



Office of the Governor
JOHN BEL EDWARDS

Louisiana Housing
Corporation



CHALLENGES MET. PROGRESS DELIVERED.

Louisiana Housing Corporation, 2016–2023

Contents

- 01 Introduction 4
- 02 Progress Delivered 6
- 03 Challenges Met 10
- 04 Leaving Louisiana Better 12
- 05 Stories of our Success 13
- 06 By the Numbers 14



Introduction

01

Message from LHC Director Joshua Hollins

The Louisiana Housing Corporation (LHC) exists to provide safe affordable energy, efficient housing. As the state's central housing arm, LHC fulfills its mission through over 30 programs. While certainly, the financing and the development of affordable housing is foundational to its function, under the Edwards' administration, the LHC has evolved to answer many of the state's housing needs from energy assistance, emergency rental assistance, homelessness, and weatherization.

Additionally, LHC has been vital in the generation of wealth through the creation of homeownership opportunities. LHC's role has proven to be most critical when it has answered the needs of Louisianans in natural disasters from the 2016 floods to the unprecedented COVID-19 relief efforts. The LHC has grown its efforts in achieving its mission across the state of Louisiana and has solidified itself as a critical function of in the state.

“

LHC has been vital in the generation of wealth through the creation of homeownership opportunities.



Progress Delivered

02

The Louisiana Balance of State Continuum of Care Team

The Louisiana Balance of State Continuum of Care (LA BOSCO) in 2023 serves as the federally recognized homeless coalition for 22 parishes in the state, roughly half of the state's geography. The CoC Program funds provide resources exclusively for populations experiencing or at risk of homelessness, including but not limited to: veterans, youth, families, and individuals fleeing domestic violence. In its first year of existence, the 2015 BOSCO program consisted of nine parishes. LA BOSCO had merged with two other CoC programs by 2019, expanding its jurisdiction into Baton Rouge and Houma and resulting in the 22 parish geography it serves today.

The LA BOSCO website is one of the program's most significant contributions to the effort to end homelessness in Louisiana. The website hosts information about how to access Coordinated Entry to CoC and other resources statewide in the format of an interactive, user friendly map. LA BOSCO also launched a Street Outreach Report Portal on its website, where the public can provide information about individuals experiencing unsheltered homelessness. Upon receipt, LHC Street Outreach staff reaches out to follow up with those individuals and connect them to available local resources. Website: <https://laboscoc.org/>

Homeownership

Market Rate Programs during the early part of the administration, mortgage revenue bonds were difficult to market and maintain. Louisiana Housing Corporation found a way to continue to make homeownership attainable by launching its TBA or "To Be Announced Program". Starting with conventional products, the programs were expanded to include government offering and proved to be invaluable in providing down payment assistance at time when mortgage revenue bonds were difficult to market.

LHC's Homebuyer Counseling Education Program has assisted over 2,661 residents directly to learn the facts about how to become a homeowner through education. This does not account for all the thousands of other Louisiana residents that have been assisted through LHC's network of sub-grantees and its administration of almost \$4,000,000 in HUD Housing Counseling funds.

Expanded our Servicing Platform – In an effort to increase exposure to our products across the state, in December 2020 we expanded our single family servicing capacity. While keeping our Louisiana based servicer, Standard Mortgage, we incorporated Lakeview Loan Servicing to enlarge our lender network and to be able to reach more applicants. Lakeview Loan Servicing is the fourth largest mortgage servicer in the nation and LHC is proud to work with them in expanding homeownership opportunities.

Energy Assistance

The Low-Income Home Energy Assistance Program (LIHEAP) Crisis assistance maximum has increased twice since 2016 to meet the rising utility costs across the State. The annual maximum benefit per household in 2018 was set indefinitely at \$475. As of 2023, the annual maximum benefit is \$1000 per household and is subject to annual review.

Housing Development

The Louisiana Housing Corporation (LHC) established the Developer's Assistance Program to aid developers who are experiencing unprecedented increases in development or operating costs. The program helps close the funding gap caused by unforeseen circumstances, such as labor and supply shortages, increased insurance premiums and deductibles, increased taxes, and higher interest rates. By helping developers field these challenges, the program increases the number of completed projects and improves accessibility to affordable housing across the state.

Compliance

The LHC provides regulatory compliance monitoring for all affordable housing programs through its Construction & Compliance Monitoring Department. The Department monitors and evaluates compliance by owners and management agents of LHC-funded properties with applicable State and Federal rules, regulations, statutes, and policies. It facilitates adherence to these rules by providing technical assistance and training to owners, management agents, residents, government officials, and the public regarding compliance matters. The Construction and Compliance Monitoring Department is also responsible for ensuring that properties funded by LHC are financially secure and maintained in decent, safe, and sanitary condition.

