

2019 ANNUAL REPORT



TABLE OF CONTENTS

Message from Executive Mission Initiatives Programs & Community Leadership Team Message from Chairman Board of Directors Who We Serve & Our Pe

ve Director	5
	7
	9
y Impact	23
	38
an of the Board	40
	41
Partners	43



Message from Executive Director E. Keith Cunningham, Jr.



The Louisiana Housing Corporation (LHC) is committed to being more visible and accessible to our stakeholders. Through partnerships, programs and continued service to our citizens, the work we do has helped develop vibrant, healthy, and resilient communities in Louisiana.

Working in conjunction with the Governor's Office, Department of Health, Office of Community Development and other local and regional housing providers have fostered opportunities where none were before. Our agency has the opportunity to address multiple housing needs, including disaster recovery, community revitalization, homelessness, affordable housing access, energy and rental assistance, weatherization assistance and more.

The LHC develops, coordinates, and implements statewide housing policies to address such issues as public health, neighborhood blight, and economic development. Our goal is a simple one — to eliminate common barriers to affordable housing with a dedicated emphasis on low-to-moderate income families and first-time homebuyers.

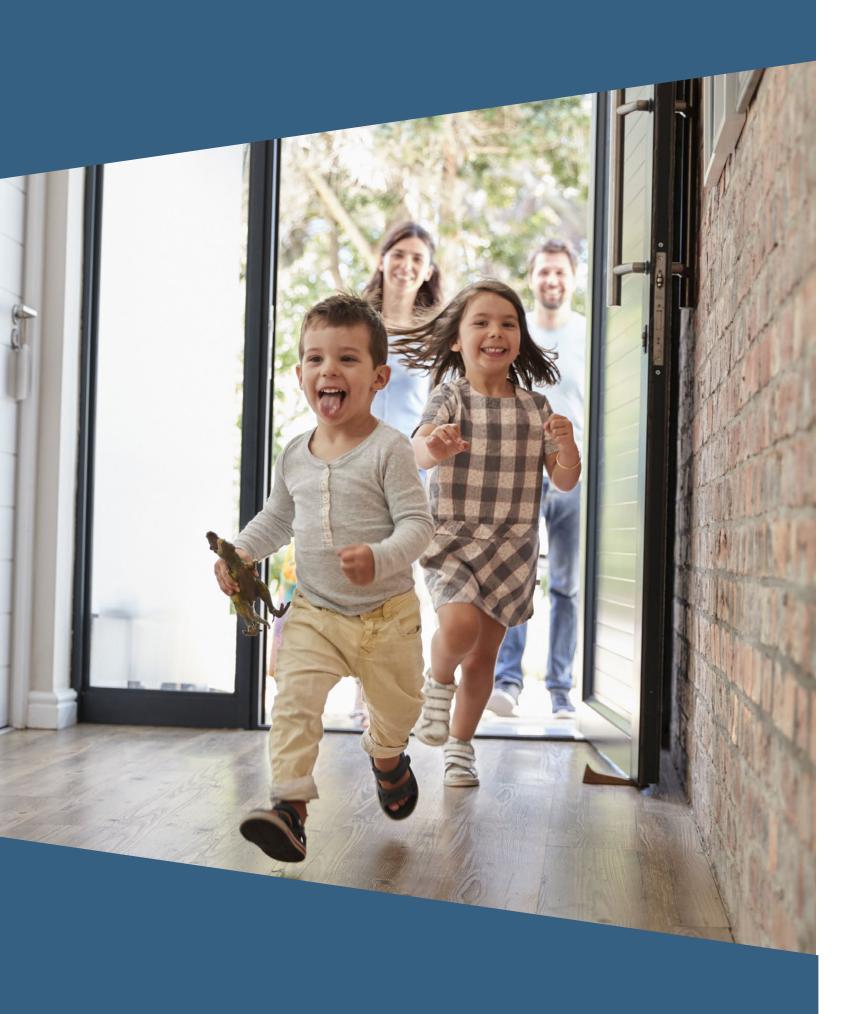
Research and data collection drive our decision making. We've increased our online offerings with the rollout of an interactive data-mapping tool that leverages thousands of data sources on demographics, real estate, health, jobs and more. This valuable tool allows our partners, stakeholders and elected officials to draft policy and pass legislation based on accurate and precise housing data. The next phase of our online offerings will include a geolocation finder, which will connect citizens across the state to local homebuyer experts, community action agencies and continuums of care.

This year, our agency closes the chapter on a continuously developing book. Through hard work and perseverance, we have responded to our citizens' needs with action, confronted problems with solutions, and addressed hardship and suffering with care and commitment. We are honored to be of service to the citizens of Louisiana and will continue to fulfill the mission of providing quality and affordable housing to all.

Until next time,

E. Keith Cunningham, Jr. **Executive Director**

5



The mission of the Louisiana Housing Corporation (LHC) is to ensure that every Louisiana resident is granted an opportunity to obtain safe, affordable, energyefficient housing and related services.

Each day this ongoing challenge is met by a dedicated team of professionals who allocate federal and state funds to help working families make their housing dreams a reality. LHC administers federal and state funds

COMMUNITY IMPACT AT A GLANCE*

HOMEOWNERSHIP

640 HOMEOWNERS \$86.2M LOANS

HOUSING DEVELOPMENTS

50 DEVELOPMENTS

\$364.5M

3,542 700 FAMILIES ASSISTED JOBS CREATED

UTILITY ASSISTANCE

60,060 FAMILIES ASSISTED INVESTMENT

\$31.8M

MISSION

through programs designed to advance energyefficient and affordable housing; LHC drives housing policy and co-chairs the Louisiana Disaster Housing Task Force.

ENERGY-EFFICIENCY IMPROVEMENTS

731 \$4.8M FAMILIES ASSISTED INVESTMENT

HOMELESSNESS SOLUTIONS

836 \$11.4M INVESTMENT

RENTAL ASSISTANCE

1,893 \$12.4M

\$12.4M



INITIATIVES

Creating Affordable Housing Through Effective Housing Policy

NEW STUDY SHOWS SIGNIFICANT AFFORDABLE HOUSING GAP IN EVERY CORNER OF LOUISIANA

According to a recent study commissioned by the Louisiana Housing Corporation (LHC), over half of Louisiana's renters are struggling to pay for housing, with more than 30% of their household income going toward rent and utilities.

The 2019 Louisiana Housing Needs Assessment, conducted by the Louisiana State University Department of Public Administration in the E.J. Ourso College of Business, found that an estimated 169,000 of the state's rental households are severely cost-burdened, meaning they are paying more than 50% of their household income in rent. This population represents over 28% of the state's 600,000 renter-occupied households. The study further revealed that Louisiana has the fifth-highest rate of rent stress in the country, with more than 44% of renters paying more than 35% of their household income in gross rent.

"As the result of many economic factors, monthly housing costs are exceeding household income," says Janel A. Young, LHC's Director of Policy & Strategic Initiatives.

"Many families are faced with tough decisions, often spending less on food and even less on health care. This creates a ripple effect of economic and social challenges that impacts everyone in our state."

The findings underscore the need for state and federal policymakers to address the need for affordable housing in Louisiana aggressively. Severely cost-burdened households are more vulnerable to health hazards, eviction or foreclosure, and homelessness.

"The Housing Needs Assessment gives us a better understanding of the housing needs in every community across the state," says LHC Executive Director E. Keith Cunningham, Jr., "This data is critical to the preparation of plans and policy strategies to address that need. The needs assessment is the first step in creating an effective housing policy."

