana alone more than 114,000 low-rent options have disappeared since 2005[42].

At the same time, rentals are becoming more popular among both high-income households and older "empty nesters", even those with the financial means to purchase a home. Nearly a quarter of the growth in renters from 2005 to 2013 came from households making over $75,000 a year[43]. The increasing polarization of renters by income has resulted in an unprecedented number of new developments featuring luxury apartments, rather than units affordable to low and moderate income families.

HUD has calculated that paying 30% or more of one's income on housing places a family or individual under undue financial strain, and considers these households *cost-burdened*. Approximately half of all renters across the U. S. experience a cost burden, with around 1 in 4 severely cost-burdened (spending greater than 50% of their earnings on housing expenses)[44]. In Louisiana, a state with the 2nd highest level of poverty in the nation, 53% of all renters pay more than 30% of their income on housing[45]. This burden falls most heavily on residents with very low income levels. Nearly 90% of extremely low income households (those earning less than

30% of the area median income) pay more than they can afford on housing, and around 3 in 4 live with a severe cost burden[46].

The Consequences of Rising Rents

High cost burdens have a devastating effect on the health and well-being of families. Housing expenses comprise by far the greatest single percentage of most families' budgets, yet among the least flexible. Households faced with surging rents have only two options; either relocate to a less expensive neighborhood or home (usually of lower quality), or reduce spending on other necessities. This sort of instability compromises the ability of low-income families to make long-term investments in their future, contributing to a cycle of poverty. The provision of affordable housing can have a life-changing impact on these households by raising discretionary income and allowing increased spending on food, health care and education[47]

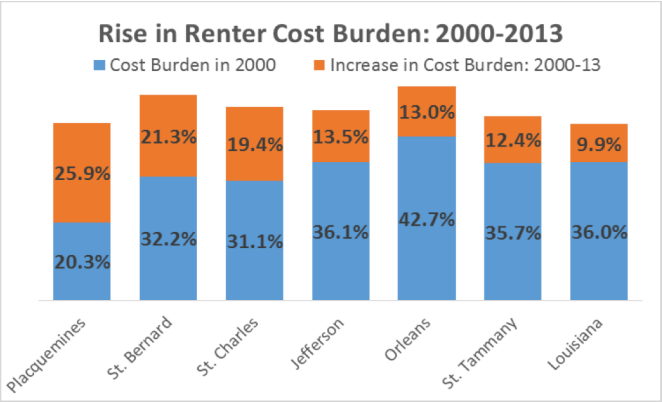
- Rapidly rising rents have a disproportionate impact on the most vulnerable segments of society, such as low income households, minorities, and seniors on a fixed income.
- High housing burdens often result in frequent moves, which studies have linked to a range of negative outcomes, especially for families. Children who move often tend to experience higher rates of emotional, behavioral and educational challenges[48].
- In an effort to find affordable housing, families frequently relocate to neighborhoods with poor quality homes, high crime or a lack of amenities. This can lead to stress, depression, anxiety and other health problems.[49]
- Heavy cost burdens are a significant risk factor for homelessness and other forms of housing instability. Poor families may "double up" in order to afford rents. These shared households are prone to evictions and/or frequent relocations[50].
- Households who spend a majority of their income on rent have less to spend in their surrounding communities. Studies have suggested that affordable housing construction can boost growth by increasing these families' expendable income[51].

The Effect of Katrina on Rents

Hurricanes Katrina and Rita devastated the state's housing stock, especially in coastal regions. Of the approximately 1 million homes damaged by the storm, about half were in Louisiana, along with over 100,000 of the homes completely destroyed. Katrina damaged over 70% of the homes in 5 parishes: Orleans (134,000 units), St. Tammany (48,792 units), St. Bernard (20,229 units), Plaquemines (7,212 units) and Cameron Parish (3,241)[52].

A 2009 American Housing survey report found that over 65,000 housing units remained damaged or uninhabitable in the New Orleans metro area alone, and 2/3 of these were scheduled for demolition[53]. While recovery efforts eventually repaired or replaced many of these units, they tended to prioritize single family homes over multifamily units and rental housing. Even though renters occupied 38% of damaged homes, just 15% of funds statewide were allocated to rebuilding these units[54].

Figure 1.4: Rent in heavily storm-damaged Parishes



2000 & 2013 ACS 1yr data, Table DP04

The Shortage of Affordable Rental Units in Louisiana

Between 2007 and 2012, the number of extremely low-income (ELI) renter households in Louisiana increased from 138,889 to 156,563, while the population of very low-income (VLI) h rose by nearly 20,000, from 89,033 to 107,222[55]. The post-recession slowdown in construction, combined with the retirement or demolition of affordable units, has resulted in a massive deficit of homes affordable to ELI and VLI households. Even where an affordable option exists, it does

not always remain preserved for low-income renters. Higher-income households occupy a significant percentage of these units, further restricting the available supply.

The number of affordably priced rentals has declined dramatically since 2005, the median gross rent has gone up over 35%, and the number of units renting for less than $200 has dropped by more than half[56]. Meanwhile high-end apartments charging over $1,500 a month have surged by more than 400%[57]. A household earning the mean renter wage in Louisiana can only afford $661 in monthly rent. All price points available to such a tenant have seen major declines since 2005 (Table 1.2).

Table 1.2: Shift to High-Priced Rentals, 2005-2013

Gross Rent	2005	2013	% Change
Total	539,726	531,284	-1.6%
Less than $200	25,545	11,034	-56.8%
$200 to $299	32,355	22,505	-30.4%
$300 to $499	118,588	64,450	-45.7%
$500 to $749	195,793	159,853	-18.4%
$750 to $999	72,772	140,841	93.5%
$1,000 to $1,499	28,248	104,836	271.1%
$1,500 or more	5,454	27,765	409.1%
Median (dollars)	569	763	34.1%

2005 & 2013 ACS 1 yr. data, table B25064

ELI households face even more severe challenges. Statewide, a deficit of over 105,000 affordable and available units exists for ELI households alone[58]. Even very low income households face a shortage of over 106,000 units, a number which has climbed by nearly 40,000 since the end of the recession. For every 100 ELI households, only 33 units are both affordable and available[59].

Table 1.3: Fewest Affordable Units per 100 ELI Renters

Jefferson	21
St. Bernard	22
East Baton Rouge	24
Orleans	25
St. Charles	26
Lincoln	27
Ouachita	28
St. Tammany	29
Webster	30
Natchitoches	32

NLIHC Gap Analysis, Using HUD CHAS data 2007-2011

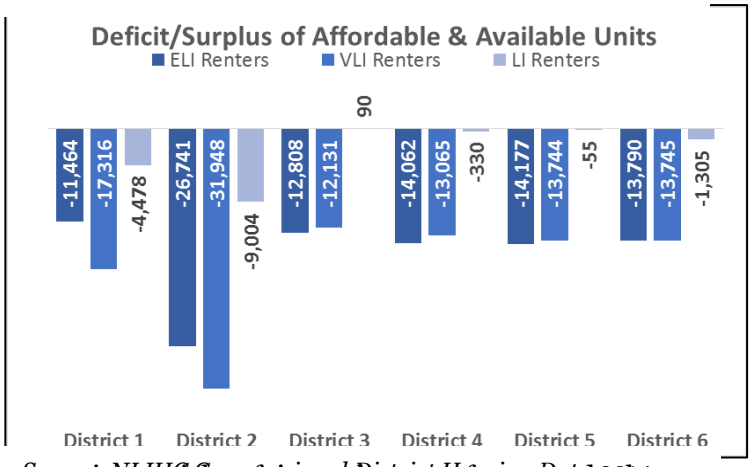
The Affordable Rental Deficit by Parish

The shortage of affordable housing does not affect all areas equally. Although all parishes in Louisiana fall short of providing adequate housing options for VLI and ELI renters, in certain areas the need has become especially dire. The severely storm-damaged parishes of Jefferson and St. Bernard feature the largest deficit, with only 21-22 units affordable and available to every 100 ELI households[60] (Table 1.3). Generally, more populated parishes such as Jefferson and Rapides feature more expensive housing and higher cost burdens. However, rural parishes can also be at risk due to a relative lack of housing options, lower average incomes, and fewer resources available to assist households in need.

Rental Deficit by District

Every year, the National Low Income Housing Coalition (NLIHC) releases data on the availability of affordable rental units on a congressional district level. The percentage of households who are renters ranges from 27% in District 6 to 42% in District 2 (New Orleans)[61]. None of the districts contain a sufficient number of affordable units to meet the needs of VLI or ELI renters, and only one (District 3) featured a surplus of units for LI households (Figure 1.5).

Figure 1.5: Shortage of Affordable Homes by District



Source: NLIHC Congressional District Housing Data 2014

The Affordability Gap for Louisiana's Workers

A 2 bedroom apartment at Louisiana fair market rent ($804) requires a monthly salary of $2,679 in order to prevent an undue cost burden[62]. This works out to $32,145 per year, far above the $23,227 median income for all Louisiana workers[63]. In only 1 parish statewide does the median individual salary exceed $32,145 (Ascension Parish). In more expensive parishes fair market rent far exceeds the state average, such as in Orleans where an individual would have to earn $37,920 to maintain affordability[2].

According to the National Low Income Housing Coalition's 2014 Out of Reach report, the housing wage for the state--the hourly wage necessary for a household to rent a 2 BR apartment affordably—stood at $15.45[2]. This is equivalent to 2.1 minimum wage jobs, and exceeds even the median hourly wage of $15.05 for all Louisiana residents[64]. The figure also assumes a consistent 40 hour work week, ever more challenging to obtain in an economy full of part-time work and underemployment. An individual earning $7.25 an hour would have to work 85 hours a week in order to rent a 2 bedroom apartment[2][65]. At this wage, even a couple pooling their resources could not rent a market-rate apartment without incurring a cost burden.

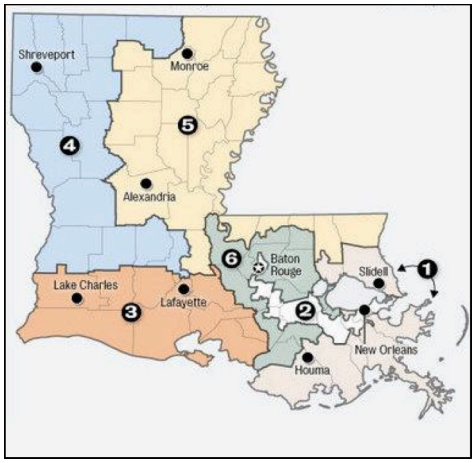
Table 1.4: Pay for Fast-Growing Occupations in Louisiana

	Jobs in 2013	% Growth 2008-13	Hourly Pay
Combined Food Prep./Serving Workers	24,760	85.9%	$8.55
Licensed Practical and Vocational Nurses	21,930	32.1%	$17.91
Personal Care Aides	26,550	20.1%	$8.57
Home Health Aides	13,100	18.7%	$9.08
Office Clerks, General	39,170	11.4%	$10.58
Sales Representatives	23,920	8.2%	$23.62
Cashiers	70,820	7.5%	$8.75
Construction Laborers	17,320	7.4%	$12.98
Maintenance and Repair Workers	29,020	5.2%	$15.92
Waiters & Waitresses	34,370	2.7%	$8.61

Bureau of Labor Statistics, Occupational Employment Statistics state data, 2008 & 2013, http://www.bls.gov/oes/#data

Although job totals have finally bounced back to above pre-recession levels, most new jobs created are in low-wage industries. Many of the fast-growing occupations in Louisiana pay wages that fall far short of that necessary to secure an affordable home. The position with the highest percentage growth since 2008, "combined food prep & serving workers", pays an average of only $8.55 an hour[66]. Even jobs outside the service industry—such as home health and personal aids—offer extremely low wages. Only 3 of the 10 occupations gaining rapidly in employment statewide pay more than the $15.45 dollars an hour (table 1.4).

Figure 1.6: LA. Congressional Districts



Source: thehayride.com

These excessive housing costs do not merely fall on minimum-wage workers however. As referenced earlier, even a renter of average income must keep rent below $661 in order to maintain affordability. Those making less than 30% of the Area Median Income (AMI) are considered extremely low income or ELI renters, and are limited to $426[67]. Those earning below 50% of AMI (very low income or VLI) can afford a monthly rent of $710, still far short of that necessary to rent a 2 bedroom. VLI renters, minimum wage earners and retirees living on social security all fall short of the income necessary to afford even a 1-bedroom apartment in Louisiana ($647).

Homeownership Affordability for Louisiana Workers

Many career fields projected to expand dramatically in coming years do not pay enough to live affordably in Louisiana. The National Housing Conference's *Paycheck to Paycheck* has accumulated data on the local salaries of a wide range of community and health workers in metropolitan areas around the country. An examination of wages in Shreveport, Baton Rouge and New Orleans (the 3 Louisiana cities included in the study) show that many common jobs fall short of the pay rate necessary to affordably own a home[68]. This report has selected positions with significant levels of employment (firefighter and medical billing clerks) for both the public and private sector, in order to provide a snapshot of the obstacles facing Louisiana workers.