Since 2016, the policies and manuals were implemented to create a framework of protections for those we serve:

- Low Income Housing Tax Credit Owner's Policy Manual 2019
- HUD HOME program Owner's Policy Manual 2020
- Fair Housing and Tenant Selection with Regard to Criminal Record Screening Policy 7/14/2021
- Tax Credit Program Addendum – Establishing Rights for Tenants as it Relates to Occupancy 06/04/2021
- Revised Low Income Housing Tax Credit Owner's Policy Manual 12/2022

Policy

The LHC prepared State Housing Profiles in 2018 to provide a snapshot of households broken down by income and general demographics, housing cost burden, gaps in affordability, and housing stock. The profiles include measures of income at 30% and 50% of the area median income (AMI) as threshold amounts for extremely low-income and very low-income households, respectively. The study also includes a statewide profile for Louisiana, along with a profile for all 64 parishes. Data from the State Housing Profiles has been used to address gaps in affordable housing through programs such as the Low-Income Housing Tax Credit (LIHTC). The housing profiles have proven important in the assessment of housing affordability and availability by locality and continue to inform LHC on Louisiana's housing needs.

The 2019 State Housing Needs Assessment was commissioned by the Louisiana Housing Corporation and prepared by researchers in the Public Administration Institute of LSU's E.J. Ourso College of Business. The report analyzes the housing needs for eight regional labor market areas (RLMAs) in Louisiana: New Orleans, Baton Rouge, Houma-Thibodaux, Lafayette, Lake Charles, Alexandria, Shreveport-Bossier, and Monroe. By linking employment to residence, the study offers an important perspective for decisions about housing in Louisiana. The assessment is an important component of LHC's mission to ensure that every Louisiana resident is granted an opportunity to obtain safe, affordable, energy-efficient housing.

The LHC Homeownership Conversion Guide advises owners as they convert single-unit residential rental properties within a LIHTC project to owner-occupied single-family homeownership properties. The guide is to be used at the end of the properties' respective compliance periods as defined in Section 42(i)(1) of the Internal Revenue Code and before the end of their extended low-income commitment as provided for in Section 42(h)(6).

The manual also offers guidance to owners who would like to opt-out of or opt-in to converting previously not identified units to homeownership units. It requires owners of projects developed with tax credits electing to convert their units into Homeownership Housing Units to first establish and submit to LHC a Homeownership Plan. The plan must detail the timing and terms of sale to qualified purchasers after their units' compliance periods have expired. The Homeownership Plan must also ensure opportunity for homeownership by qualified purchasers, including the tenants residing in the units at the time of the proposed conversion, at an affordable price.

The Homeownership Conversion Guide simplifies the process for owners by walking them step by step through the transition period, while protecting accessibility to affordable housing for qualified purchasers.

The Louisiana Housing Corporation administers the Low Income Housing Tax Credit (LIHTC) which requires the annual drafting of the Qualified Allocation Plan (QAP). The purpose of this QAP is to reserve LIHTCs and other Corporation resources for the creation and sustainability of affordable rental housing. The QAP is updated annually to yield the best possible application pool, resulting in projects that will most benefit LHC rental housing tenants. Changes made to the QAP include:

Established minimum points for 9% Low-Income Housing Tax Credits (LIHTC) projects (2019) – Establishing minimum points that an application must score to receive the 9% LIHTC award ensures that developers are creating decent, safe, energy-efficient units with amenities that would be found in conventional rental units. The policy was implemented with the intent to create comfortable spaces that tenants enjoy occupying.

Universal Design requirement for new construction (2019) – Universal design makes buildings, products, or environments accessible for everyone, regardless of age, disability, or other factors. This approach addresses common barriers to participation by creating spaces that can be used by the greatest number of people possible. Implementing universal design in LHC developments ensures that tenants will continue to have access to affordable housing units regardless of their experience.

Points for Eviction Prevention (2023) – Evictions have a negative, costly, and traumatic impact on tenants, owners, property managers, service providers, and communities. The lack of affordable housing in many communities offers very limited rental housing alternatives to evicted tenants, causing them to be at a significantly higher risk for homelessness compared to other groups. Successful supportive housing environments involve housing and service providers working together to prevent potential lease violations, educate and engage with tenants, and coordinate assistance as needed. Recognizing the impact of eviction on low-income households, LHC has added an eviction prevention scoring element to the 2024 QAP. Two points will be awarded if an Applicant commits to establishing an Eviction Prevention Plan for the property. One point will be awarded if the Applicant commits to implementing low-barrier tenant screening to minimize the impact of previous evictions on a tenant's ability to secure future housing. The new QAP eviction prevention component promotes LHC's mission to create and maintain safe, affordable, energy-efficient housing for the most vulnerable populations by making eviction an unlikely last resort.