The Housing Needs Assessment is an essential component of the LHC's mission to ensure that every Louisiana resident is granted an opportunity to obtain safe, affordable and energy-efficient housing. A full copy of the assessment is available for download at available for download at <u>lhc.la.gov</u>.

LOUISIANA HOUSING AT A GLANCE

Nearly 21% of Louisiana homeowners with mortagaes spend more than 35% of their income on housing costs, the 22nd-lowest rate in the country.



\$

Roughly 65.4% of occupants are owners in the state, and 34.5% are renters, compared to 63.6% and 36.4% in the U.S.



13.2% In Louisiana, 13.2% of units are mobile homes, more than twice the average rate in the U.S. mobile homes are the 2nd-most-common unit type in Louisiana, behind singleunit homes.

Louisiana homeowners are less likely to live in a mortgaged household when compared to other states. The rate of mortgage ownership, 53.7%, is the 5thlowest in the country.

\$800 The median gross rent in the state is \$800, the 23rd-lowest in the U.S. The median nationally is \$949.



↓

The rate of rent stress in Louisiana is the 5th-highest in the country. Only Florida, Puerto Rico, California and Hawaii have higher rates.

HOW DATA DRIVES LOUISIANA'S **AFFORDABLE HOUSING POLICY**

From affordable housing initiatives to disasterrecovery programs, data and research are the foundation of everything we do at the Louisiana Housing Corporation (LHC). In recent years, we've dramatically stepped up our research operations to ensure we are implementing the most significant housing policies to serve Louisiana's citizens and communities.

At the LHC, we have a dedicated team of data-driven decision-makers committed to identifying shared solutions to eradicate affordable housing barriers such as lack of financing, housing stock shortages, poverty and many other economic factors. To address these issues and meet our commitment to community development and accessible housing, the LHC's Policy and Strategic Initiatives Team uses strategic planning, Geographic Information System (GIS) mapping, data analysis and performance management.

The team employs innovative housing strategies that include integrating technology, best practices and research to align the

state's housing needs with the available funding resources.

We also manage the engagement of key partnerships necessary to create a comprehensive housing strategy. We use a wide range of policy tools backed by research that ultimately improves housing quality for Louisiana's vulnerable households

"We are challenged in many ways in Louisiana with respect to housing because we have some areas where, quite frankly, we've probably never had enough affordable housing. We have other areas where because the economy is performing so well and people are moving into neighborhoods that traditionally had affordable housing. Now the rents and home prices are being elevated to the point where people are being forced out. Replacing that with affordable housing stock is incredibly important."

— Gov. John Bel Edwards

LOUISIANA HOUSING **CORPORATION LAUNCHES INTERACTIVE DATA MAP AS A** COMMUNITY RESOURCE

The Louisiana Housing Corporation (LHC) has launched an interactive mapping tool to help the state's housing advocates, developers and policymakers leverage a wide range of data to make more informed affordable housing decisions. The online tool, which is available to the public via the LHC website, was developed using the interactive data- mapping PolicyMap framework. It offers easily accessible and on-demand data about housing, health, demographics and economic factors that affect communities and affordable housing across Louisiana.

"This tool empowers our stakeholders with 24-hour access to information about their communities from the comfort of their home or office. Our housing development partners will be equipped with data to improve their research in advance of application submissions and develop more effective housing plans aligned with LHC's strategic goals," says Janel A. Young, the LHC's Director of Policy & Strategic Initiatives.

Reliable demographic and housing characteristics data such as income, household size and age are the foundation of any significant, affordable housing policy.

The challenge for many housing stakeholders - from nonprofit organizations to private developers — is that much of the data is continuously changing.

PolicyMap offers easy-to-use online mapping with data on demographics, real estate, health, jobs and more in communities across the U.S. The real power of PolicyMap is in its ability to offer easy access to thousands of data sets that are continually updated.

"As Louisiana embraces its policy-making role, reliance on data becomes essential to advancing the affordable housing mission. Using advanced technology and working with our partners has placed the agency in a position to drive policy that is truly reflective of the need."

— Janel A. Young, Director of **Policy & Strategic Initiatives**

Community Connections



"Connections was the first step toward bringing together public servants, leaders, advocates, developers and lenders to create thriving communities in our state."

— E. Keith Cunningham, Jr., LHC's Executive Director

NCSHA HONORS LOUISIANA HOUSING CORPORATION FOR CONNECTIONS CONFERENCE

The National Council of State Housing Agencies (NCSHA) recognized the Louisiana Housing Corporation (LHC) for outstanding work on its inaugural Connections conference. The national award acknowledges LHC's commitment to helping elected leaders and housing professionals learn, share and develop effective initiatives that address affordable housing challenges. "State housing finance agencies are at the center of the affordable housing system," said NCSHA Executive Director Stockton Williams. "These award-winning initiatives epitomize the creativity they are bringing to meet America's housing challenges."

CONNECTIONS 2019: AN ALL-INCLUSIVE CONFERENCE

The three-day event welcomed over 500 attendees and featured more than 60 speakers from across the nation. The conference's goal was simple yet ambitious: to connect with likeminded, mission-driven peers and discuss how housing can improve Louisiana residents' lives.

As the first conference of its kind, Connections offered participants the opportunity to join diverse professionals, housing-advocates, Fortune 500 CEOs, elected officials and others interested in housing and related services.

The event featured a diverse group of speakers from across the state and nation researchers, experts and professionals eager to share valuable knowledge of how to solve Louisiana's housing needs and build healthier, vibrant communities.

Many notable officials attended the conference, including Louisiana Gov. John Bel Edwards and NFL Hall of Famer and New Orleans native Aeneas Williams. Aeneas keynoted the gathering, sharing inspirational remarks on the spirit of community and resiliency.

CONNECTING TO RESOURCES

The first day of the conference began with the Governor's Council on Homelessness Meeting and Homelessness Working Group in the morning and afternoon presentations on "Understanding Louisiana's Needs: How Data Drives Decisions" and a Housing First Roundtable. Day one concluded with an appreciation dinner presented by longtime partner Entergy Louisiana. "State housing finance agencies are at the center of the affordable housing system, and these awardwinning initiatives epitomize the creativity they are bringing to meet America's housing challenges."

> — Stockton Williams, NCSHA Executive Director

During the second day, attendees took part in breakout sessions from six tracks: Community Connections, Compliance, Energy Empowerment, Homelessness Solutions, Housing Development, and Homeownership. The afternoon of the conference featured a keynote luncheon and community award presentation presented by Atmos Energy. A rooftop networking reception capped the day's events.

On the last day of the conference, LHC stakeholders from across the state shared personal remarks and takeaways. The presentation, "Enhancing Our Disaster Response, Restoration and Resiliency," and a community roundtable ended the day.

CONNECTIONS CREATED

Connections' successfulness is due in huge part to a community of partners lending their support to the conference, including 32 sponsors, 28 conference exhibitors, volunteers and staff whose efforts helped make the event a success.

LOUISIANA HOUSING CORPORATION ROUNDTABLE SHINES LIGHT ON COMPLEX ISSUE OF BLIGHT

Blighted, vacant and abandoned properties affect communities in every corner of the state, and the Louisiana Housing Corporation (LHC) wants to change that.

To kick-start an important conversation about this complex issue, LHC held a Blight Remediation and Abatement Roundtable on Nov. 19, 2019, to discuss the challenges of addressing abandoned and blighted homes and buildings.

The event brought together community leaders from all sectors to discuss how blight affects Louisiana residents' quality of life. These experts and community stakeholders analyzed blight-related ordinances and laws, discussed challenges in rural communities versus urban communities, and identified solutions and strategies to address this issue.