Figure 1.8: Affordability for Medical Billing Clerks

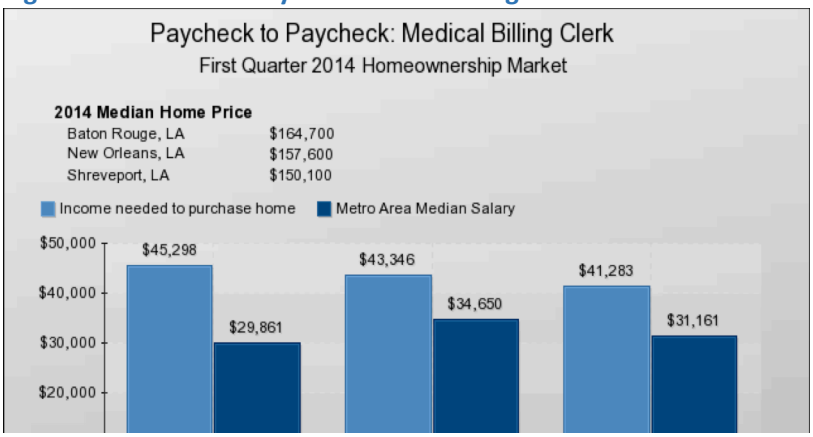
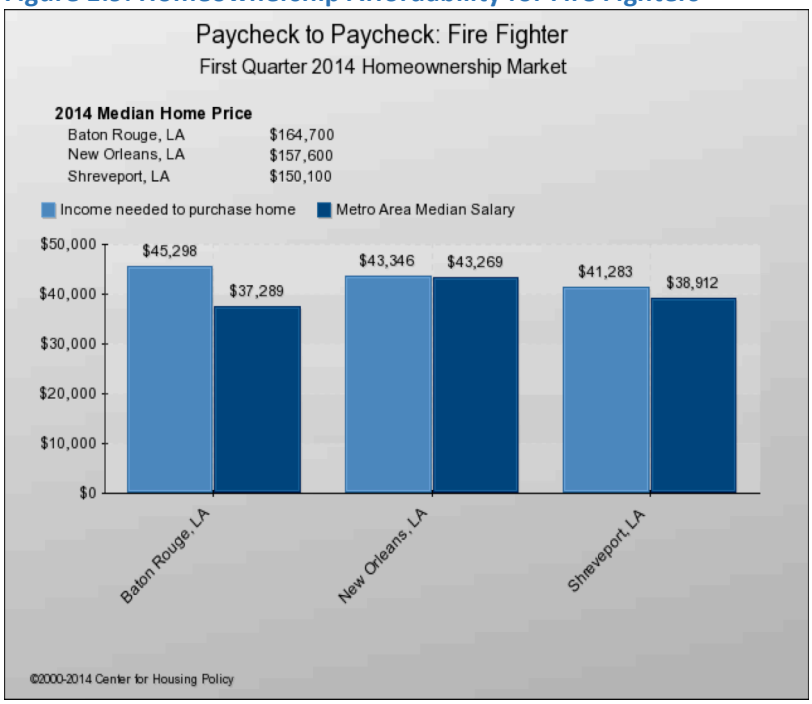


Figure 1.9: Homeownership Affordability for Fire Fighters



Paycheck to Paycheck, National Housing Conference (2014) www.nhc.org/chp

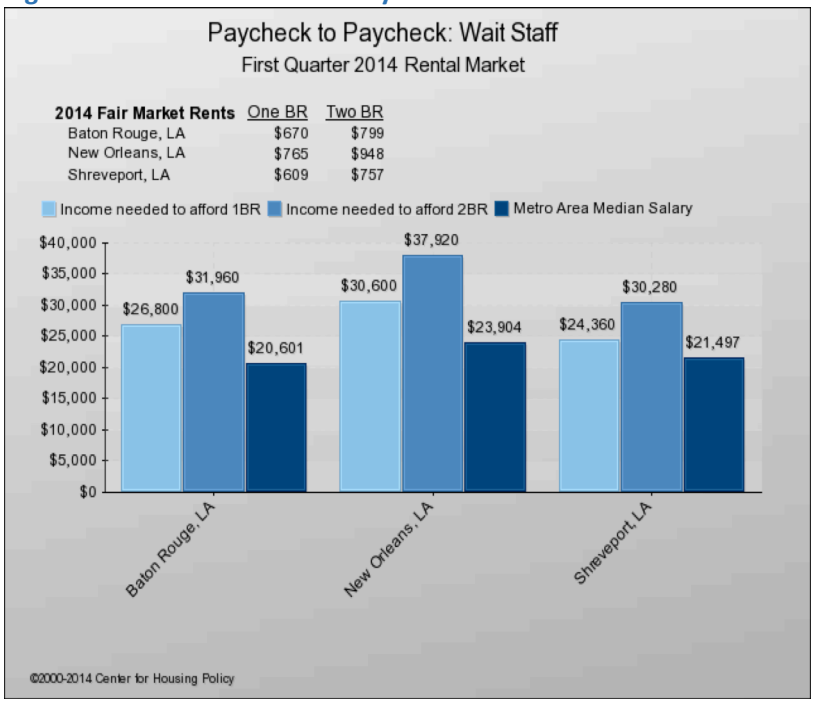
Since the recession, wages for public workers have grown at a slower pace than for their private sector counterparts. As figure 1.9 shows, even many public workers now encounter significant obstacles to owning a home. In none of the 3 largest cities statewide could a firefighter afford a home. In Baton Rouge, the affordability gap stood at over $8,000 in 2014 (figure 1.9). Entry-level firefighters are priced out even further, due to lower starting salaries.

Rental Affordability

Renters in Louisiana typically have lower incomes than homeowners, and frequently work in low to mid-wage occupations where salary growth has lagged in recent years. As rents rise, fewer positions can comfortably support a family's housing costs. Many jobs now feature such major affordability gaps that even some households with 2 workers and no children face a housing cost-burden. This report has selected 2 occupations which are already major sources of employment statewide and are projected to grow in coming years.

Not only do Wait Staff and other service industries workers fall far short of the income needed to rent a 2-BR apartment at fair market rent, but in none of the cities surveyed can a server afford even a 1 bedroom unit. Positions in the restaurant, food service and hospitality industries have seen major gains since the end of the recession, but wages are typically too low to enable a worker to secure housing or other basic necessities. (Figure 1.10).

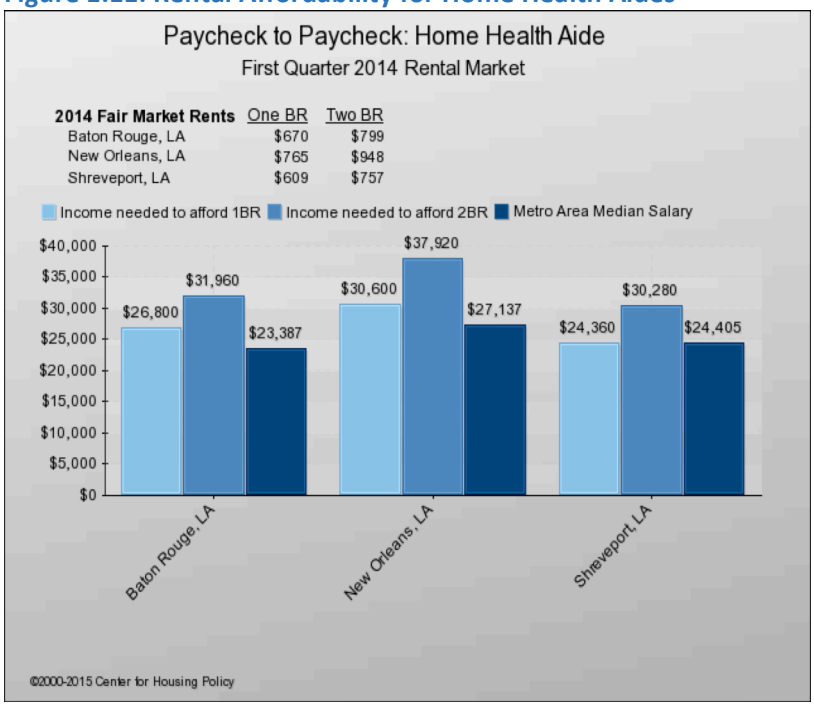
Figure 1.10: Rental Affordability for Wait Staff



Paycheck to Paycheck, National Housing Conference (2014) www.nhc.org/chp

Due to the aging of the baby boomers, home health aides will continue to be one of fastest growing career fields for many years to come, as most seniors will require some form of stay at home care. However, despite the value of their work and the high demand for their services, home health aides earn one of the lowest salaries in the medical industry. In the three Louisiana cities surveyed, home health aides encounter difficulties affording even a 1-BR apartment (Figure 1.11)

Figure 1.11: Rental Affordability for Home Health Aides



Paycheck to Paycheck, National Housing Conference (2014) www.nhc.org/chp

Affordability for Families

The Jesuit Center for Social Research at Loyola University recently released a report on the cost of raising a family in Louisiana. After factoring in the costs of everything from food to childcare and taxes, the report concludes that the cost to securely raise a child in the state ranges from $45,840 for a single mother with 1 child, to $62,220 for a family of two parents with 2 children and $75,756 for a family of 5[69]. According to the findings, even a single parent with only one child must dedicate at least $738 per month to housing and $514 to transportation, and both of these costs rise substantially with each additional family member. These figures translate to a required minimum hourly wage of between $13.32 (2 working parents, 1 child) and $36.41 (1 working parent, 3 children).

Not only do these income levels far exceed the income of the 129,933 Louisiana families living under the poverty line, but they are far above the earnings of many middle-class families as well. 86,321 married-couple families (33%), 138,037 single-mother families (80.3%), and 26,539 single-father (39.4%) families fall short of a secure income[70].

Families encounter not only high housing costs, but significantly greater expenses on transportation. This comes not only from increased trips, but from the perceived lack of affordable and family-friendly neighborhoods in central cities. This leads households with children to choose longer commutes from suburban areas. Even when families prefer a more central location, they find that cities are not typically designed with children in mind. Green space, safe and walkable streets, multigenerational neighborhoods, and a diversity of housing types and prices all help reduce costs for families by allowing them to choose the home and location most appropriate for their needs.

Affordability for Minorities

Minorities comprise approximately 36% of Louisiana residents. The majority of these—around 32% of the state's population—are African-American[71]. Although the number of Hispanic households remains low for the region, it has risen rapidly over the last decade. In 2005 Hispanics represented just 2.8% of the state's population. By 2013, this had grown to 4.4%, an increase of nearly 90,000 residents[72]. Louisiana also includes significant Asian (86,498) and American Indian (25,018) populations[73].

Minorities experience significantly higher rates of poverty than the general population, leading to serious affordability challenges. Only 12.4% of white individuals in Louisiana lived under the poverty level in 2013, compared to 33.5% of black residents, 24.3% of Hispanics and 24.2% of American Indians[74]. Lower incomes result in a higher percentage of minority households paying more than 30% of their income on housing. The National Low Income Housing Coalition (NLIHC) recently calculated the percentage of cost-burdened households by both race and income for Louisiana. The results show disturbing levels of cost-burden among minorities. Nearly 44% of all black households (57.7% of black renters) experience a cost burden, compared to 22.6% of white households (39.2% of renters)[75].

When the NLIHC factored in low incomes, these numbers rose even higher. Nearly 90% of all ELI black households live with unaffordable housing costs, and these burdens affect owners as well as renters. Almost 99% of ELI black owners, and 93.7% of VLI families with a mortgage paid unaffordable amounts on housing (Table 1.3). For Hispanics, these numbers stood at 100%[76].

Table 1.5 Cost Burden by Race and Income

	Total	Owner	Renter	ELI Renter
White	22.6%	17.0%	39.2%	83.7%
Black	43.9%	30.0%	57.7%	89.9%
Hispanic	39.7%	33.4%	44.9%	83.3%
Other	34.7%	24.2%	50.7%	93.7%
Total	29.9%	20.6%	48.1%	87.5%

FHLB Housing and Economic Needs Assessment, National Low Income Housing Coalition. (2014)

Public Investment in Louisiana's Housing

Federal housing aid has never been sufficient to reach every household requiring assistance. However, funding shortfalls have seen the gap widen to an unprecedented level. The Department of Housing and Urban Development (HUD) has called attention to the growing number of "worst-case" households nationwide. Households are categorized as worst-case if they experience either a severe cost burden or inadequate housing, but do not receive any federal assistance. According to HUD, the number of worst-case renters has increased by over 49% nationwide between 2003 and 2013[77]. In 2012, over 263,000 rental households in Louisiana were very low or extremely low-income, and over 161,000 paid more than half of their income for housing, yet only 94,295 total families received some form of federal assistance[78]. This lack of support exposes worst-case households to high risks of homelessness, poor health and other negative outcomes, due to a lack of expendable income for medical care, food and education. Affordable housing offers stability, and the ability to make long-term investments.