Minority Inclusion/Diversity (2023) – LHC added minority diversity inclusion points to the 2024 QAP to increase the participation of minorities in the development and management of affordable housing. Points of this variety can be awarded through two avenues. The first is through Material Participation of a Minority, where LHC may award up to four points for material participation in the development team by a minority-owned business, woman-owned business, and veteran-owned business, a service-disabled veteran-owned business which meets eligibility criteria of the Minority Business Enterprise (MBE) or Women Business Enterprise (WBE). The ownerships must be certified by the Louisiana Minority Supplier Development Council (LAMSDC), Women's Business Enterprise Council South (WBEC), U.S. Department of Transportation, or the State of Louisiana. The second avenue to receive these points is through Minority Joint Ventures, where LHC may award up to five points to joint venture partnerships with a certified minority-owned business, woman-owned business, veteran-owned business, service-disabled veteran-owned business, or a qualified small business.

Resiliency Standards (2023) – Louisiana is prone to natural disasters and has lost numerous affordable housing units due to hurricanes and floods. To prevent further losses, LHC has implemented resiliency standards for all new construction developments. These standards prohibit residential building footprint from being located within or partially within the Special Flood Hazard Area ("SFHA"). Parking is an exception and is not required to be at or above the building elevation requirements listed in the NOFA. The building footprint may be in Zone B or X-Shaded (500-YR), with the stipulation that all building mechanicals and finished residential floors must be built at elevations of no less than three feet above the highest of the following: the lowest point within the building footprint or the nearest road centerline. Irrespective of FIRM designation, the application must establish whether the proposed building footprint experienced flooding in the 2016 Great Floods. If the footprint was flooded, the plan must address how such risks will be mitigated for the construction. All LIHTCs must also have FORTIFIED roofing, which is designed to strengthen homes and commercial buildings against specific types of severe weather such as high winds, hail, hurricanes, and even tornados.

Rental Assistance

After Hurricanes Katrina and Rita, Congress appropriated funding for Louisiana's Road Home Recovery Plan and passed the Gulf Opportunity (GO) Zone Act, providing incentives to rebuild areas most affected by the hurricanes. Advocates for both people with disabilities and homeless people, along with consumers, service providers, and state/local governmental agencies formed a successful partnership that resulted in PSH being included into the LA Road Home plan. This led to the development of over 3,000 units of permanent supportive housing for extremely low income people with disabilities. The Louisiana Housing Authority (LHA) Rental Assistance program's partnership with the (LDH) Louisiana Department of Health PSH program, has thus far served over 2,000 households, links affordable rental housing with voluntary, flexible, and individualized services to people with severe and complex disabilities, enabling them to live successfully in the community along with support services needed to retain housing.

For the provision of 3,000 units of Permanent Supportive Housing (PSH) as referenced in the Road Home Program of the Louisiana Recovery Authority approved by the Secretary of Housing and Urban Development, \$73,000,000, to remain available until expended, of which \$20,000,000 shall be for project-based vouchers including administrative expenses not to exceed \$3,000,000, and \$50,000,000 shall be for grants under the Shelter Plus Care program as authorized under subtitle F of title IV of the McKinney-Vento Homeless Assistance Act.

The Louisiana Department of Health (LDH) also has a Cooperative Endeavor Agreement with Louisiana Housing Corporation (LHC) to perform services of tenant selection for Special Purpose Vouchers (SPV). SPVs are specifically funded by Congress in separate appropriations from regular Housing Choice Voucher (HCV) program funding in order to target specific populations. LHC's Special Purpose Vouchers include vouchers for the following programs utilized within the Rental Assistance Department.

Special Purpose Vouchers are specifically funded by Congress in separate appropriations from regular Housing Choice Voucher (HCV) program funding in order to target specific populations. Louisiana Housing Authority (LHA)'s special purpose vouchers include vouchers for the following programs:

Veterans Affairs Supportive Housing (VASH) LAKE CHARLES AREA

- The Veterans Affairs Supportive Housing (VASH) vouchers, most active since 2008, is the largest permanent supportive housing program in the country, and is intended for veterans and their families who have experienced homelessness in the Lake Charles area with Veterans Affairs Health Care System (VAHCS) providing case management.
- Louisiana Housing Authority (LHA) was awarded Housing and Urban Development-Veterans Affairs Supportive Housing (VASH) vouchers that Louisiana Housing Authority (LHA) administer as tenant-based vouchers. Veterans Affairs Supportive Housing (VASH) vouchers administered in partnership with the Veteran Affairs Health Care System (VAHCS) will assist homeless veterans and their families in the Lake Charles area with Veterans Affairs Health Care System (VAHCS) providing case management.
- Section 811 Mainstream vouchers administered in partnership with the Louisiana Department of Health (LDH) are expected to assist non-elderly disabled families state-wide with LDH or its designee providing case management. Louisiana Housing Authority (LHA) reserves the right to project-base these units as well.