"We believe communities sharing information about their best practices and challenges related to blight is a valuable first step toward a lasting solution."

> E. Keith Cunningham, Jr., LHC's Executive Director

LHC Executive Director E. Keith Cunningham, Jr., says blight is a complex issue that represents the long-lasting effects of poverty and natural disasters that affect rural as well as urban communities.

"The fact that we as a state have not developed a solution is an indication of how difficult this problem is," Cunningham says. "The blight roundtable is our attempt to understand the issue of blight — including its origins and possible solutions — so we can be a resource to the community and help our cities, parishes and communities better address it."

Cunningham says the roundtable was an essential first step because "it's no longer enough just to complain" about blight. "We have to be involved in the solution," he says. "We believe communities sharing information about their best practices and challenges related to blight is a valuable first step toward a lasting solution."



VILLE PLATTE MAYOR ENCOURAGES MUNICIPAL LEADERS TO SEEK OUT AFFORDABLE HOUSING RESOURCES

In her third term as mayor of Ville Platte, Mayor Jennifer Vidrine has set her sights on developing more affordable housing in the Evangeline Parish city of more than 7,000. Vidrine's administration is leveraging assistance through the Louisiana Housing Corporation (LHC) to transform abandoned lots throughout the city into affordable singlefamily homes available to residents as rental or rent-to-own properties. "What is so great about LHC having this conference is it gives us the opportunity to introduce local mayors to all of the affordable housing programs available to them that they can use for their cities."

— Jennifer Vidrine, Mayor, Ville Platte

Private developers in the Ville Platte area are also building affordable senior housing apartments financed by the low-income housing tax credit, which provides a strong incentive to develop affordable rental housing through a dollar-for-dollar reduction to an investor's federal tax liability. The program is administered in the state by the LHC.

Vidrine and other housing experts discussed how cities and other municipalities could promote affordable housing projects in Louisiana during a panel at the inaugural Connections Conference, hosted by the LHC in April 2019. "What is so great about LHC having this conference is it gives us the opportunity to introduce local mayors to all of the affordable housing programs available to them that they can use for their cities," she says.

Community Partnership

A LEADER IN PARTNERSHIP

One of the more fundamental ways Louisiana Housing Corporation (LHC) honors its mission to ensure that every Louisiana resident has an opportunity to obtain safe, affordable, energy-efficient housing is through its many partnerships with nonprofits, local government units and state agencies.

Under the leadership of Executive Director E. Keith Cunningham, Jr., LHC continues to uphold a strong belief in partnership and collaboration. In 2019, our relationships with housing counseling agencies, Continuum of Care (CoC) agencies and public housing authorities across the state ensured that Louisianans had more opportunities to access rental assistance, housing services and other valuable program offerings.

PARTNERSHIP PROVIDES GROWTH, OPPORTUNITY FOR NEIGHBORHOOD HOUSING SERVICES IN NEW ORLEANS

LHC's network of housing counseling agencies provides renters and homeowners advice on home buying, renting, defaults, foreclosures and credit issues, to name a few. Neighborhood Housing Services (NHS) NOLA is an agency whose mission for the past 44 years has been to help Louisiana renters and homeowners secure affordable housing.

Founded in 1976 as a private, nonprofit corporation, the NHS NOLA promotes investment and restored confidence and faith in Louisiana neighborhoods. NHS accomplishes that goal by offering credit counseling, HUDcertified education classes, financial literacy and lender referrals to assist clients with their dream of becoming a homeowner.

A Partnership of Growth

As director of Homeownership Programs for NHS NOLA, Waldreka Johnson first became acquainted with LHC in 2018 when researching areas of growth for her agency.

"I first heard about the benefits of partnering with LHC from the U.S. Department of Housing and Urban Development," said Johnson. "After receiving a few more recommendations from other organizations, we decided to pursue a partnership with LHC."

It was then that Johnson reached out to Homeownership Director Brenda Evans. Johnson says after the initial call and a quick application process, NHS NOLA became a subgrantee and partner within weeks.

Johnson says that NHS NOLA is grateful for the relationship with LHC and the growth of the partnership.

"It's a great partnership, and the lines of communication and outreach are always there," said Johnson. "Since NHS began partnering with LHC in 2018, our referrals and the number of clients we see have increased substantially."

The Benefits of Collaboration

Another benefit of the partnership is the NHS's access to LHC's program and service offerings, including the Resilience Soft Second Program, Mortgage Revenue Bond (MRB) program and Market Rate Conventional Program (MRC).

"Perhaps one of the most beneficial programs the LHC offers is the Market Rate Conventional Program," said Johnson. "This program is very attractive to many of the clients we see."

Johnson says that the benefits MRC offers for first-time homeowners are very desirable, especially to those with student loan debt and many young and first-time homebuyers.

NOLA LENDING GROUP CONNECTS FIRST-TIME HOMEBUYERS TO KEY RESOURCES

NOLA Lending Group has a long record of helping first-time homebuyers across Louisiana achieve their homeownership dreams. It is a complex effort that takes a dedicated team of mortgage professionals, including Danielle Smith, mortgage operations director.

Smith manages the departments that handle loan files once they come in from loan officers. When a loan is issued, the underwriting is completed in the company's operations division.

"Once a loan officer contracts with a customer, they find the right product for them, and they start the process," Smith says. "We essentially take it over from there and help them get to a smooth and easy closing."

Assessing Individual Needs

When connecting prospective homebuyers to mortgage products, Smith says, NOLA Lending takes a very individualized approach. Smith notes the first step in the loan process is for NOLA's dedicated and knowledgeable sales team to counsel individual customers and assess their unique needs.

"Our loan officers take their time and get to know those clients and make sure that they're doing right by them because a home is not just a place for you to live. It's a place where your family grows, it's a place where your kids go to school, it's a community that you're involved in."

Since 2010, NOLA Lending Group has provided nearly 100 LHC mortgage offerings across the state, more than any other lender in Louisiana. Their tremendous efforts secured homes for Louisiana families and individuals across 13 parishes and 34 cities — representing a total investment of approximately \$14 million to Louisiana communities.

First-time Homebuyer Programs

Smith says securing an affordable mortgage for the client is key, and first-time homebuyer programs through the LHC help buyers achieve their dream.

"I think it's one of our specialty areas," Smith says. "We do very well in assessing the needs of the client, especially first-time homebuyers — that first big purchase that they're making."

Smith says the <u>Mortgage Revenue Bond</u> Assisted Program and the <u>Mortgage</u> <u>Revenue Bond HOME Program</u> have been popular among customers. These programs help prospective homebuyers who are at 80% area median income or less and may not have enough money for a down payment and closing costs. These programs have interest rates that are below market rate.

Smith says another popular resource has been the <u>Soft Second Program</u>, which offers qualified first-time homebuyers in 51 Louisiana parishes up to \$60,000 to purchase a home. The program is funded with disaster-recovery dollars. "Most are surprised at the range of options that are available to them," she says.

Good Business, Great Partnerships

Smith says offering the LHC resources to firsttime homebuyers give the company access to a clientele that they otherwise may not be able to serve.

"I think that's very important, especially in these days where buying a home is the beginning of what we call generational wealth," she says. "Not only does real estate give you the immediate need to find a place for you and your family to live, but it's something that you can pass down to your kids, and your kids can pass down to their kids."

Smith says one of the biggest hurdles to homeownership is saving that money for the down payment or closing costs. Hope Connections is one of six regionally based nonprofit organizations providing help and assistance to Louisiana's homeless population. Their efforts have a substantial impact on Louisiana Housing Corporation's (LHC) efforts to end homelessness in Louisiana effectively.