Recent sequestration cuts have further limited the ability of local governments to meet urgent housing needs. As more households face severe challenges with affordability, federal and state assistance has failed to keep up. Funding for the 2 largest sources of federal housing aid, community development block grants (CDBG) and the HOME Investment Partnership Program (HOME) has declined in recent years. Louisiana allocations for CDBG fell 32% from 2010 to 2013, while those for HOME plunged by 57%[79]. The Center on Budget and Policy Priorities (CBPP) noted 145 fewer vouchers available in Louisiana at the end of 2013, compared to the year before, despite a more than 30% increase in the numbers of severely cost-burdened households since 2007[80]. As of July 2014, The CBPP projected 1,785 additional voucher cuts across Louisiana parishes as a result of federal spending reductions[80].

Many public housing authorities in Louisiana find themselves incapable of providing a sufficient number of affordable housing units to meet the need in their community. Low-income households hoping to gain access to an affordable unit in public housing, or through the section 8 voucher program, often have to wait several years on a waiting list before securing a home.

Table 1.6: Waiting Lists of Selected Housing Authorities in Louisiana

	# of Public Housing Units	Waiting List	# of Section 8 Vouchers	Waiting List
Housing Authority of New Orleans	3,687	3,272	17,560	22,316
East Baton Rouge Housing Authority	952	2,541	3,863	16,348
Housing Authority of Shreveport	665	984	3,361	1,338
Housing Authority of the City of Lafayette	572	479	1,781	1,266

Sources: New Orleans 2012-2016 Consolidated Plan, Lafayette 2013-2017 Consolidated Plan, East Baton Rouge Housing Plan, Shreveport 5 yr. Housing plan

Finding additional revenue sources will be crucial in any attempt to expand affordable housing options for the state's residents. At present Louisiana relies nearly exclusively on federally funded programs for housing aid, many of which have seen significant budget cuts in recent years. Forty seven states, including Louisiana, have attempted to close this financing gap by establishing housing trust funds. States fund these programs either through minor fees or levies (i.e. stamp tax) or through the general budget, and the revenues are dedicated to the construction and rehabilitation of affordable housing. At the moment, the Louisiana Housing Trust Fund lacks a permanent source of revenue, and has exhausted previous appropriations.

The Housing Trust Fund represents an unprecedented opportunity to expand access to housing in Louisiana. The additional revenue stream would not only complement existing aid, but could be utilized to leverage additional federal funds for the construction and preservation of affordable homes. This multiplier effect has the potential to spur economic development while simultaneously securing safe, decent and affordable homes for Louisiana's families. The LHA gives further recommendations regarding the Trust Fund in Part V of this report.

PART II: Housing Conditions

The Hazards of Substandard Housing

Substandard housing conditions have been linked to numerous harmful effects on residents' well-being, particularly for children and families. In 2013, the most comprehensive study to date of low-income families and housing concluded that poor conditions more frequently correlated with negative behavioral, emotional and educational outcomes on the part of the child than any other variable examined[81]. Adults living in poor quality homes also suffer, experiencing higher rates of stress and depression.

Residents of substandard housing may be exposed to a wide array of health risks. These include allergens such as dust mites, mold and other particulates, as well as other triggers of respiratory issues including poor ventilation and dampness. The most common of these conditions—asthma—affects 9% of Louisiana residents[82]. African-Americans suffer disproportionately from respiratory illnesses, as do children and low-income renters. As of 2007, 12.7% of black children in Louisiana had been diagnosed with asthma, compared to 6.4% of white and 7.1% of Hispanic children[82]. Studies have estimated that 40% of these cases are triggered by conditions in the home[83]. Targeted investments by housing authorities, such as green retrofits, have the potential to reduce the severity and prevalence of respiratory illnesses.

Substandard homes contain higher than average amounts of toxins and other harmful substances. Lead poisoning has historically been the top health risk for those living in inadequate housing. Excessive lead exposure can lead to behavioral and neurological disorders, learning disabilities, aggression, irritability, memory loss and occasionally more serious conditions such as kidney dysfunction or even death. Older housing contains higher rates of not only lead poisoning, but radon and carbon monoxide as well[84]. A national study indicated that around 36% of homes have potential lead risks, with higher risks for minority and low-income residents[85]. In most parishes in Louisiana less than 1% of children tested have been found to have elevated blood levels. However, 4 parishes featured rates ranging from 2-5.4% percent[86].

Many homes contain physical safety issues caused by faulty architectural elements or structural decay. Exposed wiring or nails, trip elements, gaps in floors or walls and a lack of safety features such as handrails or smoke alarms are all commonly found in older and less maintained units[84]. Louisiana's injury rate far exceeds the nation's (89.5 per 100,000 versus 57.6), and many of these occur inside the home[87]. Falls are the top cause of hospitalizations for both children and the elderly, accounting for 36% of all admittances[88].

Table 2.1: Lead Based Paint Hazards

Year Built	Number Tested	With LBP Hazards	% with LBP Hazards
1978-2005	40,458	2,675	6.6%
1960-1977	29,956	7,376	24.6%
1940-1959	18,117	11,921	65.8%
Pre-1940	17,502	15,085	86.2%
Total	106,033	37,058	34.9%

HUD, American Healthy Homes Survey: Lead and Arsenic Findings (2011). *Portal.hud.gov*

Neighborhood conditions can also exert a negative influence on residents. Low income communities have higher rates of crime, more pollution, fewer amenities, less green space, inferior schools and less reliable municipal services than high-income areas. Higher mobility rates among minority and low-income households often lead to instability and poor social networks. The National Survey of Children's Health found that 23% of Louisiana children live in neighborhoods with "poorly kept or rundown housing", compared to 16.2% nationwide[89]. Only 35.2% of children statewide lived in a community with "a park, sidewalks, library and community center", 19 percentage points lower than the national average[90].

Risk Factors

The prevalence of substandard housing varies widely by geographic region, depending on a number of historical, economic and demographic factors. While most neighborhoods contain at least a few homes in poor condition, certain communities are at a particular risk. This report has chosen several variables as risk factors for poor quality housing, including 1) high rates of poverty, 2) older housing stock and 3) severe cost burden. None of these alone implies inadequacy. However, the combination of several risk factors can be a sign of disinvestment and decay.

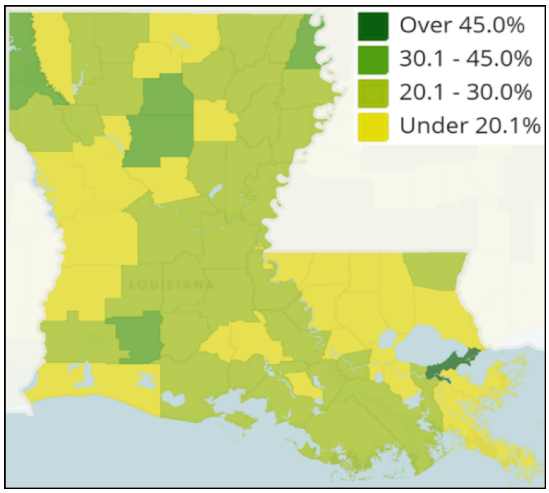
Older Housing Stock (figure 2.1)
Older homes exhibit higher rates of lead and other toxins[91]. These units are also more vulnerable to leaks, cracked foundations, sagging walls, damaged roofs and other structural deficiencies. The absence of insulation common in these homes contributes to high electricity bills and uncomfortable temperatures. Over 1 in 5 houses in Louisiana was built pre-1960[92].

Severe Cost Burden (figure 2.2)
Households paying over 50% of their income on housing face a higher risk of instability, frequent moves, homelessness and poor housing conditions. These families have very little cash left over after rent to pay for necessities, including maintenance. Cost concerns drive low-income households to compromise on quality in an effort to find an affordable unit. Over 265,000 Households in Louisiana are severely cost-burdened[93].

Poverty (figure 2.3)
Low-income families face a trade-off between affordability and quality. Cost burdened VLI and ELI renters must frequently resort to substandard housing in less accessible neighborhoods, in order to maintain affordability. The Joint Center on Housing Studies finds that ELI households were 3 times as likely to live in substandard housing as those making at least 80% of AMI[94].

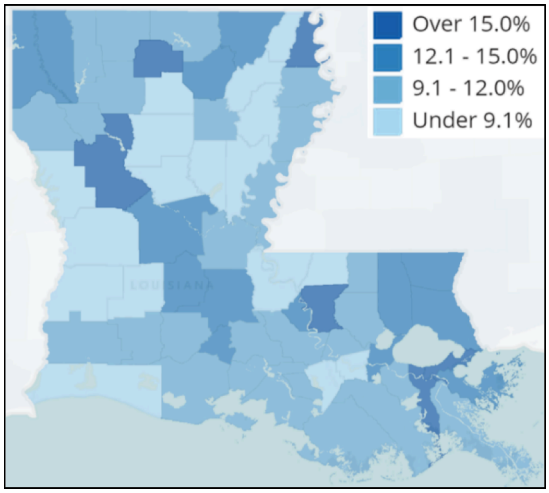
Louisiana contains some of the highest levels of poverty in the nation. Nearly 1 in every 5 individuals lives under the poverty line. Orleans Parish alone had 94,000 people in poverty as of 2013[74]. Rates for parishes in the Mississippi Delta of eastern Louisiana can exceed 30-40 percent, and these numbers rise even higher for minorities, renters and rural families.

Figure 2.1: Housing Stock Built pre-1960



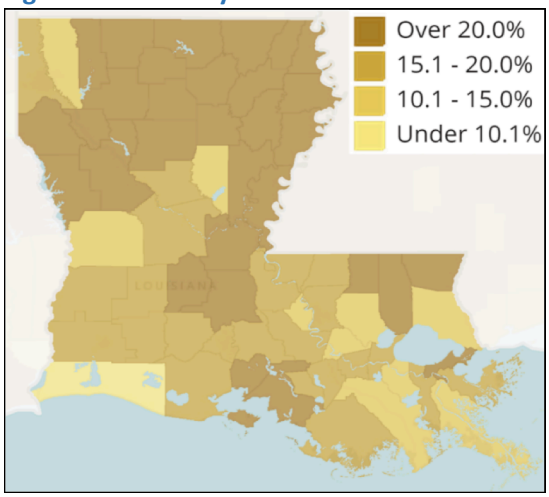
Source: Community Commons, Using 2013 American Community Survey 5 yr. data

Figure 2.2: Severe Cost Burden



Source: Community Commons, Using 2013 American Community Survey 5 yr. data

Figure 2.3: Poverty Rate



Source: Community Commons, Using 2013 American Community Survey 5 yr. data

Minorities & Poor Housing

Not only do minorities experience greater rates of poverty, but they face other challenges which may contribute to inadequate housing. A recent Pew research report found that the average white household has 12.9 times as many assets as the average black one, and 10.3 times that of the average Hispanic family[95]. Even if a minority family earns a middle-class salary, they may lack the capital to spend on major improvements.

Minorities also encounter discrimination which limits their access to areas with higher quality housing. The Greater New Orleans Fair Housing Action Center (GNOFHAC), which serves the greater New Orleans and Baton Rouge areas, has documented numerous cases of racial discrimination by landlords and real estate agents in Louisiana. In one study of the housing choice voucher program (HCVP), 75% of landlords refused to accept vouchers (99% of voucher recipients in Orleans Parish are African-American)[96]. Of those landlords who claimed not to accept vouchers when speaking with an African-American candidate, 9% had previously told an equally qualified white applicant that vouchers were accepted.

Based on a 2012 report finding that life expectancy can vary by as much as 25 years in New Orleans by zip code, GNOFHAC set out to investigate barriers to minority households seeking access to "opportunity neighborhoods" with higher quality of life measures[97]. They found that in 44% of trials, minority applicants were either denied access to housing in their desired location, or given differential treatment. In these cases, white candidates with identical qualifications were offered a unit denied to the African-American individual[98]. Minorities were shown fewer units, directed toward low income areas, charged higher deposits, or given other forms of discouragement. These obstacles tend to block minority access to high-opportunity areas, even for those with the financial means to afford housing.

The state's Hispanic population also suffers from disproportionate levels of substandard housing. While only 1.5% of white households live in overcrowded homes, for Hispanics ELI renters this rises to 4.4%[99]. Among low income Hispanic and African-American renters, the statistics are even more disturbing. Statewide, 4.9% of black and 8.4% of Hispanic ELI renters are overcrowded, and both possess incomplete kitchens and bathrooms at rates 3 to 4 times that of the general population[100] (table 2.2).

Table 2.2: Prevalence of Housing Conditions by Race & Income in Louisiana

	All Households	White Households	Black Households	Hispanic Households	Black ELI Renters	Hispanic ELI Renters
Overcrowding	2.3%	1.5%	3.7%	4.4%	4.9%	8.4%
Lacking complete facilities	0.8%	0.7%	0.9%	1.1%	2.3%	3.1%

FHLB Housing and Economic Needs Assessment, National Low Income Housing Coalition. (2014)

Tenants' Rights and Substandard Units

Renters in Louisiana lack basic protections possessed by tenants of other states. The state features one of the quickest eviction processes nationwide. The law requires landlords to give only 5 days' notice to vacate. Should the court decide in the landlord's favor, the tenant is given a mere 24 hours to completely leave the premises[101]. Renters have no automatic right to "cure", or make up late rent. Louisiana has not yet adopted the Uniform Residential Landlord and Tenant Act, currently in force in 21 other states. This legislation grants tenants several basic rights, chief among them protection from retaliation for reporting unsafe conditions or violations of code.