Mainstream: Non-elderly and Disabled (NED) August 28, 2019

- Louisiana Department of Health (LDH) providing case management are expected to assist must be used to serve non-elderly persons with disabilities and their families, defined as any family that includes a person with disabilities who is at least 18 years old and not yet 62 years old as of the effective date of the initial HAP contract. The eligible disabled household member does not need to be the head of household.

Emergency Housing Vouchers (EHV)

- March 11, 2021, President Biden signed the American Rescue Plan Act (ARP) of 2021. Section 3202 of the plan appropriated \$5 billion for the creation, administration, and renewal of new incremental Emergency Housing Vouchers (EHVs) and other eligible expenses related to COVID-19.
- May 5, 2021, HUD issued Notice PIH 2021-15, which described HUD's process for allocating approximately 70,000 EHVs to eligible Public Housing Authority (PHA)s and set forth the operating requirements for Public Housing Authority (PHA)s who administer them. Based on criteria outlined in the notice, HUD notified eligible Public Housing Authority (PHA)s of the number of EHVs allocated to their agency, and Public Housing Authority (PHA)s were able to accept or decline the invitation to participate in the program.
- Emergency Housing Vouchers (EHVs) are exclusively tenant-based assistance. All applicable nondiscrimination and equal opportunity requirements apply to the EHV program, including requirements that Louisiana Housing Authority (LHA) grant reasonable accommodations to persons with disabilities, effectively communicate with persons with disabilities, and ensure meaningful access for persons with limited English proficiency (LEP).

Tenant-Based Vouchers (EHV)

- Effective March 8, 2022, the Omnibus bill allows for any obligated balances from amounts made available for project-based vouchers under the "Permanent Supportive Housing" (PSH) may be used for tenant-based 13 rental assistance.
- This change allows Louisiana Housing Authority (LHA) to administer its Permanent Supportive Housing (PSH) section 8 program as Project-Based Voucher (PBV) and Tenant-Based Vouchers (TBV), and with this expansion, Louisiana Housing Authority (LHA) administrative plan will now cover both Project-Based Voucher (PBV) provisions and Tenant-Based Voucher (TBV) provisions, followed by the tenant selection provisions including unique aspects targeting the anticipated PSH population, then finally other necessary Section 8 administrative provisions.

Homelessness Solutions

Louisiana's Housing Heroes Program: Collaborative Approach to Housing Solutions

In light of the dire need for quality, safe, affordable and accessible housing following the 2016 floods in northern and southern Louisiana and the February tornadoes, Governor John Bel Edwards, the U.S. Department of Housing and Urban Development (HUD) and the Louisiana Housing Corporation (LHC) kicked off a statewide campaign called Louisiana's Housing Heroes Initiative. This initiative consists of an outreach campaign targeted towards landlords and property owners across affected parishes. The campaign is part of an effort to target viable small- and large-scale housing opportunities.

Overview

The state experienced severe storms and flooding in both March and August 2016, resulting in 56 of the state's 64 parishes receiving a federal disaster declaration. After the March event, more than 16,462 homes had Federal Emergency Management Agency (FEMA) Verified Loss. The total number of households impacted was 21,684. The August flooding event resulted in the flooding of more than 68,380 homes and impacting 23,248 renters, for a total of 91,628 impacted households. These figures add to the pre-disaster shortage of affordable rental housing that plagued the entire state.

The Housing Heroes collaborative works to identify housing opportunities that are available immediately as well as those that are 30 days, 60 days, and 90 days away from becoming available. In the context of Louisiana's significant housing shortage, this initiative promotes an inclusive strategy to identify and assess the readiness of units critical to the ongoing recovery of housing affordability, availability and accessibility.

Approach

The basic concept of the Housing Heroes initiative is to use outreach tools such as the media, statewide associations, chambers of commerce, and state and local governments to appeal to single and multi-family landlords with affordable rental units. These units include apartments, single family homes, and mobile homes.

How Did the Program Work?

The two-tiered Housing Heroes initiative allows for immediate access to properties ready for occupancy, as well as funding possibilities for landlords with properties in need of repair. Possible funding sources included non-profits, philanthropic organizations, and state Community Development Block Grant Disaster Recovery (CDBG-DR) funds. These approaches require additional program development to ensure affordability and appropriate participation incentives.

Legislation

With the successful passage of HB506 during the 2023 Regular Legislative Session, Governor John Bel Edwards signed into law, ACT 314, which statutorily established the Louisiana Interagency Council on Homelessness within the office of the governor. Before HB506/Act 314, the Council on Homelessness depended on recurring authorization from the governor. The act tasks the council with the development of a statewide plan to end homelessness, submission of an annual written report to the governor and legislature on the status of the plan, and to advise the governor, legislature, and local governments on causes of homelessness in Louisiana. It also outlines the composition of the council, which includes requirements to include at least two members with lived experience of homelessness and six members with five years or more of academic or professional expertise in housing or homelessness services.