Christa Pazzaglia has been the executive director of Hope Connections for the past 12 years and a homeless advocate for 20 years.

As the lead agency for Louisiana's Continuum of Care, Hope Connections provides services that lead people from homelessness to housing by providing "front-door services" that include street outreach, path case management, housing services and lowrestriction sheltering.

Continuum of Care

Continuum of Care (CoC) system is a mandate, introduced in the mid-1990s, from the U.S. Department of Housing and Urban Development (HUD) that coordinates housing and homeless funding for families and individuals.

The Louisiana Balance of State Continuum of Care (LA BOSCOC) governs the continuum and ensures that each region's respective CoC agency serves every person from all demographics.

CoCs accomplish their mission by providing housing and related services to people experiencing homelessness by developing and implementing regional and locally developed policies and procedures.

Louisiana's continuum consists of six regional organizations from across the state, including UNITY of Greater New Orleans, HOME Coalition, CENLA Homeless Coalition, ARCH and Northlake Homeless Coalition.

Tools of the Trade

To provide homeless individuals and families with programs and services and connect atrisk homeless to housing, Hope Connections relies on many benefits funded by the LHC.

"LHC provides Hope Connections with funding through HUD's Emergency Solutions Grant (ESG) program," said Pazzaglia. "This allows us to operate street outreach teams, shelter services, and the Homeless Information Management System (HMIS)."

Pazzaglia says these services are essential to finding and delivering services to Northwest Louisiana homeless and account for a 65% decrease in homelessness since 2014.

In addition to providing funding opportunities, LHC hosts meetings quarterly. LHC should be credited for CoCs remaining so interconnected, she says.

"LHC is kind of like our home base for homeless services. They bring us together and help guide our policies and decisions," said Pazzaglia. "Their input is essential to how we go about ending homelessness in Louisiana."

Partner With Us

LHC partners with local units of government and community organizations to develop solutions to help meet housing needs. LHC is grateful for partners and stakeholders whose values and mission align to provide Louisiana citizens with affordable housing access and services. Interested in partnering with LHC? Visit our website and get started today.

"LHC is kind of like our home base for homeless services. They bring us together and help guide our policies and decisions."

> Christa Pazzaglia, Executive Director, Hope Connections



The LHC proudly partners with nonprofit groups, developers, government agencies and other housing industry experts to create sustainable, affordable housing for Louisiana residents.

ASSIST AGENCY SERVES SOUTHWEST LOUISIANA'S COMMUNITY AND AFFORDABLE HOUSING NEEDS

For more than 50 years, the ASSIST Agency has been working in Acadia, Vermilion and Jefferson Davis parishes to meet the needs of poor and economically disadvantaged families through various innovative and compassionate programs. ASSIST, based in Crowley and operating outreach offices in Jennings and Abbeville, administers community-assistance initiatives such as Toys for Tots, homeless shelters, affordable housing and food assistance for the elderly. It's also heavily focused on meeting affordable housing needs by partnering with public and private organizations, including the LHC. ASSIST runs programs including an emergency homeless shelter, a women's shelter, and homeowner counseling and education.

Through its work as a Community Housing Development Organization (CHDO), ASSIST developed a 36-unit rental complex in Jennings and a 40-unit complex in Welsh. It also built a scattered-site development with 110 single-family rental units in Crowley and another with 52 single-family rental units in Church Point targeting low-to-moderate income individuals and families. For its latest project, the organization renovated and transformed a school building in Abbeville into 18 two-bedroom units to house residents in a substance-abuse treatment program while helping them to mainstream back into society. The group's affordable housing program also connects first-time homebuyers with LHC down-payment assistance programs, as well as rental and utility bill assistance.

HOW A NONPROFIT REVITALIZES BOGALUSA WITH AFFORDABLE HOUSING

Bogalusa native Wendy Williams founded a grassroots organization in 2007 that over the years has grown into <u>Bogalusa Rebirth</u>. In addition to its community development work, Bogalusa Rebirth is stepping into the arena of affordable housing, gaining status as a certified Louisiana Community Housing Development Organization (CHDO).

"It is our mission to develop decent, safe and sanitary housing while eradicating blight in our oldest neighborhoods."

> — Wendy Williams, Founder, Bogalusa Rebirth

The organization broke ground on its first affordable home, a single-family house that will be occupied by a veteran. It's the first of three affordable homes the organization is planning to build in the city. The project was funded by a \$400,000 award of Home Investment Partnerships Program (HOME) funds from the LHC. The LHC program sets aside 15% of its annual funding for eligible CHDOs such as Bogalusa Rebirth. The project is also funded with a \$100,000 grant from Enterprise Community Partners, a \$30,000 Rural Veterans Initiative grant from the Housing Assistance Council and many local sponsors and partners.

ST. MARY COMMUNITY ACTION AGENCY MEETS HOUSING AND OTHER CRITICAL NEEDS IN SOUTH LOUISIANA

For more than half a century, the St. Mary Community Action Agency has been making a difference through its wide range of vital community development programs in south Louisiana. The agency administers about two dozen programs and initiatives throughout its geographic target area of St. Mary and Vermilion parishes, offering transportation assistance, earlychildhood education and workforce training.

The agency has also been a longstanding partner with the LHC in providing innovative, affordable housing initiatives. The organization provides temporary housing for homeless families and seeks to help them gain selfsufficiency. Other services include rent and mortgage assistance to prevent evictions, first-month rental assistance to move into a more stable environment, utility payments for people who have received a disconnection notice, emergency food assistance, homebuyer education classes and weatherization assistance. The organization has also spearheaded the construction of affordable housing developments, including the Faith Place subdivision, a 15-unit multifamily housing complex in Patterson, and Sparrow Gardens, a 30-unit townhouse complex in Centerville.

"As a part of our mission — people helping people, because that's our motto — housing has to be one of the first things, along with transportation and employment, that we consider."

> — Almetra Franklin, CEO, St. Mary Community Action Agency

COMMUNITY HOUSING DEVELOPMENT ORGANIZATION

Louisiana Housing Corporation (LHC) assists Louisiana communities with affordable housing needs through the hard work and determination of our network of Community Housing Development Organization (CHDO) partners throughout the state.

Beginning at Home

CHDOs exist because of the Cranston-Gonzalez National Affordable Housing Act of 1990, which requires at least 15% of the HOME Investment Partnerships Program (HOME) grant to be reserved for and utilized by nonprofit CHDOs. To be designated as a CHDO, an organization must be a private non-profit, community-based organization with the authorization and capacity to develop affordable housing for the community it serves.

CHDOs provide safe, affordable, energyefficient housing for sale or rent to lowto-moderate income households. Some organizations may also choose to undertake property acquisition, rehabilitation and newhousing construction projects.

A HOME for Communities

LHC is the Participating Jurisdiction (PJ) for the non-entitlement areas of the State of Louisiana (also known as the Balance of State) responsible for administering the HOME program . HOME, funded by the U.S. Department of Housing and Urban Development, provides states and local governments with funds for various communitybased uses, including grants, direct loans, loan guarantees, other forms of credit enhancements, rental assistance and security deposits. The flexibility that HOME funds provide to CHDOs empowers stakeholders and communities by allowing organizations to design, implement and tailor to their individual needs and priorities.

In fiscal years 2018 and 2019, LHC awarded more than \$2.2 million in HOME funds to eight Louisiana communities: St. Landry, Rapides, Evangeline, St. Mary, East Baton Rouge, Orleans, Washington and St. Tammany Parishes. To date, this multimillion-dollar investment has created more than 65 affordable housing development units.