Without these safeguards, Louisiana renters often fail to press for necessary maintenance, fearing the threat of possible eviction. The process to legally deduct repairs from rent is overly complex, leading to landlords frequently evading repair costs. Allowing tenants additional freedom to deduct the cost of repairs could help boost the quality of rental housing without a major investment of public funding.

The Prevalence of Substandard Housing in Louisiana

Measuring Substandard Housing with HUD CHAS Data

HUD Comprehensive Housing Affordability Strategy (CHAS) focuses on housing issues such as financial burden and physical housing problems. To assess substandard housing, CHAS looks at factors such as "incomplete kitchen facilities", "incomplete plumbing facilities", "more than 1 person per room", "and cost burden greater than 30%"[102]. Nearly half of all households have at least one housing problem (Table 2.3), with excessive cost burden by far the most common condition.

Table 2.3: Households with at least one housing problem

All Housing Problems	Owners	% of Owners	Renters	% of Renters
Household has 1 of 4 Housing Problems	254,685	22.4%	253,950	47.2%
Household has none of 4 Housing Problems	872,055	76.7%	268,655	49.9%
Cost Burden not available	9,885	0.9%	15,875	2.9%

HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2007-2011, hud.gov

"Severely inadequate" refers to units with households paying more than half their income on housing or facing severe overcrowding. Nearly 11% of owners and 29% of renters in Louisiana live in severely inadequate homes (Table 2.4)

Table 2.4: Households with at least one severe housing problem

Severe Housing Problems	Owners	% of Owners	Renters	% of Renters
Household has 1 of 4 Severe Housing Problems	121,435	10.7%	153,935	28.6%
Household has none of 4 Severe Housing Problems	1,005,300	88.4%	368,670	68.5%
Cost Burden not available	9,885	0.9%	15,875	2.9%

HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2007-2011, hud.gov

Low-income households are far more likely to encounter substandard conditions. Nearly 4 out of every 5 ELI households occupy units with at least 1 housing problem (Table 2.5). Renters experience even higher rates of inadequacy, particularly those between 30% and 80% of AMI. Around 81.5% of ELI and 75.1% of VLI renters endure either poor conditions or unaffordable payments.

Table 2.5: Housing problems by income

Income by Housing Problems (all)	1 of 4 Housing Problems	% with Housing Problem
Household Income <= 30% AMI	162,040	79.6%
Household Income >30% to <=50% AMI	128,195	60.6%
Household Income >50% to <=80% AMI	109,605	41.0%
Household Income >80% to <=100% AMI	38,460	24.9%
Household Income >100% AMI	70,320	8.7%
Total	508,635	30.8%

HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2007-2011, hud.gov

The American Housing Survey

The American Housing Survey (AHS) is a study of housing conditions conducted biennially by the Census Bureau.[1] It aims to assess the adequacy of housing units nationwide by examining hundreds of different variables relating to conditions. A structure can be declared "severely inadequate" for any of 14 different reasons alone or in combination. There are only four automatic triggers: 1) no hot and cold running water 2) no bathtub or shower 3) No flush toilet 4) shared plumbing facilities[103]. Other conditions such as leaks, cracks/holes, and peeling paint can combine to make a home moderately or severely inadequate. As AHS data only exists at the metro level, this report examines data from New Orleans (the only Louisiana metro surveyed).

Data from the 2011 American Housing Survey show that the New Orleans Metro Area (including Jefferson and St. Tammany Parishes) contains levels of housing inadequacy similar to the nation as a whole (Table 2.6). However, the region has above average rates of poor exterior conditions, particularly those which leave residents vulnerable to leaks and water damage. Missing roofing and siding, holes in the roof, and exterior leakage are all present at rates higher than the national average. Considering the flood risks present in southeastern Louisiana, these defects have the potential to lead to serious health and safety risks in the long-term.

Table 2.6: Housing Conditions, New Orleans Metro Area

Characteristics	U.S. (all)	New Orleans	In Poverty (N.O.)
Severely inadequate	1.8%	1.9%	5.6%
Moderately inadequate	3.7%	3.6%	4.5%
Selected Deficiencies			
Signs of mice	11.1%	6.3%	5.9%
Cockroaches	11.5%	35.6%	31.6%
Open cracks or holes	5.2%	4.8%	7.0%
Exposed wiring	1.6%	2.0%	3.5%
Leakage, from interior	8.4%	7.3%	7.0%
Missing roofing material	2.7%	3.1%	3.2%
Hole in roof	1.1%	2.0%	2.9%
Missing bricks or siding	1.9%	2.5%	1.7%
Broken windows	3.2%	3.2%	3.5%
Foundation crumbling	4.1%	3.2%	6.3%
Leakage from exterior	4.1%	8.5%	8.3%

U.S. Census Bureau, 2011 American Housing Survey

The AHS also helps to quantify the vast disparities in conditions due to race and income levels. Housing problems are more prevalent among renters than owners, and even more so among low-income renters. Those in poverty in the New Orleans region are over 4 times more likely to have severe problems than the average owner[104]. However, below a certain income, owners experience rates of inadequacy comparable to renters, suggesting that ownership alone does not prevent substandard housing. This is especially true for exterior conditions, which frequently require major investments of capital.

HUD Public & Multifamily Inspection Scores

HUD's Real Estate Assessment Center (REAC) performs regular inspections on both public housing and multifamily-assisted housing. The latter category consists of private housing subsidized by federal aid but not administered directly by the housing authority. Inspectors examine units for over 600 deficiencies, ranging from electrical hazards to clogged or missing sinks. Violations which threaten health and safety are prioritized, both in the inspection and the scoring system. Properties earning below 60% are deemed substandard, and receive further investigation. For multifamily-assisted properties, those earning a standard 1 rating (90+ points) only require new inspections every 3 years[105]. According to the center's guide, "One of REAC's most important functions is to ensure that public housing properties and HUD—assisted multifamily properties are decent, safe, sanitary, and in good repair[106].

[1] The American Housing Survey has been criticized for arbitrarily focusing on only a few of the data points collected. Overly precise definitions can keep a home from being classified as inadequate even though it contains serious flaws. For example, exposed wiring only counts toward inadequacy if all rooms also lack outlets and fuses have blown more than once. Still, in spite of its flaws, the AHS remains the most comprehensive look at conditions at the national and metro levels. AHS data is not available at the state level. As a result this report compares the New Orleans metro (the only one surveyed by the Census Bureau in Louisiana) to the wider U.S. population.

Public Housing Inspection Scores
REAC scores are a fairly intuitive measure of inadequate housing, with 60 denoting a failing grade. Table 2.7 shows the inspection scores for housing agencies with more than 1 public housing property. Around half of these agencies have at least one failing grade, and the statewide average for these jurisdictions only just exceeds the failing score of 60, indicating that the majority of units are either substandard or barely adequate.

Public housing properties are not inherently substandard however, and scores in Louisiana vary greatly by location. For example, New Orleans earned a 37 compared to Monroe's 96 (Table 2.7). Identifying the sources of these regional disparities will be key to improving living conditions for Louisiana's 20,000 residents of public housing.

Table 2.7: Public Housing Inspection Scores

	Number of Properties	Lowest Score	Average Score
New Orleans	29	0	37
Monroe	9	89	96
E. Baton Rouge	6	32	55
Shreveport	5	78	88
Alexandria	5	55	70
Lake Charles	3	59	63
Bogalusa	3	39	48
Lafayette	2	49	51
Natchitoches	2	83	84
Morgan City	2	77	81
Sabine Parish	2	88	90
St. James	2	88	88
Opelousas	2	68	73
TOTAL	**72**	**0**	**60**

Affordable Housing Online tabulations of HUD Physical Inspection Scores

Multifamily-Assisted Inspections[2]*
Multifamily-assisted scores are calculated in a similar fashion, but are not part of a larger Public Housing Assessment System (PHAS). Scores below 60 are considered failing, and earn additional administrative action.

The average multifamily inspection score statewide was a 78, which qualifies as a Standard 3 property requiring more frequent inspections (table 2.8)[107] . It also falls below the national average of 81. Especially concerning are the 134 failing grades received through 2011, roughly 1 in every 7 properties inspected. As inspections are oriented primarily toward health and safety issues, these scores suggest that many families in these units face hazardous conditions. As with public housing, scores vary greatly by city and parish. The majority of parishes do not have a failing inspection score, while East Baton Rouge has received 22.

Table 2.8: Multifamily Inspection Scores

Top 5 Inspection Scores

	Number of Properties	Failing Properties	Average Score
Jefferson Davis	5	0	98
St. Bernard	3	0	98
West Carroll	4	0	95
Saint John	4	0	94
Ascension	7	0	93

5 Lowest Inspection Scores

	Number of	Failing	Average
Winn	7	1	69
Natchitoches	19	3	68
Saint Mary	20	4	65
West Feliciana	6	3	55

State Total

	Total	Failing	Average
Louisiana	**956**	**134**	**78**

HUD Real Estate Assessment Center, Multifamily Inspection Scores by State, 2011, portal.hud.gov

2011 HUD Multifamily Physical Inspection Scores

Local Assessments of Housing Conditions in Louisiana

Most data on housing conditions comes from national surveys relying on limited self-reported variables. For the purposes of this report, the LHA sought to investigate what cities and towns in Louisiana have found in their own communities. Municipalities have occasionally conducted their own windshield surveys at the city or neighborhood level. Often these studies focus on areas targeted for revitalization and renewal. While these surveys are not comprehensive, they do offer a valuable snapshot of local conditions in select communities around the state. Every local assessment has discovered significant levels of disinvestment, blight, vacancies and substandard units. However, cities have also found opportunities to turn around struggling neighborhoods through targeted investments in rehabilitation and renewal.

[2] Multifamily-assisted units are privately-owned rental units featuring some type of federal assistance or subsidy

Methodology
The surveys generally followed a similar approach to categorizing housing quality. "Good" or "standard" units were those where neither the structural nor superficial elements of the home were in need of repair. "Fair" structures showed clear evidence of wear, and required minor repairs, but had no major structural flaws. Buildings with cracked foundations, sagging roofs, or other issues necessitating major repairs were labeled "poor" or "dilapidated".

Shreveport
In 1997, the City commissioned a report that documented the need for revitalization in seven inner-core neighborhoods suffering from disinvestment, analyzed the potential for renewal, and provided a redevelopment plan[108].

Every neighborhood surveyed featured a significant percentage of poor quality units. A survey of a neighborhood in Ledbetter Heights found that "housing is in poor condition and most commercial land uses are boarded up and vacant. Social service agencies and institutional uses appear to be the major viable use left in the area"[109]. For those communities where numbers were available, between 57 and 72% of all homes were either in fair or poor condition.

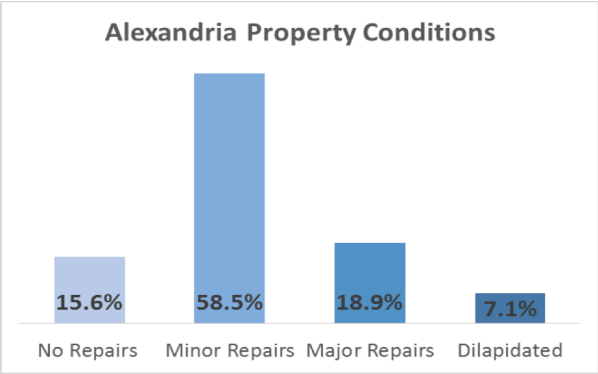
The city employed information gathered from a windshield survey to allocate limited resources to community stabilization and revitalization. Shreveport also used the findings to push for stricter code enforcement and inspections. A 2012 follow-up study confirmed that these neighborhoods still faced significant challenges, with high vacancy rates, low home values and lingering substandard housing. Although many blighted buildings have been demolished, and some areas have seen stirrings of renewal, rehabilitation remains a top priority.

Alexandria
In 2007 the city of Alexandria commissioned an assessment of 5 neighborhoods targeted as part of a master revitalization plan[110]. The survey took place in March of 2008. Parcels were assessed on exterior conditions and the need for repairs. The targeted neighborhoods contained higher rates of poverty and older units than the city as a whole, with the majority of homes having been built prior to 1960, and a median income nearly $10,000 below average. Massive disinvestment had led to significant numbers of vacancies and dilapidated homes.

African-Americans composed 55% of Alexandria's population, yet made up more than 80% of the target areas[111]. Lending statistics showed that African-Americans were less likely to be approved for a loan, with the 13% of white residents in these neighborhoods responsible for 33% of mortgage originations[112]. The Alexandria report concluded that some evidence of redlining was present, with high rates of rejection even for high-income applicants.

The survey inspected 8,839 parcels across the 5 neighborhoods. Of these, 2,223 or 25.1% of all parcels were vacant lots. Out of the 6,616 structures surveyed, 3,869 were deemed in need of minor repairs, 1,249 required major work and 468 were labeled dilapidated. A vast majority (84.4%) of all units were either in need of repair or dilapidated. The survey estimated the cost of major repairs at $30,000 and minor repairs at $5,000, resulting in a total cost of $37,470,000 for the major repair units and $19,345,000 for the minor repair structures.