Tier 1: Occupancy Ready Units – Tier 1 is the easiest and most expedient option because it does not involve providing funding to property owners. This option is similar to the approach HUD and homeless partners use to help identify rentals for homeless veterans participating in the HUD-VASH program. It has been implemented to end veteran homelessness in New Orleans, Baton Rouge, Houma-Terrebonne and Shreveport.

Tier 2: Units in Need of Repair –Funding was provided to assist with the repairs of units to quickly bring them back online in the rental market. Critical areas that needed to need to be addressed included:

- Qualifications and cap on repair funds
- Requirements for landlords to sign a contract that outlines requirements for repair funds, time limit on repairs, and affordability
- Vetting of property owners/landlords to ensure they are in good standing
- Non-comps and survivors with GFIP policies limited to the FEMA IHP max grant
- Establishing requirements for single family homes, multi-family units, and mobile homes
- Execution of MOUs for non-profits and for-profits
- Coordination by the Office of Community Development and LHC to determine requirements and restrictions for **use of CDBG-DR funds**
- Legal aspects governing the program

How Did Property Managers and Landlords Participate?

The "ask" of property managers and landlords is to make units available and pledge to keep them affordable for an established affordability period. The appeal is that you personally– even if you only have one unit– can make a real difference in the state's recovery efforts.

As of 2023, the Housing Hero initiative has resulted in identification of over 562 housing units immediately available for occupancy.

Challenges Met

03

2016 Floods

The Louisiana Balance of State Continuum of Care Team

In the wake of the 2016 Floods, the Louisiana Balance of State Continuum of Care (LA BOSCO), with the LHC as its Collaborative Applicant, led the homeless system response for East Baton Rouge Parish. The LA BOSCO merged with the former Baton Rouge Continuum of Care, creating a wide range of emergency shelter and permanent housing resources prioritizing those displaced by the flood. The LA BOSCO began implementing EBRP's first coordinated entry system by 2018.

Community Development

After the Floods of 2016, LHC worked directly with OCD on the \$1.2 Billion Action Plan. This plan outlined several different recovery initiatives, including housing. LHC worked alongside OCD to create rental programs which would address the need for affordable housing that was destroyed during the disaster. In addition to rehabbing damaged units, the Action Plan allowed for construction of new units.

A Notice of Funding Availability (NOFA) for the Multifamily Rental Loan Fund was issued in May of 2017 and awarded to fifteen properties the following month, totaling \$13.7 million. As a result, 458 units were rehabilitated and over 500 low- to moderate-income individuals and families were served.

COVID-19

Energy Assistance

The Louisiana Housing Corporation, through its Energy Assistance Program, developed and started the inaugural Louisiana Water and Wastewater Assistance Program for low-income families during the COVID-19 pandemic. The landmark program utilizes funding through the Low-Income Household Water Assistance Program (LIHWAP).

Homelessness Solutions

The Louisiana Housing Corporation (LHC) stepped up to be the lead agency for non-congregate sheltering during COVID-19. Unlike most natural disasters, the COVID-19 pandemic directly impacted everyone—including those responding to protect and provide services for those most vulnerable. At a time when everyone was told the safest action was to stay home, the LHC, with the support of the Governor's Office, led the way to provide safe and secure housing options for Louisiana's unhoused individuals and families.

The quick support provided by the Governor through issuance of the Governor's Health Emergency Declaration helped LHC to address the lack of non-congregate or individual sheltering resources for the homeless.

A NOFA for the Lafourche Resilience Initiative was issued in December of 2018 and awarded to Les Maisons de Bayou, totaling \$6.7 million. The prototype program required completely resilient materials and property features and resulted in 35 new construction units.

A Flood Piggyback NOFA was issued in December of 2017 and awarded to nineteen properties in May of 2018, totaling \$64 million. As a result, 1,428 units were constructed or rehabilitated. All but two developments have had their financial closing and are currently leased up; the last two developments will have their financial closing before the end of 2023.

The Flood PRIME NOFA was issued in December 2019. Developments were required to build to IBHS (Insurance Institute for Business and Home Safety) FORTIFIED Commercial Roof Standard. FORTIFIED is a construction and re-roofing program designed to strengthen homes and commercial buildings against specific types of severe weather such as high winds, hail, hurricanes and even tornados.

In addition to the FORTIFIED Roof Standard, the developments had to choose either IBHS FORTIFIED Commercial Silver or Gold Standard. These standards required deeper resilient construction of materials and protective construction for other components of the building. This resulted in 14 properties awarded and 1,233 newly constructed units certified as Silver or Gold FORTIFIED in June 2020 totaling \$103.6 million

This funding round is the first in the country to mandate the FORTIFIED standard for multifamily housing. This round of awards prompted the IBHS, who certifies the standards, to create multifamily Gold criteria. The LHC and OCD pioneered this program and moved it forward in Louisiana.