Committed to Communities

LHC's CHDOs directly connect to their communities and give first-hand knowledge and immediate access to those they serve.

Perhaps one of the most effective ways CHDOs carry out their mission to provide quality affordable housing is through community outreach and assessments. These tools are useful to a neighborhood's needs and provide a valuable source of feedback for CHDOs that allows them to keep their fingers on the community's pulse.

"LHC's network of community housing development organizations align with our commitment to providing access to affordable, energy-efficient housing access," said LHC Executive Director E. Keith Cunningham, Jr.

"The strength of CHDOs lies in their ability to provide economic opportunities for low-tomoderate-income communities while also being an access point to resources and services for those who need them most."

Join Us

"The first question any organization interested in becoming a CHDO should ask is whether this is something that they want to do," said LHC Chief Operating Officer Bradley R. Sweazy.

Sweazy added that many civic-minded neighborhood groups find out the hard way that they aren't quite suited to the tasks and challenges that come with housing development.

Sweazy also pointed out that organizations interested in becoming a CHDO should look to the Nonprofit Open-Cycle Affordable Housing (NOAH) Program. NOAH is a CHDO lookalike program open to nonprofits that have not qualified as CHDOs. If a nonprofit can complete a NOAH project, it increases the likelihood that their organization can become a CHDO. CHDO certification is currently open to all nonprofit organizations that qualify.



PROGRAMS & COMMUNITY IMPACT

The Louisiana Housing Corporation (LHC) administers various programs that assist renters, homebuyers, homeowners, developers, nonprofit organizations, local governments and other stakeholders in creating safe, affordable, energyefficient housing.



HOMEOWNERSHIP

We work with lenders, Realtors and homebuyer counselors to offer down-payment and closingcost assistance, low-interest loans, tax credits and financial training to make homeownership a reality.

HOUSING DEVELOPMENT

We offer tax credits and low-interest loans to help finance the construction, acquisition and rehabilitation of affordable homes and rental housing.



WEATHERIZATION

We provide weatherization assistance to reduce energy costs by increasing energy efficiency in the homes of eligible families and individuals.

ENERGY ASSISTANCE

We assist with heating and cooling energy costs by offering bill-payment assistance for eligible households experiencing financial hardship.

DISASTER RELIEF

We administer federally funded programs to help housing developers and property owners affected by natural disasters.

HOMELESSNESS SOLUTIONS

We work to eradicate homelessness and help veterans, seniors and people with disabilities find sustainable, affordable housing.

RENTAL ASSISTANCE

We offer resources to help citizens find affordable rental housing.

Homeownership Programs



Through various programs, Louisiana Housing Corporation (LHC) works with lenders, Realtors and homebuyers to help make the dream of homeownership a reality. LHC has invested \$86.2 million to assist first-time and repeat homebuyers across the state.

HOMEBUYER COUNSELING PROGRAM

Homeownership is a valuable part of improving our communities. LHC understands the value of homeownership, as well as the costs and obligations that come with it. Our homebuyer counseling program helps people understand the rights, privileges and responsibilities of homeownership through workshops with approved counseling agencies.

A total of 4,996 prospective homebuyers across the state received education in the homebuying process. Education included group training and one-on-one counseling administered by HUD-certified counselors. **PROGRAM IMPACT:** Investment: \$86.2 million Average Loan: \$142,684 Homebuyers: 604

TWO NEW MORTGAGE PROGRAMS OFFER SUBSTANTIAL ASSISTANCE FOR FIRST-TIME HOMEBUYERS BY LEVERAGING **DISASTER BONDS**

Qualified first-time homebuyers in 53 Louisiana parishes can get up to \$35,000 in assistance toward purchasing a home under an innovative state program funded with disaster-recovery dollars. The Soft Second Loan program is a collaboration between the LHC and the State Office of Community Development. The Soft Second Loan program is available in parishes designated as disaster

areas related to hurricanes Gustav, Ike and Isaac — an area covering the majority of Louisiana. It offers first-time homebuyers assistance to cover the gap between a home's cost and the loan they qualify for and closing costs. The second loan is interest-free and forgiven if the homeowner remains in the house for at least five years.

Also, qualified first-time homebuyers in 51 parishes impacted by the historic 2016 flood can get up to \$60,000 toward purchasing a home and closing-cost assistance. All or a portion of the loan is forgivable if certain conditions are met.

LHC offered the latest version of its successful Soft Second Loan program for first-time homebuyers in flood-impacted areas. The program covers the affordability gap between the maximum amount that a homebuyer can afford and its purchase price. The Soft Second Loan program assists first-time homebuyers with incomes at or below 80% of the area

- NIKITA COLE, EAST BATON **ROUGE PARISH**

homebuyers tools and resources needed to become homeowners. The class includes workshops that help individuals understand the rights, privileges and responsibilities of owning a home. In addition, participants receive access to lenders, real estate agents and down-payment assistance programs. LHC-approved grantees are available to assist participants throughout the process. According to Cole, the homeownership class taught her the importance of good credit management, which is essential not only for homeownership but for overall financial stability. Having been a homeowner for more than a year now, Cole is grateful for the program that helped her achieve a

childhood dream.

A JOURNEY TO HOMEOWNERSHIP "It has been a childhood dream of mine to own a home," says Cole. "Growing up, my family didn't have the security of owning their home, and it had an impact on me." Cole learned about the **Louisiana** Housing Corporation's (LHC) homeownership program from a family member, who saw a post on social media. Eager to learn if the program could benefit her, Cole registered for the homeownership counseling class, which began her journey to homeownership. LHC's homebuying class, offered through the Homeownership Counseling

Education Program, gives potential

median income to purchase one-unit family homes. The aid includes a soft second loan of 20% of the purchase price (up to \$55,000 per household) plus up to \$5,000 for closing costs.

The \$6 million program is a collaboration between LHC and the State Office of Community Development. "The goal is to increase homeownership in the parishes affected by the great floods of 2016," says Brenda Evans, LHC's Director of Housing Development.

"I enjoy coming home and saying, this is my house."

- Nikita Cole. Homeownership Counseling **Class Participant**

Housing Development Programs

Louisiana Housing Corporation's (LHC) rental and housing programs are a proven boost to development projects across the state, helping fund projects that might not otherwise be possible, particularly in low-income areas.

HOME INVESTMENT PARTNERSHIP

The HOME Investment Partnerships Program (HOME) provides funding for affordable rental and homeownership development and rehabilitation. In 2019, we assisted 3.542 families with a total investment of \$364.5 million in 10 projects.

COMMUNITY IMPACT: Investments: \$364.5 million Developments: 50 Families Assisted: 3,542 Jobs Created: 700



LHC PARTNERS WITH CITY OF NEW **ORLEANS FOR VITAL AFFORDABLE** HOUSING PROJECTS

The City of New Orleans is moving forward with \$28 million in vital affordable housing development projects with financing through the LHC. The projects, funded through a combination of federal grant dollars and affordable housing tax credits, will create 642 residences to help meet a critical need for workforce housing in New Orleans. This latest round of projects is being funded through the LHC's 2019 Piggyback Awards, which help

create multifamily housing opportunities. These New Orleans developments received a total of \$3.88 million in low-income housing tax credits and \$24.5 million in Community Development Block Grant (CDBG) funding. One of the projects underway is the redevelopment of the former Oretha Castle Haley Elementary School in the St. Roch neighborhood. The nonprofit Renaissance Property Group plans to convert the school into affordable housing units for people 55 and older.

"We are committed to leveraging the resources of all available partners to address our city's affordable housing crisis by giving developers and residents the opportunities they need to build and find a home. Through this funding from LHC, we will be able to increase the supply of new homes, preserve affordability and safeguard the quality and accessibility of our housina."