Figure 2.4: Need for Rehabilitation



Alexandria Revitalization Master Plan (2009)

Alexandria used the findings of the study to recommend revitalization strategies at the street and block level. Analyzing the data on blighted units allowed the city to identify areas where rehabilitation aid would be most effective in stabilizing the neighborhood and incentivizing further investment.

Baton Rouge

In 2010, East Baton Rouge Redevelopment Authority partnered with LEO LLC. to develop the Property Evaluation Tool (PET). The RDA employed PET to gather data on over 150,000 properties in the city. Of all properties, 83.1% were found to be in good condition, 14.5% fair, and 2.1% (3,179 homes) poor[113]. As of 2014, this remains the only city-wide visual inspection of housing conditions in the state of Louisiana. Detailed statistics were provided for neighborhoods in the Capital Improvement Program (CIP), listed in table 2.10.

Table 2.10: Conditions in Select Baton Rouge Neighborhoods

CIP:	% Good	% Fair	% Poor	% Maintained	% Occupied
CHOCTAW CORRIDOR	61	37	2	91	77
MELROSE EAST	60	34	6	83	65
NORTHDALE REVISED	50	44	6	80	71
SCOTLANDVILLE	25	61	14	79	51
ZION CITY	30	62	8	73	45
LOTS NOT IN CIP	85	13	2	94	84

Property Evaluation Tool, East Baton Rouge Redevelopment Authority

Data from the Property Evaluation Tool allowed Baton Rouge to identify concentrations of blight throughout the city, and target properties for future action, such as land banking or code enforcement. It also provided a central database of housing statistics for use in various redevelopment projects. At present however, PET no longer contains up-to-date information.

New Orleans

In 2011, students from the University of New Orleans, under the leadership of Dr. Michelle Thompson, partnered with Associated Neighborhood Development (AND) to conduct an evaluation of property conditions in the Hoffman Triangle of New Orleans[114]. This took place as part of a wider project looking at quality of life statistics for the area. Of the lots with structures, 67% were deemed to be in good condition, 17% fair and 15.9% poor (Table 2.11).

Table 2.11: Hoffman Triangle Property Condition Assessment

Condition	Total	Percent
Good	366	67.0%
Fair	93	17.0%
Poor	87	15.9%

Analysis, 2011, Scholarworks.uno.edu

The Need for a Housing Data Center

Detailed assessments of housing conditions at the local level have been few and far between in Louisiana. The high percentages of vacant and/or dilapidated homes found by past surveys highlight the need for more information regarding the quality of homes in our communities. At present, no city in Louisiana has an up-to-date database of housing conditions. Many lack even rough estimates on the prevalence of substandard housing. Access to this data can be invaluable to housing agencies seeking to best allocate federal funds, or identify areas for renewal.

Even where data exists, it often remains inaccessible to researchers and housing agencies working to improve conditions. The Louisiana Municipal Association (LMA) recently partnered with the tax assessors' offices of 22 parishes to compile a list of adjudicated properties. A similar approach could be taken at the state level to collect information on housing conditions and affordability, and publish them in an easy-to-use format. Several states have already established housing data centers in order to streamline data collection, coordinate regional efforts, and reduce incidences of overlapping studies. The LHA offers additional recommendations for a state data center in Part V of this report.

Part III: Rural Housing in Louisiana

Rural Poverty in Louisiana

The lack of affordable housing represents a rising threat to rural communities across Louisiana. Nationwide, non-metro areas were hit particularly hard by the recession, and have been slower to bounce back. While small towns experienced the high numbers of foreclosures and rising unemployment faced elsewhere across the country, job growth has lagged behind that of large cities as the recovery has unfolded. As more working-age residents depart for cities, small towns are gradually aging in comparison to the nation as a whole.

Even before the recession, rural areas featured lower incomes and higher rates of poverty than their urban or suburban counterparts. In 2012, the percentage of individuals in rural Louisiana living under the poverty level stood at 21.1%, along with 30% of families with children[115]. Rural residents also have graduation and employment rates below the state and national averages.

Persistent Poverty Parishes

The Department of Agriculture defines Persistent Poverty Counties as those in which "20 percent or more of its population [has lived] in poverty over the past 30 years"[116]. Louisiana has 26 parishes with persistent poverty, 20 of which are rural (Table 3.1)[117]. In many cases, these areas experienced significant disinvestment as both agricultural and manufacturing jobs declined over the course of the 20th century. Not only do these parishes have consistently high levels of poverty, but rental housing cost burdens exceed both the state and national rates (table 3.2). The Housing Assistance Council (HAC) focused on persistent poverty counties in its latest *Taking Stock* report, a study of rural housing conditions[118].

Table 3.1: Rural & Persistent Poverty Parishes

Avoyelles	Morehouse
Bienville	Natchitoches
Catahoula	Red River
Claiborne	Richland
Concordia	Sabine
East Carroll	St. Landry
Evangeline	Tensas
Franklin	Washington
Lincoln	West Carroll
Madison	Winn

U.S. CDFI Fund, Persistent Poverty data, 2012

The HAC also singled out the "Rural Delta" as one region with high levels of persistent poverty[8]. Counties in the Lower Mississippi Delta have higher cost burdens and rates of poverty than the state or nation, especially for African-American households. Rural Delta parishes have a slightly lower cost burden (due to low-value homes), but higher rates of poverty. When transportation costs are factored in, these renters are among the most burdened in the state (Table 3.3).

Table 3.2: Persistent Poverty Parishes (PPPs) in Louisiana

	Poverty Rate	Black Poverty	Hispanic Poverty	White Poverty	Cost Burden
PPPs	26.7%	43.4%	33.4%	16.2%	53.8%
Louisiana	19.1%	32.6%	21.4%	11.7%	53.0%
U.S.	15.4%	27.1%	24.7%	10.6%	52.3%

LHA Tabulations of 2013 ACS 5 yr. Data, Table DP04

Table 3.3: Poverty and Cost Burden in the Rural Delta

	Poverty Rate	African-American Poverty Rate	% of Renters With Cost Burden
Louisiana Rural Delta	23.5%	40.2%	51.4%
Louisiana Delta	20.2%	34.5%	54.7%
Louisiana	19.1%	32.6%	53.0%
U.S.	15.4%	27.1%	52.3%

LHA Tabulations of 2013 ACS 5 yr. Data, Table DP04

Rural Housing Affordability

Only 25.7% of rural Louisiana households pay more than 30% of their income on housing, compared to 30.8% statewide and 37.1% across the country[119]. Although these numbers may at first glance indicate a relative lack of affordability issues, they conceal severe inequalities, financial burdens, and concerning trends which have begun to impact rural communities in recent years. Cost-burden, while lower than for the state as a whole, has increased by 2.5% since 2000[120]. Most of this additional burden has been borne by renters, as income and lending barriers have prevented younger households from joining rural Louisiana's ownership market.

Homeownership in Rural Louisiana

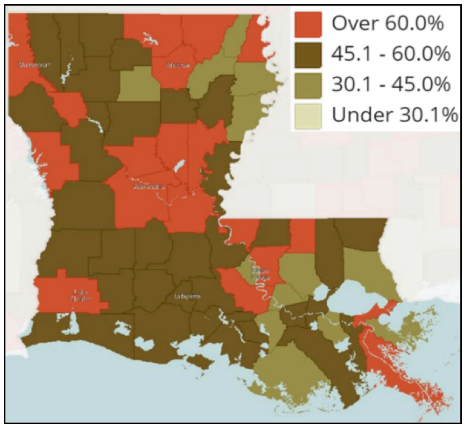
Levels of homeownership remain exceptionally high in rural Louisiana. The rate of 72% owner-occupied far exceeds that of the state (67.4%) and the nation (65.5%)[121]. The low overall cost burden for rural Louisiana dwellers reflects the high percentage of households who own their home free and clear. While high ownership rates are a positive sign, it does not mean the same thing in all areas. Approximately 41.5% of small town and rural Louisiana homes are valued at less than $100,000, compared to only 23.8% nationwide[122]. Although these households incur low cost-burdens, they lack the equity and income usually implied by homeownership.

Rural homeownership rates have fallen by 2% in Louisiana since 2000[123]. As with the general population, much of this decline has been due to falling ownership rates among young households and minorities. Only 44% of rural residents 34 and younger own their homes, compared to 85% for those 65-74[124]. Ownership rates for minority families in rural areas have fallen by over 5 percentage points since 2000--likely due to the aftermath of the great recession[125].

Financing

The credit crunch has hit small-town communities particularly hard. Residents of rural Louisiana generally earn lower wages than their urban and suburban counterparts, and often find themselves unable to qualify for a home mortgage loan. Although rural areas house around a third of the state's population, they accounted for only 17.6% of loan originations in 2013[126]. Applicants also experienced higher denial rates (27.4% for rural, compared to 22.3% for suburban and 19% for urban areas)[127]. Even those able to secure credit are frequently limited to high-cost loans with inflated interest rates. Only 4.6% of home loans in the U.S. qualify as "high-cost". However, in Louisiana this number climbs to 10.9% and for rural communities the figure stands at a staggering 22.1% of all loans[128].

Figure 3.1: Estimated High-Cost Loans



Community Commons, using HUD NSP data, 2004-2007, 2010

In this credit environment, USDA rural housing loan programs are often the only loans available to aspiring rural homeowners. In spite of the need, rural housing assistance has steadily declined over the last few decades. The USDA 502 program has gradually shifted from direct lending to loan guarantees, which target a higher income demographic. Financing barriers place an increasing burden on younger rural households facing a limited rural renter market.

Manufactured Housing

Manufactured housing has long been the main option for low-income rural families aspiring to homeownership. The widespread use of mobile homes plays a major role in keeping cost burdens relatively low even in poverty-stricken areas. However, mobile home placements have fallen nationwide in recent years. The Housing Assistance Council credits the decline in part to a history of shady lending practices, the effects of the recession on income and credit, and the unprecedented rate of closure for mobile home parks in recent years[129]. Manufactured housing

often comes financed with personal property loans, which feature higher interest rates and more unfavorable terms than conventional home loans.

Mobile home shipments to Louisiana have declined from nearly 8,000 in 2006 to just over 4,000 a year from 2010 through 2013[130]. The number of mobile homes statewide actually fell between 2011 and 2013, despite a growing population. Were this due to households upgrading to higher value homes, it would be a welcome development. But in an atmosphere of declining ownership and low wages, removing the obstacles to affordable manufactured homes will be key to restoring the dream of achievable homeownership in Louisiana.

The Rural Rental Crisis in Louisiana

Rural renters face significant obstacles to securing affordable housing. The HAC has calculated that a third of all rural renters live in poverty, and that these households have a median income only half of the average household. Extreme poverty limits the range of options available to rural renters. In many metro areas, rental units comprise over half of the housing stock. However, in rural Louisiana, only 25.6% of the stock is dedicated to rentals, severely limiting tenant's choices[131]. Small towns often lack the population to sustain apartment complexes, and the general absence of mid to high-income renters dis-incentivizes developers from building additional stock. As a result, renters live in single-family homes at twice the rate of the general rental population.

Limited stock means that renters are often forced to accept high cost burdens or substandard housing, and frequently both. Around half (48.9%) of all rural Louisiana renters were cost-burdened in 2010, a rate nearly 3 times that of homeowners (18.7%)[9]. Rural rental households also inhabit inadequate housing at over double the rate of homeowners[8]. These families and individuals face an ever-widening gap between their income and housing costs. While wages remain low in many rural industries, particularly in the service sector, the price of land and housing has increased due to urban sprawl and an influx of suburban commuters.

Despite these challenges, rural renters encounter significant obstacles when it comes to seeking housing assistance. The low populations and densities of rural communities mean that renters often lack convenient access to support networks, non-profits and public agencies dedicated to fair housing. This leaves rural rental households with little recourse when faced with poor conditions, cost burdens or exploitative landlords. Only a small minority of assisted units statewide are located outside metro areas. Housing vouchers are the largest source of housing aid statewide, funding nearly half of all units, yet only 13.8% are utilized outside metro areas, along with 22.4% of multifamily assisted homes (section 8, 202 and other projects with HUD subsidies)[132].

In spite of the overwhelming need, rural rental assistance has actually fallen in recent years. The USDA Section 515 program offers low-interest loans to property owners in exchange for maintaining affordable rents. Although this program once aided the construction of as many as 30,000 units per year in rural communities, severe funding cuts have led to a moratorium on any new construction. Funding for Section 515 has plunged from $954 million in 1982 to a mere $28.4 million today[133]. Many owners are now choosing to pre-pay their loans and return units to market rate rents, further depleting the affordable rental stock.

Another program, Section 521, provides direct rental assistance to meet the gap between rent and the amount which low-income rural renters are able to pay. The average recipient of 521 assistance earns only slightly more than $10,000 a year, and 64% of all 521 households are elderly and/or disabled[134]. Section 521 funding saw a brief bump in the aftermath of the great recession, but has since faced significant cuts. As it now stands, rural renters in Louisiana will continue to see their affordable housing options decline in coming years.

