

# Pathways to Removing Obstacles to Housing (PRO Housing) Grant

---

THE LOUISIANA HOUSING CORPORATION

Michael Vice  
LHC | 2415 QUAIL DR, BATON ROUGE, LA 70808

## **Table of Contents**

### **Narrative Exhibits**

Exhibit A: Executive Summary	2
Exhibit B: Threshold Requirements and Other Submission Requirements	4
Exhibit C: Need	6
Exhibit D: Soundness of Approach	9
Exhibit E: Capacity	18
Exhibit F: Leverage	24
Exhibit G: Long-term Effect	26

**Exhibit A Executive Summary**  
**Louisiana Housing Corporation**

## Exhibit A Executive Summary

Our mission at Louisiana Housing Corporation (LHC) is to provide safe, affordable, and energy-efficient housing for every Louisiana resident. LHC's commitment to addressing the daily housing challenges for our fellow citizens is unwavering. This commitment is upheld by a dedicated team of professionals who work tirelessly to allocate federal and state resources, thereby transforming the housing dreams of low-to-moderate-income individuals into a reality.

The Louisiana Housing Corporation is requesting \$7,000,000 in Pathways to Removing Obstacles to Housing (PRO Housing) funding from the U.S. Department of Housing and Urban development (HUD).

The Louisiana Housing Corporation's vision for this proposal involves the expansion of two completed in-house programs: the Blue Tarp Roofing Repair Program and the Home Appliance Replacement Program. Both programs focus on the mission of the agency to help and assist those in need of housing preservation and energy-efficient measures.

Oversubscription to LHC's programs has consistently been a barrier when addressing the needs of the residents of Louisiana. Whether from damage caused by a disaster, low-income challenges, living alone, or rural obstacles with resource availability, no one should have a fear of becoming homeless.

After receiving our Interstate Renewable Energy Council (IREC) accreditation for our energy auditor course, LHC has been training contractors and energy auditors on how to properly weatherize homes. These training courses have been very successful, and we are consistently pushing to increase our reach and effect statewide in regards to energy-efficient housing measures.

With this proposal, LHC is looking to expand successful but oversubscribed programs that are in need of enhancement and expansion to include matters such as roofing, heating, cooling, wheelchair accessibility options, and replacing outdated appliances with energy-efficient options for our vulnerable and disaster-affected residents in Louisiana.

The work of LHC will continue, and with the help of this grant funding we can strengthen the work still needed ahead. We will work tirelessly to make safe, affordable and energy efficient housing a reality for Louisiana residents.

Marjorianna Willman, LHC Executive Director

**Exhibit B Threshold Requirements and Other Submission Requirements**  
**Louisiana Housing Corporation**

## **Exhibit B Threshold Requirements and Other Submission Requirements**

1. Resolution of Civil Rights Matters: Louisiana Housing Corporation has no outstanding or unresolved civil rights matters as of September 27, 2024.
2. Timely Submission of Applications: This proposal draft is available from Friday, September 27, 2024, through Monday, October 14, 2024. Written comments regarding the application must be submitted on or before Monday, October 14, 2024 at 8:00 a.m., to the Reporting team at [reportingteam@lhc.la.gov](mailto:reportingteam@lhc.la.gov) or at 2415 Quail Dr., Baton Rouge, LA 70808. The Louisiana Housing Corporation will hold a public hearing on the application at 10:00 a.m., Wednesday, October 2, 2024. Meeting information is available on the LHC website.
3. Eligible Applicant: The Louisiana Housing Corporation is a state government entity.
4. Number of Applications: The Louisiana Housing Corporation is preparing one application.

### **Eligibility Requirements for Applicants of HUD's Financial Assistance Programs**

Universal Identifier and System for Award Management (SAM.gov) Requirements: The Louisiana Housing Corporation has an active registration in SAM.gov, and the initial registration date is April 10, 2010. The Louisiana Housing Corporation's UEI is G9MAZAU3T661.

Outstanding Delinquent Federal Debts: N/A. the Louisiana Housing Corporation does not any have outstanding delinquent federal debt as of September 27, 2024.

Debarments or Suspensions, or both: N/A, the Louisiana Housing Corporation does not have any debarments or suspensions as of September 27, 2024.