— New Orleans Mayor LaToya Cantrell



LOW-INCOME HOUSING TAX CREDITS

The LHC is helping build stronger and more resilient communities across the state through a federal program that promotes the creation of affordable and workforce housing by private developers.

"We've been able to create affordable housing opportunities by using these credits, this equity, to drive down the overall cost of the developments and put them in the position where they can house individuals who are low to moderate income."

> - E. Keith Cunningham, Jr., LHC's Executive Director

The low-income housing tax credit (LIHTC) is among the most important resources for creating affordable rental housing in the U.S. today. Created in 1986, LIHTC provides a

strong incentive to develop affordable rental housing through a dollar-for-dollar reduction to an investor's federal tax liability. The program, which is administered in Louisiana by the LHC, has spurred millions of dollars of private investment in affordable rental housing in rural and urban communities throughout the state, often in areas where natural disasters have damaged housing stock.

"We've been able to really marry a community's needs with the opportunity to invest," says LHC Executive Director E. Keith Cunningham, Jr. "We've been able to place affordable housing into some of our most desperate areas across the state, which really provides the only opportunity for a certain standard of housing to exist in some of these communities."

COMMUNITY IMPACT:

Developments Funded: 42 Investment: \$363 million (10-year investment) Families Assisted: 3.009 Jobs Created: 700

Disaster Relief for Housing Development

Louisiana is no stranger to disasters. In fact, in the last five years, Louisiana Housing Corporation (LHC) has fundamentally shifted how it delivers programs and services to Louisiana communities affected by recordbreaking floods, destructive hurricanes and accelerated coastal erosion events each with the potential to wipe out cities, businesses and livelihoods instantly.

When the great floods of 2016 swept through Louisiana, they sent shockwaves through its housing industry. The flooding affected 54 of the state's 64 parishes and inundated an estimated 90,000 homes, including 28,000 rental units.

As with hurricanes Katrina and Rita, LHC immediately recognized that it could not address this housing crisis with the state's existing programs and service offerings. Unique problems require creative solutions. As such, entirely new strategies and approaches to supplement existing disaster-response efforts were needed.

"Helping our citizens find housing is integral to helping them rebuild their lives," said LHC Executive Director E. Keith Cunningham, Jr. "With the scale of this natural disaster. we quickly realized that neither waiting for federal funds to begin flowing nor relying solely on our past approaches would be adequate to meet the needs of our people."

As the lead agency for the State of Louisiana's Housing Disaster Task Force, LHC, under the leadership and guidance of E. Keith Cunningham, Jr., and its state and federal partners, took direct action to ensure Louisiana communities affected by disaster would remain viable, healthy and resilient for years to come. This effort resulted in LHC's Piggyback and PRIME Program offerings.

"Helping our citizens find housing is integral to helping them rebuild their lives. With the scale of this natural disaster, we quickly realized that neither waiting for federal funds to begin flowing nor relying solely on our past approaches would be adequate to meet the needs of our people."

> - E. Keith Cunningham, Jr., LHC's Executive Director

PIGGYBACK AND PRIME

The Piggyback Program is a disaster-specific offering provided by the LHC and designed to increase and preserve affordable housing opportunities in 37 parishes impacted by Hurricanes Katrina and Rita.

The Piggyback Program provides funding for new construction projects or the acquisition, rehabilitation and development of affordable multifamily housing developments. The U.S. Department of Housing and Urban Development (HUD) provided \$25 million in funding for the program, with \$14.7 million of this funding explicitly allocated to the City of New Orleans because of the extent of the parish's damage suffered as a result of Hurricane Katrina.



LHC also offered the Piggyback Resilience Initiative Mixed Income (PRIME) program. PRIME is designed to develop new, resilient multifamily properties in parishes significantly impacted by the 2016 floods.

The LHC administers PRIME in partnership with the Louisiana Office of Community Development (OCD). The program's funding is a combination of LHC's Low-Income Housing Tax Credits (LIHTC), Multifamily Revenue Bonds (MRBs), and the OCD's Community Development Block Grant (CDBG) funds.

A unique component of the program is its requirement to implement Enterprise Green Communities criteria — a standard of resilient construction practices that use materials and techniques that increase a structure's ability to withstand adverse weather conditions. All projects must be completed by March 31, 2022.

LEVERAGING DISASTER RECOVERY

In the years since hurricanes Katrina and Rita and the 2016 floods, LHC's efforts to address the devastation and impact of these events have made significant progress.

LHC and OCD's Piggyback and PRIME programs have resulted in the approval and development of 21 properties across 11 of the state's disaster-affected parishes.

Approved properties represent a mix of new construction, historic rehabilitation and multifamily projects targeting the elderly, special needs, family populations and 4,020 housing units.

The program's total allocation represents an investment of more than \$200 million in Louisiana's housing stock.

Choice Neighborhood Initiatives



State Housing Funds Play Integral Role in Innovative Redevelopment Plans for Louisiana Communities

Three Choice Neighborhood Initiatives were awarded to Louisiana communities through partnerships with the Louisiana Housing Corporation (LHC) in 2019.

Funded through the U.S. Department of Housing and Urban Development (HUD), the Choice Neighborhoods program leverages public and private dollars to support locally driven strategies to address struggling neighborhoods with distressed public or HUDassisted housing. Local leaders, residents, partners and stakeholders, such as public housing authorities, cities, business owners, nonprofit and private developers, come together to create and implement a plan that revitalizes distressed HUD housing and addresses the challenges in the surrounding neighborhood by catalyzing critical improvements in the neighborhood, including vacant property, housing, businesses, services and schools.

COMPLETION OF BIENVILLE **BASIN PROJECT HIGHLIGHTS THE** POWER OF AFFORDABLE HOUSING **PARTNERSHIPS**

The 23-acre former Iberville Public Housing Development in New Orleans has been transformed into a vibrant, mixed-use, mixedincome community due to a decade-long effort from federal, state and private partners.

Built in 1942 and located adjacent to the French Quarter, the Iberville Public Housing Development flooded following Hurricane Katrina.

The new development — Bienville Basin — is a multiphase revitalization that was officially completed in November 2019 and developed from a public-private partnership between HRI Properties, the Housing Authority of New Orleans and the City of New Orleans through a \$30.5 million Choice Neighborhoods Implementation (CNI) grant awarded by HUD.

The Bienville Basin community features 227 market-rate apartments, 151 workforce housing units and 304 public housing replacement units, including a 51-unit senior housing component and amenities such as fitness centers, retail shops and an outdoor technology patio powered by Dell.

"The tax credits and CDBG funding provided by the LHC and Office of Community **Development were** instrumental to the success of the development."

> - Josh Collen. **HRI Communities President**



The project also leveraged \$20 million in philanthropic funding and in-kind donations, allowing for a significant investment in services for the residents and the new high-quality housing. This funding included a \$500,000 CNI endowment that ensures sustained programming for the next decade after the formal grant period is over.



PROGRAM IMPACT:

Grant Award: \$30.5 million

Projected Housing: 862 units

Local Jobs During Construction Year Impact: 1,388

Local Income During Construction Year Impact: **\$100,854,000**

Taxes and Other Revenue for Local Governments During Construction Year Impact: \$18,964,000

Local Jobs During Construction Annual Recurring Impact: 379

Local Income During Construction Annual Recurring Impact: \$22,412,000

Taxes and Other Revenue for Local **Governments Annual Recurring Impact:** \$4,335,860





DRIVING CHANGE THROUGH COMMUNITY CONNECTIONS: SHREVEPORT'S CHOICE **NEIGHBORHOOD INITIATIVE**

The Bayou Grande development arose from a \$24.2 million Choice Neighborhoods Planning Grant from the U.S. Department of Housing and Urban Development (HUD) awarded to the City of Shreveport and Shreveport Housing Authority to revitalize the Allendale, Ledbetter and West Edge neighborhoods. This project is expected to spur \$100 million in affordable housing investments.