Rural Conditions

The American Housing Survey does not provide state data for Louisiana, but certain national trends are consistent across the country. As table 3.4 illustrates, rural homes contain less interior deficiencies than central city residences, but slightly more than suburban homes. Residents experiences fewer cases of cold and incomplete facilities. However, they have higher incidences of both rodents and heating issues. When it comes to exterior conditions, the situation is reversed. Rural structures have higher incidences of almost every physical deficiency, including serious structural issues such as sagging roofs[135].

Table 3.4: Rural Housing versus Metro (U.S)

Selected Physical Problems	Central City	Suburbs*	Rural
Severe physical problems	2.6%	1.2%	1.5%
Moderate physical problems	4.8%	2.3%	4.0%
Selected Deficiencies			
Signs of rodents	9.5%	9.4%	15.1%
Open cracks or holes	5.6%	3.5%	4.8%
Uncomfortably cold, 24+ hours	7.0%	7.7%	5.3%
Leakage from inside structure	8.2%	6.5%	5.7%
External Building Conditions	**Central City**	**Suburbs***	**Rural**
Leakage from outside structure	8.5%	7.7%	8.6%
Sagging roof	1.0%	1.1%	2.1%
Missing roofing material	1.9%	2.3%	3.8%
Missing bricks, siding, material	1.4%	1.4%	2.5%
Broken windows	2.2%	2.2%	3.7%
Crumbling foundation, cracks…	2.7%	2.7%	4.0%

Source: U.S. Census Bureau, 2013 American Housing Survey
**Defined in AHS as "outside central city but in Metro Area*

Housing + Transit Costs in Rural Communities

While rural homes are often more affordable than urban ones, transportation costs increase due to long commutes and a lack of walkable neighborhoods or public transit. To account for this additional burden, HUD and the Department of Transportation developed the Location Affordability Portal, which shows the combined costs of both housing and transportation. The portal generally shows the opposite of studies based on housing alone, with rural areas experiencing a higher overall cost burden.

Table 3.5: Top H+T Burdens by Parish

Parish	H+T Total	Transportation
Madison	78.9%	49.4%
East Carroll	78.2%	49.2%
Concordia	72.3%	45.3%
Tensas	72.1%	46.3%
Washington	72.1%	44.5%

Source: HUD Location Affordability Portal

Table 3.6: Lowest H+T Burdens by Parish

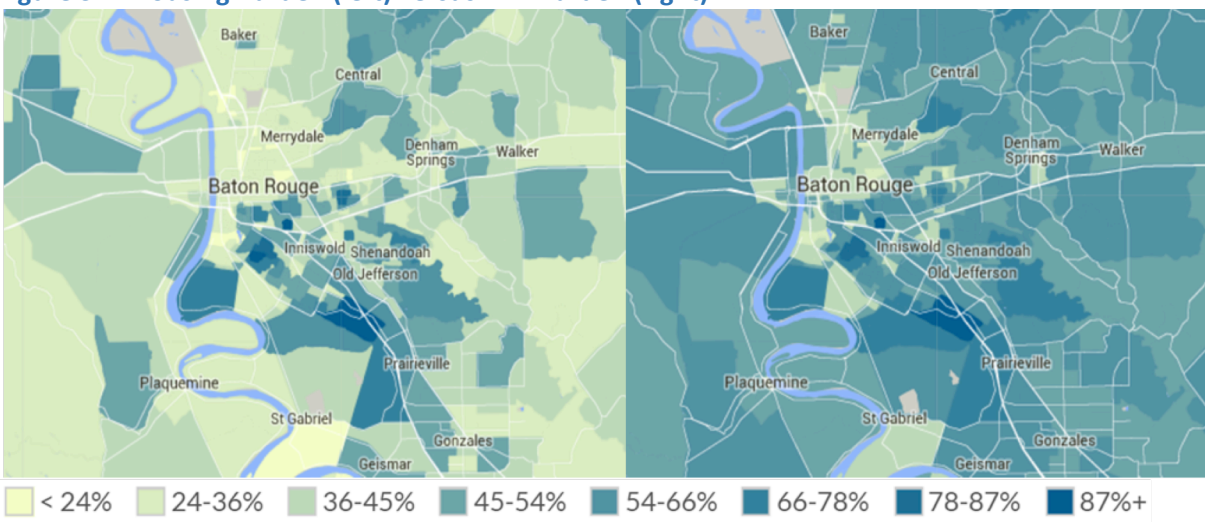
Parish	H+T Total	Transportation
W. Baton Rouge	53.0%	26.0%
Terrebonne	53.0%	26.3%
St. James	52.7%	26.7%
E. Baton Rouge	51.4%	23.7%
Orleans	50.5%	21.9%

Source: HUD Location Affordability Portal

For example, while housing burdens are usually higher for urban parishes, the reverse is true for H+T costs (Table 3.5 & 3.6). A median income household in rural Madison or East Carroll parishes pays nearly 80% of their income on housing and transportation, compared to roughly 50% in the metro areas of New Orleans and Baton Rouge. Higher transportation costs mean that residents of rural communities must reduce expenditures on housing and other necessities. Conventional measures of housing affordability may not be appropriate for these areas.

The Center for Neighborhood Technology (CNT) developed the H+T Affordability Index, which shows similar data at the metro and congressional level[136]. The center defines an H+T burden as spending more than 45% of one's income on these two items. Figure 3.2 shows the effect of incorporating transportation into cost burdens. The left side depicts housing burden alone in Baton Rouge in blue based on the standard 30% of income rate. The right side shows cost-burdened households (also in blue) according to the CNT's 45% combined rate. Using the latter method causes the rate of financial stress to soar for suburban and rural areas while declining in some urban neighborhoods.

Figure 3.2: Housing Burden (left) versus H+T Burden (right)



Source: Center for Neighborhood Technology, H+T Index

Farmworker Housing

Farmworkers play a crucial role in Louisiana's $7 billion agricultural economy, yet they remain some of the most disadvantaged populations in rural regions, with a poverty rate (25%) around twice the national average and median income of approximately $16,000 per year[137]. Estimates on farmworker numbers range widely, but a 2000 study found 8,342 migrant and seasonal farmworkers in Louisiana, accompanied by over 3,500 children[138]. Farmworkers face not only financial challenges, but also housing discrimination, instability due to frequent moves, language barriers, racism, wage theft and other labor violations.

Most farmworkers occupy rental units, and like many residents of rural communities, they suffer from a shortage of affordable and accessible rental housing, causing many to live in units of poor quality. In the early 2000s, the Housing Assistance Council conducted a survey of farmworker housing conditions. They found that agricultural workers experience higher rates of overcrowding and substandard housing than the general population. Nearly a third live in overcrowded units, with a similar proportion living in either severely (17%) or moderately (16%) substandard structures, a rate roughly 6 times the national average for rural communities[139]. Despite sharing the costs of temporary overcrowded structures, around a third of farmworkers still live with a cost burden, and 1 in 5 live in both substandard and unaffordable units.

In spite of these challenges, only around 1% of farmworkers receive government housing assistance. The Section 514/516 Farm Labor Housing Program has seen continual declines in funding and construction of new units. Only around 14,000 total units exist nationwide and many of these were constructed decades ago[140]. New sources of funding and support will be needed if the housing challenges of the farmworker community are to be met in coming years.

The Future of Affordable Rural Housing

Given current funding limitations, confronting the challenges of rural housing will require innovative solutions. Many states and cities have begun to examine low-cost alternatives to conventional homes, including modular homes, micro-units and tiny homes. In addition to lowering the cost of housing, communities must also find a way to expand options for financing. Low-interest loans for the construction and rehabilitation of affordable homes could help families secure housing without unduly taxing local budgets. Diversifying financing options for manufactured homes and other alternative structures could reduce the interest penalty which households currently pay for low-cost homes, and expand access to homeownership for low-income residents. Finally, the disparity between renters and owners calls for a rebalancing of

priorities by housing agencies, and efforts to bolster affordable rental options in rural communities.

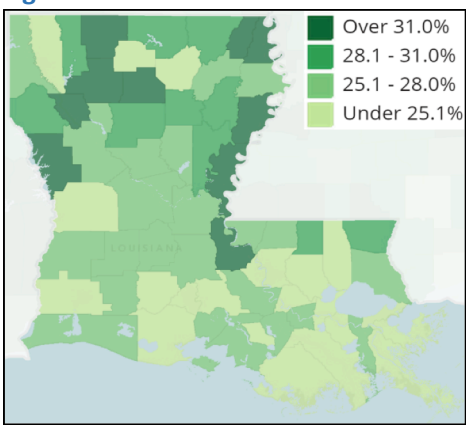
Part IV: Special Needs Housing

Senior Housing in Louisiana

The University of Virginia's Demographics Research Group estimates that Louisiana's 65+ population will surge from 12% of all residents in 2010 to 18% in 2030, bringing an increase of 320,000 new seniors[141]. This demographic shift will tax the abilities of communities to provide housing that is both affordable and appropriate for the needs of aging citizens.

Seniors 65 and older climbed from 11.4% of Louisiana residents in 2005 to 13.1% as of 2013, while the population over 85 has risen 50%, to 1.5% of the total[142]. One in four households has at least one member over the age of 65, ranging from 18.3% in Ascension Parish to 32.7% in Webster Parish.

Figure 4.1 Households with Seniors



Community Commons, using 2013 American Community Survey 5 yr. data

Obstacles to Affordable Housing for Seniors

Elderly residents in Louisiana face numerous obstacles to securing affordable housing.

- Incomes for seniors statewide are lower than the national average. In 2013, 12.7% residents over 65 lived under the poverty level, far higher than the 9.6% nationwide[143]. Another 13.1% lived in near poverty, (100-150% of the poverty line).
- Louisiana seniors are more likely to depend on food stamps, with 12.2% drawing these benefits in 2013, compared to 8.9% nationwide[144].
- Nearly one out of 5 seniors in 2013 was a female living alone, over twice the rate of males[145]. Female-headed households experience poverty at a greater rate than male-headed households.
- While those in the 55-64 age group have higher incomes and levels of wealth than younger households, seniors' incomes decline as they age. While only 23.1% of Louisiana residents ages 65-74 lived below 150% of the poverty line in 2013, this figure jumped to nearly 30% for those above 75[146].
- Approximately 38% of Louisiana seniors depend on social security as their sole source of income[147]. As the National Low Income Housing Coalition has determined, this leaves them only $216 per month to dedicate to housing without incurring an undue burden, insufficient to affordably rent in any Louisiana parish.
- Renters face significant housing burdens. Over 47% of Louisiana seniors who rent pay more than 30% Gross Rent as a Percentage of Income (GRAPI)[148]. This varies widely by parish, ranging from 20% in Allen Parish to over 72% in St. Charles (Table 1.1).
- Seniors form a significant percentage of the rural population in Louisiana. Most small town communities offer limited accessibility for non-drivers, and fewer support services exist outside of metropolitan areas.

Table 1.1: Parishes with Highest Senior Cost Burden

Parish	Percent
St. Charles	72.1
Lafayette	57.2
St. Tammany	56.8
Bossier	56.7
St. Bernard	56.1
Orleans	55.8
E. Baton Rouge	55.8
Cameron	55.6
Jefferson	54.8
Ouachita	53.0

2013 ACS 5yr. data, Table

Aging in Place

According to an AARP poll, roughly 90% of seniors nationwide desire to age in place[149]. Allowing elderly residents to remain in their homes has the potential to reduce both private and public spending on nursing homes, group care, and emergency room visits. However, numerous obstacles limit seniors' ability to age in place.

Most seniors live in rural or suburban communities which are largely dependent on automobile access. Four out of every five seniors report poor access to public transit. The Center for Neighborhood Technology conducted a survey of metro areas around the U.S. which rated transit access for seniors. In every Louisiana community surveyed, more than half of seniors lacked quality options for public transportation[150]. Nearly 1 in 5 individuals over the age of 65 do not drive, and by the age of 75 this has risen to nearly 1 in 3[151]. Enhancing mobility options both inside and outside of the home will be key to meeting the needs of the elderly population.

Table 4.2: Percent of Seniors with Poor Transit Access

Houma	87%
Lafayette	86%
Lake Charles	76%
Shreveport-Bossier City	61%
New Orleans	52%

Aging in Place, Stuck Without Options", Transportation for America, 2011

Seniors have different living requirements and preferences as they age, and a diverse stock of housing allows elderly households to stay in their own neighborhoods. Accessory Dwelling Units (ADUs), often called granny flats or in-law suits, are separate units on a property which allow a homeowner to rent out a room or portion of the residence. These complement multigenerational communities, as they allow seniors to live affordably and independently, yet in proximity to friends or family who can provide assistance. Unfortunately most cities and parishes in Louisiana severely restrict ADUs, along with many other flexible housing options.

Housing Conditions

According to the 2012 American Community Survey, for householders 62 and up, around 21.8% of owners and 48.8% percent of renters had at least one housing problem (incomplete kitchen, incomplete bathroom, overcrowding or cost burden[152]. The majority of these households suffer from cost burden alone, rather than physical deficiencies. American Housing Survey data for both the U.S. and New Orleans indicate that very few seniors live in substandard housing. However many live in homes which were not constructed with the precise needs of elderly residents in mind. This presents a unique set of challenges for those attempting to age in place.