The emergency declaration allowed LHC to initiate the FEMA-funded COVID-19 Non-Congregate Sheltering (NCS) Program. The success of the NCS Program, which had never been done before at this scale and speed, is attributable to the active support and partnerships with federal, state, and local government. The program's success is also owed to non-profit coalitions on homelessness and housing throughout the state; specifically, the Federal Emergency Management Agency (FEMA), the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP), the City of New Orleans, all the homeless Continuums of Care (CoC) in Louisiana, local rapid rehousing providers, and consultants including CSRS and TAC.

The extensive collaboration among all partners of the NCS program led to an extremely successful effort that protected over 2,500 households experiencing unsheltered homelessness because of COVID-19. Temporary individual sheltering for these individuals was provided in the form of hotel rooms offered through successful engagement with over 80 hotels across the state. The program sheltered households from April 4, 2022 until December 31, 2022. As of 2023, the services for hotel housing and associated health protective services have been 99% reimbursed by FEMA, totaling \$53 million.

The transition rate of hotel sheltered individuals into permanent housing was 70%. Further, several of the housed individuals became employed at the hotels where they resided, or were referred for employment based on the positive, stable housing and services provided through the program.

The NCS homeless service providers were able to provide much needed services to those impacted by the threat of COVID-19. In addition to providing a hotel room where households could follow CDC distancing guidelines, individuals under this program received meals, laundry services, and identification. NCS also enrolled its beneficiaries in mainstream benefits, including access to services like behavioral health and permanent housing programs. The cross-sector collaboration of the NCS program emphasizes that housing is a health care issue, where the benefits far outweigh the costs of providing stable housing.

The emergence of the COVID-19 vaccine was a turning point of the pandemic, a medical advancement marking the beginning of a transition back to Louisiana's community-based culture. Despite the vaccine's availability, state officials still observed a low vaccination rate in many of the state's vulnerable populations, especially residents experiencing homelessness. In response, the Louisiana Housing Corporation (LHC) leveraged its leadership within the Louisiana Balance of State Continuum of Care (LA BOSCO) – a coalition of stakeholders and housing and service providers dedicated to preventing and ending homelessness in Louisiana – to allocate funding from Emergency Solutions Grant CARES Act grant funds.

LHC partnered with the START Corporation, a Federally Qualified Health Center (FQHC), to develop a statewide vaccination strategy, implement a vaccination ambassador program, and run several health fairs and events through Fall 2021. The START Corporation began the process with

Hurricanes Laura, Delta, and Zeta

The Louisiana Balance of State Continuum of Care Team

The LA BOSCO, like other affected CoCs, coordinated with FEMA, GOHSP, LHC, LDH, DCFS, and other disaster response entities to coordinate sheltering and housing solutions for people experiencing homelessness prior to and as a result of Hurricanes Laura, Delta, and Ida. Coordination efforts to develop housing solutions for displaced populations from all three storms are ongoing.

Housing Development

LHC was awarded \$8 million in Federal Disaster Low-Income Housing Tax Credits to allocate towards projects located parishes affected by Hurricanes Laura, Delta, and Ida.

Community Development

Soon after the storms made landfall, LHC put boots on the ground. The Corporation partnered with the Office of Community Development (OCD) to establish a \$1 billion action plan for rebuilding rental housing in the most impacted areas. As a result, LHC was awarded \$890 million through a Cooperative Endeavor Agreement with OCD to fund the Middle Market Program and the PRIME/Bridge Program.

26 projects were awarded a Laura/Delta PRIME 2 NOFA as of August 2022, totaling \$259 million and 2,697 units.

a planning phase, using their knowledge of the community and previous work to inform their preparations. The resulting high-level plan outlined the strategy for helping the homeless and the key geographic areas where this population was concentrated in Louisiana, utilizing a vaccine-first approach in community education and outreach. The pandemic presented many unknowns and challenges, adversities that continued to present themselves throughout this ambitious strategy to educate and vaccinate individuals experiencing homelessness in Louisiana. This Initiative was successful in outreach and educating the unhoused and vulnerable populations on the benefits of receiving the vaccine, providing vaccinations to over 1,200 individuals.

LHC led the state's COVID-19 response strategic planning for people experiencing homelessness. LHC staff developed, implemented, and coordinated the Louisiana COVID 19 Isolation Site discharge planning for people at risk of and experiencing homelessness, serving populations statewide.

The Louisiana Balance of State Continuum of Care Team

The LA BOSCO staff led strategic planning to assist people experiencing homelessness in the COVID-19 pandemic. LHC staff on the BOSCO team developed, implemented, and coordinated the Louisiana COVID-19 Isolation Site discharge planning. The statewide program served people at risk of or experiencing homelessness.