Mandatory Disclosure Requirement – to be completed at application submission.

Pre-selection Review of Performance: The Louisiana Housing Corporation does not have delinquent federal debt of the type described in 31 U.S.C. 3720.

Sufficiency of Financial Management System: The Louisiana Housing Corporation (LHC) currently acts as the state housing finance agency and utilizes HUD funds through its HOME program and in conjunction with the Louisiana Office of Community Development (OCD) for Community Development Block Grant Program (CDBG) funding. LHC administers 22 CDBG-funded programs including rapid rehousing, permanent supportive housing, soft second homeownership, rental restoration, and disaster resiliency programs. Disaster programs include events from 2005 until the present time. Recent disasters include Great Flood (2016), Hurricanes Laura and Delta (2020), May Floods (2021), Hurricane Ida (2021), and Hurricane Francine (2024). The most recent HUD on-site monitoring of the CDBG Program was from April 22, 2024 until April 26, 2024. This review included monitoring of the LHC PRIME-1 program, Section 3 compliance for the PRIME-2 program, and LHC's Duplication of Benefits Policy. The exit conference with LHC, OCD, and HUD did not indicate there were any findings or concerns related to the sufficiency of financial management systems.

False Statements: to be completed at application submission.

Prohibition Against Lobbying Activities: to be completed at application submission.

**Exhibit C Need**  
**Louisiana Housing Corporation**

**a. NEED**

**i. Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved laws and regulations.**

On July 14, 2021, the Louisiana Housing Corporation (LHC) modified its requirements for tenant selection policies to comply with guidance released by the Department of Housing and Urban Development (HUD) concerning how the Fair Housing Act applies to the use of criminal history by providers or operators of housing and real estate transactions. As a result of the HUD guidance and subsequent policy, owners and managers of rental properties that received Low-Income Housing Tax Credit (LIHTC) awards, program funds, or other subsidies from LHC were required to submit an updated tenant selection plan that reflected the HUD guidance consisting of additional requirements related to criminal record screening. These updated tenant selection plans were due by January 1, 2022 reflecting LHC's commitment to adhering to the guidance. This guidance addressed how the Fair Housing Act applied to the use of criminal history by providers or operators of housing and real estate related transactions. It intended to curtail discriminatory effects and disparate treatment methods for adverse housing actions such as blanket denials based on criminal history without reviewing the individual circumstances in the assessment.

On July 1, 2024, the State of Louisiana Office of the Governor advised an increased focus on cost containment for tax credit and bond-funded projects, assistance for domestic violence victims, and housing opportunities for seniors and single-parent households. These priorities have been addressed by LHC through updates to our 2025 Qualified Allocation Plan. These will address barriers for vulnerable persons where housing opportunities may be limited due to available resources.

Effective August 19, 2024, Louisiana Act 690 requires real estate licensees to use a written buyer agreement when working with a buyer. This act affects how buyers select, hire, and pay for agency. In an effort to aid vulnerable buyers unfamiliar with buyer agency compensation changes, LHC's Homeownership and Outreach Departments worked with participating lenders and real estate industry professionals to add education and guidance on this matter in their counseling and outreach efforts. This could result in a barrier for homeownership for those unable to afford buyer agency commission, and the educational and outreach efforts intend to offset such an obstacle with informing potential homebuyers on ways to negotiate and recognize terms regarding commission obligations.

**ii. Do you have acute need for affordable housing? What are your remaining affordable housing needs and how do you know?**

Louisiana faces a poverty level of 842,038 residents of a population totaling 4,513,793 residents. Approximately 19% of Louisiana's population is below poverty level. U.S. Census Bureau. (2022). Poverty Status in the Past 12 Months. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701*.



In 2019, the Louisiana Housing Corporation's housing needs assessment indicated that 6 out of every 1,000 households lacked adequate kitchen facilities, 4 out of every 1,000 households lacked adequate plumbing, and 28 out of every 1,000 households lacked phone service.

The LHC has implemented numerous programs to fight against Louisiana's struggles with poverty. For this proposal, LHC wishes to rejuvenate the HARP and Blue Tarp Roofing Repair Program for a greater reach and affect to the State's poverty numbers.