Seniors are much more likely to have a disability, and frequently face mobility issues which require supportive housing. Statewide, 42.6% residents over 65 live with at least 1 disability, compared to 36.6% of the population nationwide[153]. This percentage continues to rise rapidly as seniors age, jumping to over 2/3 of individuals over 85[154]. Over a third of Americans over 65 will experience a fall each year[155]. Steep staircases and other trip hazards pose serious safety risks. Very few units are equipped with features and amenities which ease access for mobility-challenged residents, and most modifications must be funded by the renter or homeowner themselves.

Homeless Housing Needs

Despite dramatic progress in recent years, homelessness remains a serious issue statewide. HUD Point-In-Time (PIT) surveys for 2014 counted 4,606 homeless individuals, over 1100 of whom were unsheltered[156]. Homeless families comprised roughly 20% of all those counted. Chronically homeless individuals encounter persistent challenges in their search for affordable housing. Often suffering from a mental or physical disability, they frequently experience

multiple, long-term bouts of homelessness, and usually require support in securing a stable home. Statewide, only 34% of the chronically homeless were sheltered in 2014[157].

Unaccompanied children or young adults accounted for over 10% of the homeless in Louisiana (Table 4.3). National studies have shown that such youth frequently have a history of mental illness, substance abuse, behavioral disorders and foster care. Many have run away from home due to family conflict and often report a history of sexual abuse.

Table 4.3: Louisiana Homeless

Total Homeless	4,606
Sheltered	3,503
Unsheltered	1,103
Individuals	3,444
Sheltered	2,364
Unsheltered	1,080
Families	1,162
Sheltered	1,139
Unsheltered	23
Unaccompanied Youth	491
Sheltered	353
Unsheltered	138
Unaccompanied Children	115
Sheltered	112
Unsheltered	3
Chronically Homeless	776
Sheltered	262
Unsheltered	514

HUD Homeless PIT Counts, 2014

As Point in Time counts have a narrow definition of homelessness, and are only taken at a specific time of the year, they likely understate the true number of homelessness. These counts fail to capture individuals who were homeless for only part of the year, but were housed at the time of the survey. PIT surveys also miss those in transient living situations such as campsites and trailer parks. More importantly, they leave out the hundreds of thousands living temporarily doubled up with friends or family. These individuals or families are often forced to move frequently, and lack any sort of permanent residence or stability. The National Alliance to End Homelessness (NAEH) estimates that 136,938 people in Louisiana lived in poor households which were doubling up[158].

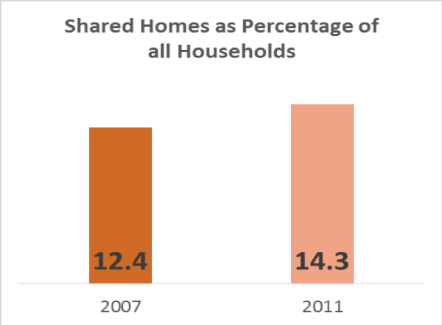
The Crisis of Child Homelessness

Based on these broader definitions, the National Center for Family Homelessness (NCFH) estimates that 40,000 children in Louisiana suffered from homelessness or sever housing insecurity in the year 2012-13[159]. *America's Youngest Outcasts,* the NCFH's report on the issue, ranks Louisiana 35th among states on the extent of child homelessness. The state ranks even lower (47th) on risk factors for families, due to high levels of child poverty (28%), female-headed households (9%), and high rental cost burdens[160].

Both parents and children in homeless families suffer from higher levels of physical and mental problems. Children are more likely to have behavioral issues and display aggression, and to experience respiratory, gastrointestinal and other health issues. Poor nutrition, psychological trauma, sick days, anxiety and frequent moves impair their ability to succeed in school or develop healthy emotional ties. Mothers often come from a history of physical or sexual abuse, and exhibit high rates of depression. These factors all combine to further impede homeless families' ability to secure stable housing.

Louisiana's affordable housing crisis has contributed to the rise in housing instability among families. Many households live paycheck to paycheck, leaving them vulnerable to eviction or foreclosure in the event of even a minor financial setback. Severe housing cost burdens can expose families to a significant risk of eventual homelessness and housing instability. Single parents are especially at risk, as they earn lower incomes and have higher rates of poverty than the general population. Across the state, 49.3% of female-headed households with a child lived under the poverty level in 2013, along with 55.4% of those with a child under age 5[161].

Figure 4.2: Shared Households



Source: "Poverty and Shared Housing by State, American Community Survey

At the same time, housing assistance that could potentially keep families in their home has declined. Reduced funding means that families seeking a spot in public housing now wait an average of 20 months for a spot, and this grows to 35 months for a section 8 voucher[162]

Housing for Youth Aging Out of Foster Care

In 2011, 3,538 children exited the foster care system in the state of Louisiana. Of these, 237 "aged out" of foster care having not secured a permanent adoption or legal family status[163]. Research shows that these youth will face significant obstacles to finding affordable housing and stable employment. The typical high school graduate will remain dependent on family long after leaving the home, receiving an average of $44,500 from parents over the course of young adulthood[164]. Youth aging out of foster care lack this sort of family assistance, and are similarly cut off from state services, usually by the age of 18 or in some cases 21. They not only possess fewer resources, but are often ill-prepared emotionally for independent living. Foster youth have typically experienced some degree of trauma during their childhood, and are more likely to suffer from mental illness, drug abuse and difficulties in establishing relationships[165].

Research has indicated that youth aging out of foster care experience homelessness at rates much higher than the general population. One study found that more than half of these young adults surveyed had been homeless at least once since exiting the program, with another quarter reporting multiple incidences[166]. Around 25-50% have recently doubled up, "couch surfed" or gone through some form of precarious housing situation[167]. This instability can further compound the social and psychological obstacles to securing financial stability, leading to long-term housing insecurity.

The Chaffee Foster Care Independence Program (CFCIP) was created with the intention of easing the transition for young adults, and provides funds for a wide range of counseling and financial services, including housing. So far, 19 states, including Louisiana, have allowed youth to stay in the foster program until age 21 in order to benefit from these funds. Unfortunately, the resources available to states are usually not sufficient to adequately subsidize housing. While 43% of youth nationwide received counseling on housing and home management in 2013, less than 15% received assistance with room and board itself[168] Although funding for Chaffee has increased in Louisiana, overall funding for foster care services has declined sharply, with expenditures on child welfare falling nearly 40% between 2010 and 2012[169]. The state's Young Adult Program--created to serve as a transitional step for youth ages 18-21 struggling to transition out of foster care—succumbed to budget cuts in 2013, leading to a further scarcity of resources for this extremely vulnerable section of the population.

Housing for Ex-offenders

Louisiana features the highest incarceration rate in the country, with a percentage of imprisoned adults almost 3 times as high as Iran's[170]. Every year, over 17,000 of these inmates are released from prison. These individuals face major hurdles to obtaining secure housing and employment. Ex-offenders frequently have serious mental and physical health issues, low levels of educational attainment or a history of homelessness. Upon release, these challenges are compounded by a criminal record, the lack of an employment history, and debt accumulated during incarceration. As a result, nearly half of all inmates released from prison in Louisiana return within 5 years[171].

When it comes to housing, ex-offenders face additional obstacles. Those who are not able to stay with friends or relatives encounter a lack of affordable housing options. They face a catch-22 of sorts, as low credit and unemployment prevent many from securing a lease, yet the lack of stable housing leads to difficulty finding a job in the first place. National studies of ex-offenders in various metro areas around the country have found that roughly one-third of individuals 6-8 months out of prison had lived in 2 or more locations, and a study in New York City discovered that over 30% of individuals in homeless shelters had been recently incarcerated[172].

Ex-offenders are often ineligible for certain forms of federal assistance commonly used by housing authorities. A significant percentage of ex-offenders require some sort of long-term or permanent supportive housing due to serious health issues, yet most housing authorities continue to rely on transitional housing models. Furthermore both state and non-profit organizations dedicated to reentry tend to focus on substance abuse, life skills and job training rather than housing. The Second Chance Act was passed in 2009 at the national level with the

intention of correcting these oversights. However, none of the many grants available to states and local communities deal specifically with housing.

While assistance for ex-offenders may sound expensive, it saves money in the long-run. In 2010, Louisiana spent approximately $700 million on housing its prison population. This worked out to $17,486 per prisoner, an amount that far surpasses the $7,764 for a yearly 1-bedroom rental statewide[173]. Even a minor decrease in recidivism can save millions in state funds. Reentry programs have already been proven effective, both in Louisiana and across the country. State graduates of transitional work and educational programs are a third less likely than the general ex-offender population to be back in prison within a year.

The provision of secure housing can also be a net financial gain for states. Utah recently concluded that the cost of ER visits and incarceration for each homeless individual ($16,670) was more expensive than giving them an apartment and social worker ($11,000)[174]. As a result, the state has reduced the number of homeless by 74% and is on track to be the first state to end homelessness all together. A similar approach could be taken by Louisiana to provide comprehensive assistance to those struggling to find a new life after incarceration, while simultaneously reducing overcrowding in state prisons and saving Louisiana taxpayer's millions.

Rapid Rehousing

Along with job training and mental health support, assistance with affordable housing plays a key role in ensuring long-term solutions for special needs populations such as ex-offenders and the homeless. Rapid Rehousing seeks to avoid transitional homes and quickly find a permanent housing solution. Approaches vary by region, but most also involve assistance in securing accommodation and employment. Housing agencies and/or non-profits provide supportive services such as financial counseling over a period of several months in order to minimize the risk of repeated homelessness. While rapid rehousing requires a major initial investment, it can often be more cost-effective long-term by enabling individuals to become self-sufficient.

Several organizations across Louisiana have established rapid rehousing initiatives. A program in New Orleans administered by UNITY (a local non-profit) works with an area shelter to identify prospective homeless families. It then locates suitable housing for the family and provides support for the transition. UNITY partners with the city housing authority to administer a select number of vouchers reserved for this purpose. Rapid rehousing has great potential to assist low-income families in obtaining secure housing, many cities and parishes in Louisiana still lack the resources to fully address the scale of homelessness and housing instability in their communities.

Improving Special Needs Housing

Louisiana's residents represent a wide variety of ages, sizes, incomes and household types. A one-size-fits-all approach to housing will fail to adequately address the state's shortage of quality, affordable homes. Programs which are tailored to the specific needs of the family or individual will not only result in more beneficial outcomes, but have the potential to reduce costs by achieving long-term or even permanent affordability. Past efforts to secure housing for special needs populations have all too often opted for short-term solutions, leading to even greater expenditures down the line. Indirect expenses, such as incarceration, nursing home costs, and emergency room visits, are rarely taken into account when allocating housing dollars. Yet communities around the U.S. have demonstrated the cost-effectiveness of a comprehensive approach to housing assistance. States can aid in this endeavor by allowing and even encouraging flexible programs and solutions which are most appropriate for local communities. Louisiana can also work to identify successful strategies employed by local housing agencies, and create a template which could be adapted by other cities and towns. An informed and targeted approach to affordable housing holds the potential to ease the burden on all residents, while making maximum use of limited federal dollars.

Part V: Recommendations

Throughout this study, the LHA has sought to identify strategies for furthering access to quality and affordable housing in Louisiana. The LHA recognizes the constraints imposed by limited budgets, and has prioritized proposals with established track records in other states around the nation. Some recommendations, such as the encouragement of flexible housing types, are easily implemented at the local level. Others, such as the creation of a Louisiana housing data center, will demand a significant level of state involvement.

Find a Revenue Source for the Housing Trust Fund

Local housing agencies have an urgent need for additional revenue to construct new units, assist with loans and down-payment fees, and rehabilitate older units. Meeting the needs of seniors in coming years will require extensive modifications to existing units, further stretching both local and federal resources. Trust funds are an effective way for states to help bridge the financing gap Across the U.S., 47 states currently operate one or more housing trust funds. As of 2010, 26 of these had dedicated funding sources, while others rely on periodic appropriations[175].

Louisiana established its own fund in 2003, and the legislature followed 4 years later with a one-time allocation of $25 million. This funding led to the construction of 323 units, many of them permanent supportive housing or other adaptive units suitable for elderly individuals or those with disabilities. Projects included transitional housing for veterans, and multiple Habitat for Humanity homes[176]. However, once these initial funds were exhausted Louisiana failed to allocate new sources of revenue, limiting the program's long-term impact.

The success of other states illustrates the vast potential of the trust fund to expand housing access if new revenue sources are obtained. North Carolina built or rehabilitated 1,920 units in 2013 alone, while assisting 1,440 seniors with modifications to improve mobility and access[177]. Studies indicate that housing trust funds can also provide an economic boost to the region in which they are active, thanks to leveraged federal dollars.

This ability to achieve economic multipliers offers Louisiana an opportunity to provide secure housing and economic relief to thousands of state residents with a relatively modest investment. The Louisiana Housing Trust Fund Initiative, using models from the National Association of Home Builders, estimated that the state's 22 million dollars spent so far has resulted in $31 million in local income, 463 jobs and over $3 million in tax revenue[178]. Furthermore, each dollar invested results in 3.7 total dollars generated due to the leveraging of federal and private funds.

