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
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.

Sincerely,

Andreanecia Morris
GNOHA President/Chair