**iii. What key barriers still exist and need to be addressed to produce and preserve more affordable housing?**

Oversubscription to LHC's programs has consistently been a barrier when addressing the needs of the residents of Louisiana. The need for housing in comparison to the available program staff, outreach team, and the lack of available affordable housing is beyond great. Statewide outreach has been burdened due to disasters such as hurricanes and tropical storms and lack of funding. As the Louisiana Housing Corporation is a quasi-governmental agency, it operates from self-generated funds and is not a budget unit of the state. PRO Housing funds would provide LHC with an explicit opportunity to develop a solidified foundation for outreach and to expand our program staff.

**Exhibit D Soundness of Approach**  
**Louisiana Housing Corporation**

## **b. SOUNDNESS OF APPROACH**

### **i. What is your vision?**

The Louisiana Housing Corporation (LHC) will be utilizing \$7 million dollars from the PRO Housing award to expand on the agency's Blue Tarp Roofing Repair Program and the Home Appliance Replacement Program (HARP). The focus of these programs is to keep homeowners and renters in their current home. Homelessness should not be a fear for any resident of Louisiana. Whether from damage caused by a disaster, whether low on income, whether living alone, in the middle of rural Louisiana, no one should have a fear of becoming homeless.

The programs are as follows:

***Blue Tarp Roofing Repair Program:*** The Blue Tarp Roofing Repair Program funding provides grants to low to moderate income seniors, disabled homeowners and/or households with children.

Qualifying homeowners will be eligible to receive LHC Blue Tarp Roofing Repair Program funds as a grant not to exceed \$15,000. The LHC Blue Tarp Roofing Repair Program will be available to owner-occupied properties of low to moderate-income families statewide. All applicants receiving grant funds will be required to sign a grant agreement to include restrictions preventing the sale of the property for a period of two years. If sold within the two years, the recipient will be required to reimburse to LHC the full amount of funding received through the LHC Blue Tarp Roofing Repair Program.

All applications must meet the following requirements:

- *Applicant must have been the owner of the individual dwelling at least one year prior to the date of the application submittal;*
- *Applicant must be the intended occupant of the individual dwelling for a period of two years after repairs are complete; and*
- *Applicant household income must be at 80% of the Area Median, as defined by HUD, to be considered low to moderate income.*

***Home Appliance Replacement Program (HARP):*** LHC's HARP, provides eligible Louisiana citizens the opportunity to purchase selected electric energy-efficient appliances through LHC's partnership with Lowe's Home Improvement (Lowe's) and the eight Aging and Disability Resource Centers (ADRCs) within the state of Louisiana.

Qualifying applicants will be eligible to be awarded a \$1,500 Lowe's voucher to purchase one electric energy-efficient appliance of the following types of appliances: refrigerator, stove/oven range, washing machine, and dryer machine. Awardees make selections available limited to those contained in the Lowe's catalog, which is provided by mail. Award recipients may only purchase one of each of the listed awarded electric appliances up to a total cost of \$1,500.00. They may not purchase any appliance beyond those listed on the awarded applicant's "Notification of Award Letter."

All applicants must sign a self-certification form, self-certifying they have not received additional assistance relating to their appliances. LHC performs a pre-eligibility screening prior to home inspections. After passing the pre-eligibility screening, applicants then coordinate with LHC to schedule an inspection of their homes. If an applicant passes inspection, a “Notification of Award Letter,” is sent.

Awardees may order their appliance(s) over the phone or in-person at a designated Lowe’s store.

All applicants must meet the following requirements:

- *Persons 60 years of age or older*
- *Louisiana resident homeowner or renter*
- *Annual household income of 50% state area median income or less based on household size (proof of household income required)*
- *Copy of a current valid Louisiana driver’s license or state ID*
- *Signed Hold Harmless and Notice to Proceed form*

### ***Tentative Time Schedule***

All funds are to be expended no later than 12 months after the award date.

### ***Addressing Key Barriers***

With Hurricane Francine just ripping through Louisiana, it is absolute that Louisiana is facing an unprecedented housing loss from natural disasters. Although, the Louisiana Housing Corporation does not yet have definitive numbers for casualties and damaged homes, during this past month, according to NOAA, the National Environmental Satellite, Data, and Information Service, Hurricane Francine wrecked absolute havoc on Louisiana leaving approximately 388,000 utility customers without power. Hurricanes and other disasters are the leading cause to home damage in the state of Louisiana. Over the last five years, Louisiana has experienced devastating hurricanes including Hurricane Laura, Hurricane Delta, Hurricane Ida, and now Hurricane Francine.

