



April 6, 2017

Ellen M. Lee  
Director of Housing Policy and Community Development  
City of New Orleans  
1340 Poydras Street – 10th Floor  
New Orleans, LA 70112

Re: 2017-2021 Consolidated Plan and 2017 Action Plan Comments

**The City should continue to work with partners to build capacity**

In order to work more effectively, the City should continue to improve processes to increase production efficiency and organizational capacity among government partners (Finance Authority of New Orleans, HANO, NORA, City of New Orleans and Louisiana Housing Corporation), non-profits (housing counseling agencies and advocates), and developers. The City should work to expand its partnership to work with the Louisiana Housing Corporation (LHC). This effort will enable more units to be built quicker, a goal that should be a priority given the urgency of the affordable housing crisis we are facing. The City should also continue to pursue federal funding that can serve to build capacity for non-profits and community housing development organizations that address the housing needs of low-moderate income individuals and families.

**The City should provide funding for homeownership rehabilitation**

The City should prioritize the preservation of affordable homeownership opportunities by continuing to fund programs for low-income homeowners. The Substantial Renovation, Aging-in-Place, and Health & Safety programs should be funded in this Consolidated Plan. Low-moderate income families continue to struggle to make both disaster-related repairs and repairs associated with an aging housing stock. To preserve affordable housing that is in safe, decent condition, and prevent displacement, the City needs to continue to fund these programs.

**The City should provide funding for Homeownership opportunities for low and moderate income individuals**

The City should fund homeowner assistance programs that can be leveraged with existing homeownership programs, such as those offered by the Finance Authority of New Orleans. Closing cost and down payment assistance programs can make the difference in an individual's ability to buy a home, particularly for first-time homebuyers.

**The City should renew a Soft Second mortgage program**

The City of New Orleans' Soft Second Mortgage Program has been a major contributor in helping traditionally underserved families realize the dream of homeownership. This program was very successful in providing gap funding to allow homeowners to purchase or

A Shared Initiative, Inc.  
Alembic Community Development  
Alliance for Affordable Energy  
Asakura Robinson Company  
Broadmoor Improvement Association  
Committee for a Better New Orleans  
Crescent City Community Land Trust  
Desire Community Housing Corporation  
Dillard University  
Enterprise Community Partners  
Family Resources of New Orleans  
Finance Authority of New Orleans  
First NBC Bank  
Foundation for Louisiana  
GCR Inc.  
Global Green USA  
Greater New Orleans Foundation  
Green Coast Enterprises  
GNO Fair Housing Action Center  
Greater New Orleans, Inc.  
Gulf Coast Housing Partnership  
Harmony Neighborhood Development  
Home by Hand, Inc.  
Housing Authority of New Orleans  
Iberia Bank  
Iris Development  
Jane Place Neighborhood Sustainability Initiative  
Jefferson Community Action Programs  
Jericho Road Episcopal Housing Initiative  
Jerusalem Economic Development Corp.  
JPMorgan Chase Bank  
LA Association of Affordable Housing Providers  
Louisiana Appleseed  
Louisiana Association of Nonprofit Orgs.  
Louisiana Homebuyer Education Collaborative  
Louisiana Housing Alliance  
Louisiana Housing Corporation  
Lower 9th Ward Homeownership Association  
McCormack Baron Salazar  
Neighborhood Development Foundation  
Neighborhood Housing Services  
New Day Homeowner Services  
New Orleans Area Habitat for Humanity  
New Orleans Redevelopment Authority  
Northshore Housing Initiative  
Office of Housing Policy & Community Development  
Perez, APC  
Preservation Resource Center  
Project Homecoming  
Providence Community Housing  
Puentes New Orleans  
Rebuilding Together New Orleans  
Redmellon  
Renaissance Neighborhood Development Corporation  
Renaissance Property Group  
SBP  
Service Providers and Professionals Assoc.  
Spottswood CDC  
St. John the Baptist Housing Authority  
St. Roch Community Development Corporation  
Tulane/Canal Neighborhood Development Corporation  
Tulane City Center  
United Way of Southeast Louisiana  
University of New Orleans  
Urban Focus  
U.S. Department of Housing and Urban Development  
Volunteers of America  
Wells Fargo  
Whitney Bank

rebuild in 2013-2014, and first-time homebuyers continue to be in need of funding to close that gap. This program should be re-funded under this Consolidated Plan.

**The City should secure more funding for homebuyer education**

It is important that the City continue to provide funding to sustain and build local homeownership programs that will educate and prepare residents for potential ownership. Homebuyer education is key to helping potential homebuyers better understand the costs, complexities and responsibility of homeownership that will make them successful, long-term owners.

**The City should advocate for more state and federal funding**

The City should advocate for the Louisiana Housing Trust Fund (LHTF), and also continue to advocate for Community Development Block Grant and HOME funding, which have been essential funding sources for affordable homeownership and rental opportunities in New Orleans. The LHTF is an existing state program with a proven track record of meeting Louisiana's housing needs. Passed by the legislature in 2003, the LHTF received a one-time \$22 million allocation, but has not been funded since. The LHTF would help communities meet the growing demand for affordable and accessible housing which would benefit many of Louisiana's hardworking families, seniors, disabled persons, returning veterans and others.

If you have any questions, please contact us at 504-224-8301 or [amorris@gnoha.org](mailto:amorris@gnoha.org).

Sincerely,

A handwritten signature in cursive script, appearing to read "Andreanecia Morris".

Andreanecia Morris  
GNOHA President/Chair