Once completed, Bayou Grande will provide 500 affordable housing units for elderly and disabled residents and local working families. Phases 3 and 4 of the project will add 68 new units, with an additional 122 residential units planned for construction the following year, Collins says. By the end of Phase 5, the neighborhood will boast 10,000 square feet of mixed-use residential and commercial space.

The Louisiana Housing Corporation (LHC) is proud to support housing authorities and cities across the state in leveraging additional dollars that will transform areas of concentrated poverty into neighborhoods of opportunity while adding vital affordable housing units.

"In the next two to four years, mixed-income families will be able to leverage this affordable housing and neighborhood. Since it's mixed income, there's no concentration of poverty. It's a good model for housing."

- Bobby R. Collins, CEO of the Housing Authority of the City of Shreveport

PROGRAM IMPACT:

Grant Award: \$24.2 million

Projected Housing: 10,000 sq. ft. of mixed-use residential and commercial space

Estimated Impact: \$100 million in affordable housing investments

EAST BATON ROUGE PARISH AWARDED A \$29.5 MILLION GRANT TO REVITALIZE NEIGHBORHOODS

The City of Baton Rouge and the East Baton Rouge Parish Housing Authority (EBRPHA) received a \$29.5 million grant to implement its **BR Choice** initiative to revitalize two adjoining neighborhoods. The plan funded by the U.S. Department of Housing and Urban Development (HUD) covers a 1.6-mile area that includes the Ardenwood Village public housing site and the East Fairfield, Smiley Heights and Melrose East neighborhoods. It incorporates a "cradle to career" concept to leverage existing and new educational assets and workforce training.

The project's private development partners, Integral Development and Partners Southeast, were set to break ground on Cypress at Ardendale, the first multifamily phase of the project, in 2020 with 172 housing units. A second multifamily phase with a 70-unit senior community is also in the works. The project is estimated to create over \$335.5 million in social and economic investments when completed.

"This successful outcome demonstrates the prudent leveraging of public and private resources to transform these communities."

> - J. Wesley Daniels Jr., Acting CEO, EBRPHA

PROGRAM IMPACT:
Grant Award: \$29.5 million
Projected Housing: 24 units over phases
Estimated Impact: \$335.5 million community investments

Energy Assistance Programs

LIHEAP PROGRAM

The Louisiana Housing Corporation (LHC) provides energy assistance through its Low-Income Housing Energy Assistance Program (LIHEAP). LIHEAP is a federally funded program that helps low-income households with their home energy bills. The program may provide bill-payment assistance or energy-crisis assistance to ensure that every Louisiana resident is granted an opportunity to obtain safe, affordable, energy-efficient housing.

We disbursed \$31.8 million in utility payments to assist 60,060 families across Louisiana.

PROGRAM IMPACT: Investment: \$103 million Households Assisted: 15,036

WEATHERIZATION PROGRAM

Weatherizing your home is easy and affordable. The process begins with an "energy audit" — a computerized assessment of your home's energy use carried out by professionals. The audit yields a list of the most cost-effective conservation measures for the family.

"Weatherizing is about building science and making the home work more effectively for the client. It can have a huge impact."

> — Lauren Holmes, LHC's Energy Assistance Administrator

Weatherization helps ease energy usage through cost-effective building upgrades such as insulation and air sealing, heating, ventilation and air conditioning. This improved energy efficiency translates into real savings on utility bills. A national evaluation of the weatherization program found participants saved an average of \$283 every year.

Nationally, as many as 20 million U.S. families are eligible for weatherization services, including thousands across Louisiana. The LHC distributes more than \$8 million a year in assistance through six community partners to more than 700 homes. The average expenditure is \$6,500 per family. The program services households with incomes up to 200% of the federal poverty level.

> "The work surpassed my expectations. The crew was reliable, honest, positive and diligent. They worked together as a team and answered all my questions. What impressed me the most was their professionalism. After the completion of their services, the entire area was cleaned and cleared of debris from the interior and exterior of my home. Afterwards, it took very little time for my home to cool off. I'm appreciative of these services and believe the weatherization program is truly an asset to all participants."

> > — M. Banks, Jefferson Parish

PROGRAM IMPACT: Investment: **\$4.8 million** Households Assisted: **731**

Performance-Based Contract Administration

The Louisiana Housing Corporation (LHC) is one of 33 state housing finance agencies that provide direct oversight and monitoring of the financial and physical condition of projectbased Section 8 rental assistance properties.

The U.S. Department of Housing and Urban Development (HUD) provides private owners of multifamily housing either a long-term projectbased rental assistance contract, a subsidized mortgage or two to make units affordable.

The Project-Based Rental Assistance program makes up the difference between market rents and what low-income tenants can afford, based on paying no more than 30% of household income for rent.

Through Performance-Based Contract Administration (PBCA), LHC provides direct assistance to tenants and property owners by resolving health and safety concerns, responding to complaints, processing contract renewals, conducting compliance reviews and so on.

> LHC has established a proven track record of effective and efficient management of the PBCA program. In 2019, we managed 174 housing contracts that served 15,036 households across the state, processed \$103 million in assistance payments and resolved 154 tenant issues.



Homelessness Solutions Program

The Louisiana Housing Corporation (LHC) is committed to providing solutions to people who are either experiencing or at risk of homelessness, including access to housing and supportive services. By leveraging federal funds, we provide rental assistance for affordable permanent housing for people experiencing homelessness, coupled with a range of social services to help them stay in their new home. LHC has stepped up efforts to transition people from some of Baton Rouge's largest homeless encampments to permanent housing. Part of the Homelessness to Housing Coalition, we work with the mayor's office and anti-homelessness advocates in the Baton Rouge community to address the city's homeless populations.

EMERGENCY SOLUTIONS GRANT

Assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

> PROGRAM IMPACT: Investment: **\$2.4 million** Individuals Served: **9,433** Households Assisted: **4,392**

BALANCE OF STATE CONTINUUM OF CARE

Promotes community-wide commitment to ending homelessness; provides funding for efforts by nonprofit providers and state/local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families and communities by homelessness; promotes access to and affects utilization of mainstream programs by homeless individuals and families; and optimizes self-sufficiency among individuals and families experiencing homelessness.

> PROGRAM IMPACT: Investment: **\$20.1 million** Individuals Served: **2,514** Households Assisted: **104**

SECTION 811

Provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities. It allows persons with disabilities to live independently as possible in the community by subsidizing rental housing opportunities that provide access to appropriate supportive services.

> PROGRAM IMPACT: Investment: **\$1 million** Individuals Served: **194** Households Assisted: **135**

HOME TENANT BASED RENTAL ASSISTANCE

A rental subsidy that helps make up the difference between what a renter can afford to pay and actual rent for a home.

> PROGRAM IMPACT: Investment: \$18,389 Households Assisted: 32

REENTRY PROGRAM

Partnered with the Louisiana Department of Justice to help mitigate the risk of recidivism by supplementing affordable housing for citizens reentering society following their incarceration.

PROGRAM IMPACT:

Reentry Program Investment: \$84,018 Individuals Served: 14

Point-in-time (PIT) is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that continuums of care conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing and safe havens on a single night. The effort involves mobilizing staff and volunteers who canvass the community to identify and count people experiencing homelessness. Data collected during the PIT count helps achieve the goal of ending homelessness through effective planning and performance management.