Rental Assistance

LHC created a Participant & Property Tracking Log that lists hurricane voucher program participants, property addresses, and contact information. The Corporation works closely with voucher staff members to provide daily updates of tenant and property statuses.

To fulfill its mission, LHC also collaborates with organizations throughout the community. The corporation has working with Unity & WORKFORCE to issue Mainstream Vouchers, partnered with START CORP for hurricane displacement relief efforts and frequently collaborates with the Louisiana Department of Health (LDH) to better serve our state.

LHC Rental Assistance works with LDH to implement the new Tenant-Based Voucher (TBV) program, started in May of 2023, by baselining the application process and the issuing of vouchers and new owner's documentation. The two work together on several other projects, such as coordinating the issuance of Non-Elderly Disabled (NED) vouchers and displacement relief programs following Hurricanes Laura and Delta.

Leaving Louisiana Better Than We Found It

04

Home Ownership

The Louisiana Housing Corporation Homeownership Department has developed and administered a number of different programs to facilitate Homeownership throughout the state.

In addition to its mainstay product, the mortgage revenue bond program, the Homeownership Department launched numerous programs that target hard to reach and often underserved households. In total, since 2016, LHC has assisted nearly 4,000 residents to become homeowners, closing on nearly \$700 million in loans across 57 parishes. Several highlighted programs follows:

Keys for Service – While captured under the mortgage revenue bond program, this is a first of its kind for Louisiana. We are able to serve households at a higher income limit, without the first time homebuyer restriction and offer down payment assistance. Starting in 2022, this program has helped many essential workers, from firefighters, nurses, teachers and beyond, either attain or improve their homeownership status. To date, we have assisted 83 different families, totaling \$18,834,086 in loans.

Habitat for Humanity - Worked with this non-profit organization in reaching the very low income families. Starting out as a pilot program, LHC has been able to serve 10 families at or below 30% AMI and therefore encouraging self-reliance and building stability in communities.

Louisiana Homeownership Think Tank was implemented in 2022 to provide a platform for stakeholders, on state and national levels to develop actionable concepts to address access to affordable housing. Currently the Think Tank has over 100 participants and is growing daily to deliver tangible solution to the shortage and availability of homeownership to underserved communities.

Homelessness Solutions

LHC is preparing to launch Louisiana's All-In Plan, in partnership with the Governor's Council on Homelessness. The All-In Plan aims to utilize \$80 million in funds to reduce homelessness in Louisiana by 25% before 2025.

Community Development

The following Notices of Funding Availability (NOFA), funded through the Laura/Delta/Ida Cooperative Endeavor Agreement, will be posted in 2023.

The Middle Market NOFA, which provides for \$56.1 million by July 2023, is intended to provide gap financing to a developer of workforce housing in which at least 51% of the renters are at or below 80% AMI at move-in. This NOFA is established in partnership with the Office of Community Development.

The PRIME 3 NOFA, providing for \$213 million by September 2023, is the second part of the PRIME/Bridge Laura Delta Budget for multifamily allocation.

PRIMER 4 NOFA allocates \$194.8M by May 2024.

Rental Assistance

LHC's Rental Assistance employees at the Baton Rouge Mid-City office were relocated to the main office at Quail Drive, strengthening collaboration and efficient communication between departments. The reorganization of facilities has helped provide accurate, reliable assistance to LHC clients in a timely manner.

Stories of Our Success

05

In July 2022, the Louisiana Housing Corporation (LHC) announced the completion of a 35-unit storm-resilient affordable housing community, Les Maisons de Bayou, located in Lockport, Louisiana. With a partnership between LHC, the Louisiana Office of Community Development (OCD) and Gulf Coast Housing Partnership, who was the developer of the project, the ribbon was cut on this \$11 million development.

Les Maisons de Bayou Lafourche is the result of Louisiana's Strategic Adaptations for the Future Environments (LA SAFE), an innovative planning effort launched by Governor John Bel Edwards in March 2017 to create strategies and projects in anticipation of coastal land loss and increasing flood risk. In 2018, a partnership comprised of OCD, the Foundation for Louisiana, and the LA SAFE team conducted a nine-month inclusive public process focused on six parishes heavily impacted in 2012 by Hurricane Isaac: Jefferson, Lafourche, Plaquemines, St. John the Baptist, St. Tammany, and Terrebonne.

Les Maisons de Bayou Lafourche incorporates resilient construction and design features that set it apart from other multi-family developments in the area. Elevated concrete foundations; engineered framing with metal hurricane anchors and bolts; impact-rated doors and windows; and standing seam metal roofs are disaster-tested measures that mitigate the risk of property damage.