Survey Housing Conditions on a Statewide Level

Although a statewide physical assessment of housing might initially appear cost-prohibitive, Louisiana could achieve this cost-effectively by encouraging a standardized process for real estate home assessments. Several tax assessor's offices across the state already collect various indicators of housing quality, which are searchable by address. By providing a template and rating system for visual inspections, Louisiana could build a database of conditions through the already-established real estate assessment process. Data could then be aggregated and made available for analysis.

Create a Housing Data Center

Interviews conducted during the course of researching this report revealed a duplication of efforts by nonprofits, universities and housing agencies and a lack of coordination and communication between groups conducting research either locally or statewide. Private companies have been contracted by cities and parishes for assessments of housing and neighborhood conditions, but this data has not been collected at the state level. The website of

the Louisiana Housing Corporation provides information on assistance programs but does not contain data on characteristics, affordability or conditions in an easily accessible form.

Housing research in Louisiana often involves a time-intensive process of contacting housing agencies and awaiting replies. The Vermont Housing Data Center (housingdata.org) serves as a model for making this information more accessible. It not only aggregates housing data from a variety of sources, but shows reports from cities and regions around the state. The site features a Housing Needs Assessment Guide for communities, which lists common measurements of housing needs and provides users with a range of sources for that information. Other states have included housing information as part of a general state data center. While Louisiana has several state data pages of limited scope for various agencies, the state lacks a comprehensive and easy-to-use source of statistics on housing and other social indicators.

Providing a one-stop-shop for housing data would save money in the long run by minimizing time-intensive research and preventing wasteful duplicate studies. It could also allow a more efficient use of limited resource when addressing housing needs.

Commission an Economic Impact Study

Whether via new housing or rehabilitation, affordable housing investments promote local job growth, many in mid or high-wage sectors such as plumbing, electrical and construction management[179]. A study by the National Association of Home Builders (NAHB) concluded that the construction of 100 Low Income Housing Tax Credit units leads to the direct creation of 80 new jobs in construction, and 42 jobs through induced demand. They also found that nearby businesses stand to gain approximately $2 million in revenue from these new residents, while the local municipality benefits from over $800,000 in new tax revenue[180]. In addition to the increased spending from employment growth, affordable units allow families to spend more of their income in their communities. A Colorado study estimated over $2400 dollars in additional spending for households relieved of their excessive rent burden[181].

The benefits which flow from new construction may depend on regional context, the local economy, and the ability to leverage federal dollars. For these reasons, many states have funded economic impact studies of affordable housing in order to better allocate spending. Although an impact study could help identify the many shared economic benefits of housing investments in Louisiana, at present no such analysis has been conducted at the statewide level.

Lower Flood Insurance Rates for Homeowners

Although a comprehensive, long-term solution relies on federal reform, states and local communities can take steps to help mitigate this burden on owner households. The National Flood Insurance Program administers the Community Ratings System (CRS) as a means of encouraging responsible flood policies at the local level. Participating jurisdictions gain eligibility for discounted insurance premiums by advancing along 10 classes of flood preparedness (10 being a non-participant, and 1 the highest rating). Communities can achieve a higher ranking through a variety of flood mitigation activities, such as:

- Providing information on flood zones and home protection strategies
- Ending development in flood zones or requiring more rigorous building standards.
- Aiding with the relocation, elevation or waterproofing of properties
- Establishing detailed flood disaster plans
- Collecting data from at-risk zones for mapping and mitigation purposes[182]

Each rise in a class brings with it a 5% reduction in insurance premiums for resident policyholders. Roseville, California was the first community nationwide to achieve a class 1 ranking, qualifying residents for an average annual discount of $832. As of 2013, 5% of Louisiana communities (containing over 60% of policies) were participating in the CRS program[183]. However, many mid-size towns and parishes in flood-prone regions have not yet

joined. The state of Louisiana could establish a centralized point-of-contact to assist smaller parishes and municipalities with start-up costs and technical assistance, share information and best practices, coordinate efforts, and identify regional priorities.

Many parishes now utilize HOME grants and other federal funds to assist qualifying homeowners with rehabilitation and repairs. This can take form of either a grant, or a low-interest loan. As insurance costs rise, local housing agencies could consider dedicating a percentage of these funds to projects which would simultaneously enhance the resiliency of the home, and mitigate potential flooding risks. Agencies could also provide assistance to policyholders seeking to acquire an elevation certificate, which in some cases can lead to significant premium reductions. Perhaps most importantly, housing agencies at the state or local level could act as an intermediary between owners and federal agencies to ensure that investments in safe homes are rewarded with lower premiums.

To reduce future costs, municipalities should take steps to either curtail development in high-risk areas, or ensure that it meets higher safety standards for construction. As a corollary, communities with a large floodplains could encourage home construction in low-risk areas via zoning changes. Cities could identify low-risk areas with the potential for growth, and work to ease existing barriers to denser mixed-use development. Currently, objections to multifamily development in these areas often drive up prices (i.e. New Orleans' "sliver by the river"), forcing low and mid-income individuals into flood plains and other areas less attractive for developers.

Allow Flexible Zoning & Diverse Housing Types

Allowing diverse types of housing such as accessory dwelling units (ADUs) not only reduces housing costs, but it allows different types of households to find accommodation which best suits their way of life. This particularly aids those with special needs, such as seniors and those with disabilities. Lowering regulatory barriers reduces the cost of new construction, and allows more households to secure affordable housing.

Legalizing and supporting ADUs (Granny flats) would allow seniors the option of aging in place in a multigenerational setting, as well as reduce competition between students and families for single-family units. Best of all, these units boost the supply of affordable units without any government funding required, and allow homeowners to benefit from rising land prices without having to sell their home. The AARP is currently working with communities around the nation to remove unnecessary zoning barriers to ADUs.

Figure 5.1 ADU above Home

Accessorydwelling.org

Mixed-use developments offer numerous opportunities to expand access to affordable homes. These developments feature both retail stores and residential units, and enable households to live closer to centers of shopping and employment, reducing dependence on transit. This approach can be ideal for underutilized structures in resurgent downtowns. Commercial and industrial zones often feature ample space and supportive infrastructure suitable for new mid or high-density residential uses. Cities have discovered numerous strategies to ensure that mixed-use facilities also remain mixed-income. In neighborhoods with in-demand real estate, governments can either require or incentivize developers to dedicate a percentage of units to low-income renters. In return, the public agency involved frequently grants density bonuses, allowing the developer to build additional stories in compensation.

Work/live spaces allow a mixture of commercial and residential use within the same unit. Examples include the Gardens of San Juan Square development in San Antonio, which feature living spaces behind the street-oriented storefront[184]. This combination of use reduces costs, and enable low-income business owners to reside affordably near their place of work.

Community Land Trusts are an alternative form of ownerships specifically designed to resist the negative impact of gentrification. In this model, a non-profit entity owns the land on which the affordable home or apartment sits. Qualifying households can purchase the home, but must agree to certain terms for resale. These conditions typically limit the profit to be realized, and ensures resale to another low or mid-income family. Community Land Trusts preserve neighborhood character and limit speculation, while still permitting household to gain equity and home value. Cities and states can aid in the formation of these trust by donating land or housing units.

Encourage Adaptive Reuse

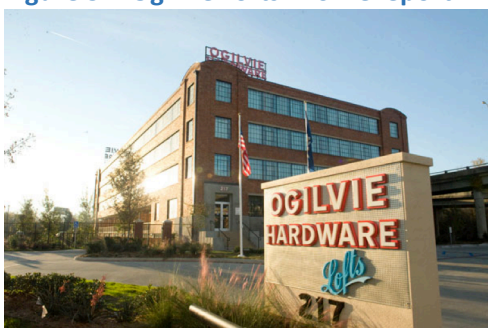
Adaptive reuse refers to the process of renovating or otherwise rehabilitating underutilized or vacant structures for a new purpose or use. The most well-known cases are often abandoned factories or warehouses in revitalization districts which have been converted into lofts. However, adaptive reuse occurs in all types of neighborhoods and can result in a variety of new uses, both commercial and residential.

Due to its utilization of existing resources and infrastructure, adaptive reuse holds significant potential for cash-strapped communities. Rehabilitation offers environmental benefits by eliminating the waste, pollution and carbon emissions which inevitably accompany new construction. The National Trust for Historic Preservation (NTHP) released a study estimating that even a new energy-efficient building can take as long as 80 years to compensate for the negative climate change impacts present in new construction[185]. The report estimates cost savings of 4-46% for adaptive reuse, and many of these costs are upgrades which actually enhance the livability of the structure and reduce long-term expenses (e.g. green retrofitting).

Projects can also benefit from a range of tax incentives at both the state and national level. The federal Historic Tax Credit (HTC) allows a 20% deduction for rehabilitation and preservation of historic structures. Between 2001 and 2012, the HTC leveraged $256.8 million in tax credits into $1.3 billion in spending on 434 projects in Louisiana[186]. The NTHP estimates that this resulted in over 27,000 jobs, nearly $1 billion in gross state product, and $320 million in state and federal taxes.

Communities can further incentive rehabilitation by removing regulatory barriers which discourage reuse. Many cities require renovation projects to conform to new construction codes, even when such adaptations are cost-prohibitive. Los Angeles enacted what has become the model adaptive reuse code in 1999 which waived many of these requirements. The changes triggered a boom in downtown investment during the early 2000s, to the point where the chief obstacle to adaptive reuse now comes from the shortage of historic units left to be renovated.

Figure 5.2 Ogilvie Lofts in Shreveport



Louisiana Housing Alliance

Louisiana has recently begun to take advantage of adaptive reuse to create significant numbers of new units. Much of the development has taken place in New Orleans, where mega-projects such as the American Can Apartments have garnered national attention. Gold Seal Lofts combined investment from the developer (Domain Cos.) with funding from Capital One, state agencies, the city, and the Housing Authority of New Orleans to turn the vacant Gold Seal Creamery into 31 green apartments, 21 of which remain set aside for low-income residents[187].

Adaptive reuse has not been limited to New Orleans. The process has also been heavily utilized by Shreveport, which has implemented a Performance Code in order to facilitate rehabilitation projects by bringing partners together and streamlining the development process. Hammond (pop. 20,000) has benefitted from a project restoring the historic Ritz Theater. State assistance with funding and legal barriers could help other small towns duplicate these success stories.

Improve Options for Households with Special Needs

Expand Housing Options for Seniors
In September of 2014, Harvard's Joint Center for Housing Studies (JCHS) released Housing America's Older Adults: Meeting the Needs of an Aging Population. The report examined the rise in demand for affordable senior housing, due to the rapid growth in the 65-and-over population, and offered recommendations for housing agencies. Many of these proposals involved strategies to assist seniors with aging in place. Nursing homes are prohibitively expensive for most households, and enabling older adults to receive necessary care at home leads to significant cost reductions in the long run.

Some long-term care expenses can be covered under Medicaid's Home and Community-Based Services (HCBS) waiver program. States have substantial discretion in setting eligibility requirements, and deciding the percentage of Medicaid funds to dedicate to HCBS expenses[188]. Many housing agencies across the U.S. have managed to lower expenses by directing affordable housing funds toward senior communities with home health services. These homes allow for a more efficient administration of supportive services. JCHS also recommended increasing interagency collaboration, as well as permitting in-law suites, multifamily units and other senior-friendly housing types in residential neighborhoods.

Promote Comprehensive Approaches to Homelessness
States with a proven track record at reducing chronic homelessness have continually found that comprehensive approaches such as rapid rehousing can aid in finding long-term or even permanent solutions. In a successful effort to end veteran homelessness in 2014, New Orleans appointed case managers to work directly with those in need of housing[189]. The city also worked to improve coordination between housing agencies, non-profits and other service providers.

Restore Funding for the Young Adult Program
In 2013, the state of Louisiana cut funding for the Young Adult Program (YAP), which provided assistance to youth between the ages of 18-21 attempting to successfully transition out of foster care. These cuts may have reduced expenses in the short term, but the long-term costs far outweigh the savings. Youth aging out of foster care experience far higher rates of incarceration and frequently require public assistance. Programs such as YAP offer these vulnerable youth an opportunity to achieve self-sufficiency and secure housing, easing their path into adulthood.

Eliminate Restrictions on Housing Assistance for Ex-offenders
The state of Louisiana could help address a significant component of recidivism by expanding housing options for ex-offenders. The Fair Chance Act in San Francisco provides a model for local governments looking to ban discrimination in the areas of affordable housing and employment, and establishes a more sustainable long term approach to rehabilitation[190].

Next Steps

These recommendations are not meant to be rigid requirements, but to serve as framework for future discussion. Further research will be required to establish the most effective and financially feasible means of instituting these policies statewide, while taking into account the available resources and unique needs of local communities. One thing is clear however: Louisiana cannot afford inaction. Investments in affordable housing stabilize communities, revitalize blighted areas, reduce poverty and stimulate local economies. Cities across both the state and nation have demonstrated that these investments pay for themselves many times over through the creation of stronger and more resilient neighborhoods. Louisiana has made great progress in recent years with its efforts to reduce homelessness and blight statewide, but much remains to be done. Improved data collection, enhanced coordination between agencies, and new, innovative sources of funding will all be key to continued progress, and a future with affordable, quality housing for all Louisiana families.

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