Baton Rouge PIT

- 474 people experiencing sheltered homelessness
- 283 people experiencing unsheltered homelessness
- 757 people experiencing sheltered or unsheltered homelessness



UNITEDHEALTHCARE STEPS UP TO SUPPORT AFFORDABLE HOUSING IN LOUISIANA

Lack of affordable housing can have ripple effects throughout our communities. UnitedHealthcare partnered with the LHC and the Louisiana Department of Health to support important initiatives to reduce homelessness. They provided no-interest bridge financing with no associated fees to help the LHC fully utilize the \$11.5 million Continuum of Care (CoC) Permanent Supportive Housing grant from the U.S. Department of Housing and Urban Development (HUD).

The CoC program is designed to assist individuals and families experiencing homelessness. It provides the services needed to help them move into transitional and permanent housing, with the goal of longterm stability. The CoC Permanent Supportive Housing grant represents a third of the rental assistance that is part of the Louisiana PSH Program. For its ongoing support, UnitedHealthcare was honored with the first Community Connections Champion Award at the LHC's inaugural Connections Conference.

LEADERSHIP TEAM

Executive Team



E. Keith Cunningham, Jr.

Executive Director

Bradley R. Sweazy Chief Operating Officer



Jessica Johnson **Executive** Counsel





Carlos Dickerson Chief Financial Officer



John Ampin Technology Services Director





Todd Folse Construction &





Dione Milton

Asset Management

Manager

Ray Rodriguez Interim Housing Recovery Administrator



Na'Tisha Natt Public Affairs Director



Kevin Brady Human Resources Director

Janel A. Young Director of Policy & Strategic Initiatives



Leadership Team



Winona Connor Homelessness Solutions Administrator



Brenda Evans Homeownership Administrator





Chawuna Jackson Rental Assistance Manager



Collette Mathis Internal Audit Director



Louis Russell Housing Development Administrator



Juon Wilson Facilities Management Director

Message from Chairman of the Board Lloyd "Buddy" Spillers



When I was elected as chairman of the Louisiana Housing Corporation's (LHC) board in 2016, my promise to Louisiana's citizens was to restore the public's trust in our organization and emphasize our commitment and responsibility to the people of this state. That statement still holds.

It is reassuring to see that in the four years since my appointment, under the leadership of Executive Director E. Keith Cunningham, Jr., and assisted by his executive staff, employees, partners and contractors, our agency has delivered upon that promise time and time again.

Through natural disasters, economic downturns and now a public health emergency, you have all exhibited an unwavering commitment and firm dedication to the vision and mission upon which our agency rests.

The responsibility that LHC shoulders is more important now than it has ever been in our 11-year history. LHC is a tremendous public asset whose programs and services keep our communities safe, healthy and viable.

Sincerely,

Homen

Lloyd "Buddy" Spillers Chairman of the Board

BOARD OF DIRECTORS

The Louisiana Housing Corporation (LHC) is governed by a board of 11 members, composed of the state treasurer, two members appointed by the president of the Senate, two members





Lloyd "Buddy" Spillers Chairman Ferriday Congressional District 5

Mayor Jennifer Vidrine Vice-Chairwoman Ville Platte President of Senate





Derrick Edwards New Orleans Congressional District 2

Larry Ferdinand* Shreveport Congressional District 4





Willie Rack Franklin Congressional District 3

Donald B. Vallee* Belle Chasse Speaker of the House

*Term has ended

appointed by the speaker of the House and six members appointed by the governor. The board represents various areas related to housing and the public.





John M. Schroder State Treasurer Baton Rouge Ex-Officio Member



Tammy P. Earles* Hammond Affiliation: **Congressional District 1**



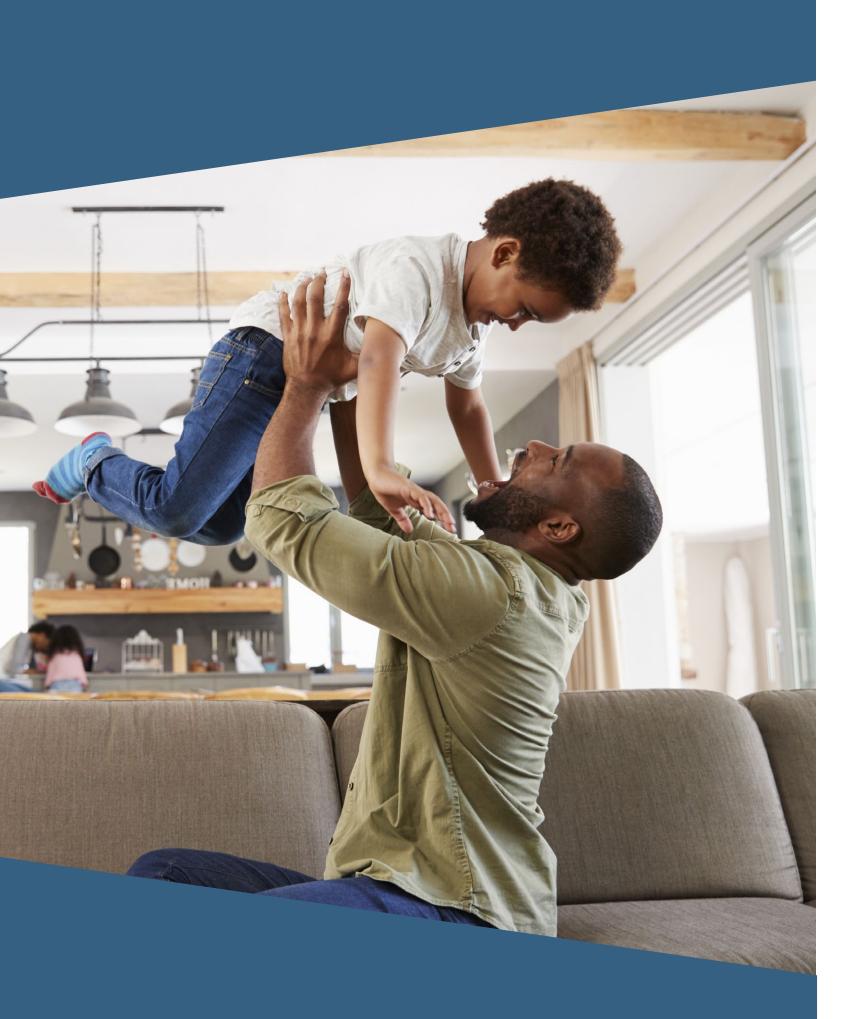
Stacy Head New Orleans Speaker of the House



Byron L. Lee* New Orleans President of the Senate



Mayor Gillis R. Windham Killian Congressional District 6



WHO WE SERVE & **OUR PARTNERS**

Children Aging Out of Foster Care	ut Peor
Homebuyers	H
Homeowners	People

Accountants	Governme
Advocates	Homeb
Attorneys	Hous
Commercial Lenders	I
Contractors	L
Developers	Lo



Interested in partnering or working with the Louisiana Housing Corporation?

WHO WE HELP

Renters ple Experiencing Homelessness

le With Disabilities

Veterans

Seniors

People Fleeing Domestic Violence

PARTNERS

ent Representatives

ouyer Counselors

ising Providers

Investors

Landlords

_awmakers

Mortgage Lenders Nonprofit Representatives **Property Managers** Service Providers Realtors Homeless Service Providers

Please contact our Public Affairs Division at publicaffairs@lhc.la.gov or

CONTACT US

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