LHC worked with OCD to select a developer for the project and in 2019, New Orleans-based real estate developer Gulf Coast Housing Partnership (GCHP) was competitively awarded \$7 million in Community Development Block Grant-National Disaster Resilience (CDBG-NDR) funds for the project. The 16 duplex and triplex style one-, two-, and three-bedroom units are built to meet the FORTIFIED Commercial

Standard Gold Designation – a certification designed to minimize damage from a Category 3 Hurricane. This includes a highly engineered roof system and a continuous load path which ties the structure of the house together and redistributes extreme wind to the foundation of the building. Les Maisons de Bayou Lafourche received the first FORTIFIED Multifamily designation ever issued by the Insurance Institute for Business and Home Safety (IBHS).

Construction began on Les Maisons de Bayou Lafourche in August 2020 and the development was 90% complete when Hurricane Ida made landfall in Louisiana on August 29, 2021. The storm was the first test for the resilient housing community. The development took a direct hit from Hurricane Ida, yet had minimal damage, allowing the residents to return to their homes and not have to be relocated. Although flooding was not an issue at the property for Hurricane Ida, the development mitigates the potential for water damage with a landscape designed to capture water from a 25-year flood event. The buildings are also elevated three feet above future Base Flood Elevation. If there is water intrusion, paperless drywall, tile floors, and elevated mechanical equipment make it easier and more cost-effective to recover from a flood. These measures are intended to enable residents to get back into their homes as quickly as possible following a severe weather event.

Twenty-Eight of the 35 units at Les Maisons de Bayou Lafourche are designated for families at 50% to 60% of Area Median Income, six units are leased at market-rate, and there is one on-site manager's unit. Five units are designed for people with mobility impairments and three units are equipped for residents with sensory impairments. The development also includes residency preferences for veterans, individuals with disabilities, and seniors.

Rental Assistance

Ernest & Levi

Due to a shortage of affordable housing, disabled father Ernest Broussard, Jr. and his six year old son, Levi, found themselves homeless and living in his vehicle before being referred to the Emergency Housing Voucher Program. The pair found temporary shelter at the Acadiana Regional Coalition Homeless Shelter (ARCH) in Lafayette, LA. During their time at the shelter, the ARCH Continuum of Care case managers referred Ernest to the Rental Assistance Program and assisted him throughout the program application process. Ernest and Levi were issued an Emergency Housing Voucher, helping them find a place to call their home.

BY THE NUMBERS

06

- 3,842 residents became new homeowners statewide, leveraging \$594 million in funding
- 4,217 loans closed totaling \$675,826,798.00
- Built over 200 new multi-family developments
- Created over 15,000 affordable housing units
- Built 14 resilient developments, which created over 1,200 units statewide through our PRIME-1 program.
- PRIME-2 program is anticipated to create another 15-20 resilient developments, which will increase the total resilient units to 2,200.
- Low-Income Housing Tax Credits Awarded: \$161,081,364.22 in Urban communities and \$67,133,925.99 in Rural communities for a total of \$228,221,290.21
- Mortgage Revenue Bonds Awarded: \$1,246,849,050.00 in Urban communities and \$239,800,000.00 in Rural communities for a total of \$1,486,649,050.00
- Through the Weatherization Assistance Program, served 4,303 households through with Low-Income Home Energy Assistance Program (LIHEAP) funding, totaling \$37,876,074
- Through the Weatherization Assistance Program, served 1,301 households through U.S. Department of Energy (DOE) funding, totaling \$10,347,855
- Served 666,710 households, totaling \$335,406,158 through the Low-Income Home Energy Assistance Program (LIHEAP)
- Served 25,931 households, totaling \$8,409,524 through the Low-Income Household Water Assistance Program (LIHWAP)
- Annual Continuum of Care (CoC) funding amounts have more than doubled since 2015 with an increase in annual funding from \$11,407,163 in FY 2015 to \$24,577,185 in FY 2022.
- Total cumulative amount of CoC Program funding awarded to the Louisiana Balance of State Continuum of Care (LA BOSCO) from 2015 to 2022: \$147,056,157
- 13,872 people served by the LA BOSCO
- 8,786 people served by Coordinated Entry
- 3,476 people served by Rapid Re-Housing
- 1,810 people served by Permanent Supportive Housing
- As of 6/22/2023, Rental Assistance has 5 Housing Voucher Programs
 - Project Based Voucher (PBV) – 1288
 - Non-Elderly Disabled (NED) – 146
 - Veterans Affairs Supportive Housing (VASH) – 10
 - Emergency Housing Voucher (EHV) – 119
- Additional leasing record as of 6/22/2023:
 - 82.3% PBV Total Leased
 - 100% VASH Total Leaded
 - 76.8% Mainstream/NED Total Leased
- 88 different vaccine engagements were recorded
- COVID-19 outreach events conducted in 33 distinct places in 11 different parishes
- COVID-19 Vaccine Incentive - 1316 \$50 gift cards have been given
- 500+ properties are inspected annually.
- Over 10,000 units are inspected annually.





Office of the Governor
JOHN BEL EDWARDS
2016–2024