LHC hopes to extend help to the people of the state with natural disasters by expanding the Blue Tarp Roofing Repair Program to include all exterior damages to homes, such as broken windows, damaged paneling, damaged rooves, etc. The PRO Housing funding would also allow LHC to expand outreach of HARP as “HARP Round 2” to boost the homes of the elderly by providing energy-efficient appliances.

### ***Similar Efforts & Lessons Learned***

The Blue Tarp Roofing Repair Program and the Home Appliance Replacement Program are both LHC original programs.

***Home Appliance Replacement Program (HARP):*** HARP “Round 1” was opened to the public on February 1, 2023. From inception, the goal of HARP was to aide low- to extremely low- income elderly in need of energy efficient appliances within their homes. LHC was prepared to grant \$1,500 vouchers to 150 qualifying individuals. As this was an in-house initiative, no outside funding was used in the execution of this program. As such,

the program was originally intended to help a small portion of individuals to see the actual greater need. Our outreach team and media spread word about the immense success with the small program and it has sparked encouragement for others to voice their need. As such, with PRO Housing funds, LHC is hoping to expand their outreach, expand their appliance selection, and to assist additional low- to extremely low- income elderly residents of Louisiana. HARP resulted in granting 46 award letters out of 89 total applicants. Due to being a smaller program, yet still needing to stretch across the state, LHC partnered with the State's eight Aging and Disability Resource Centers (ADRC) to support the initiative and help applicants with filling out the paperwork. Since it was understood the agency would be the only small funding source, LHC determined the prorated share of awardees for each of the eight regions based on the total elderly (60+) population. This provided a baseline for how much funding is necessary in comparison to our need.

As this was a new in-house program, LHC had to keep their goals and aspirations to a conservative level and resort to the direct aid of the eight ARDCs when finding the applicants. If more funding was possible, LHC wishes to advertise the program on their website, host informational sessions, outreach sessions, and to expand as a whole. With more funding, LHC would have the possibility to expand staff in order to be capable of juggling the larger demand of the state.

This program had immense positive feedback and returned with questions of a second round. Despite the positive feedback, the program was not as efficient as possible and has great opportunity to expand.

Completing inspections and delays from applicants were the most reoccurring challenges throughout the program. The initial premise of working with the COAs, AAAs, and ADRCs was to create a front-line of assistance to the applicants. As the program progressed, these agencies relied heavily on LHC's coordination of the application process, ordering process, and issue resolution with the vendor. Thus, LHC maintained daily communication with the vendor Lowe's to coordinate many aspects of the ordering and installation process. The LHC anticipated communication would primarily be between the COAs, AAAs, and ADCRs; however, the LHC program staff fielded multiple calls daily with awarded and denied applicants. Some flexibility was added to the program as individual issues arose. These issues are listed below:

- Incorrect appliance ordering (LHC worked with Lowe's to replace these at no additional expense)
- Electrical and water supply equipment needed for the installation (LHC worked with Lowe's to provide the needed equipment/supplies for the installation, and the expense of the parts was applied to the voucher)
- Extended warranties were offered by Lowe's and applied towards vouchers

With our proposal, LHC would like to expand our staff, outreach, and to coordinate with other possible partners to be capable of juggling the demand of the State when partnerships fall through.

**Blue Tarp Roofing Repair Program:** In August of 2020, the Louisiana Housing Corporation (“LHC”) received approval by the United States Department of Agriculture Rural Development (USDA-RD) for a Housing Preservation Grant (HPG) to finance the repairs and rehabilitation of very low income (<50%) households in the rural areas of Ascension Parish, East Baton Rouge Parish, Iberville, Livingston and West Baton Rouge Parish. The HPG provides assistance for minor repairs including roofing, heating, ventilation, air conditioning ("HVAC") repairs and/or replacement and installing mobility and/or sensory impaired accessibility features. Based on the budget limitation and programmatic requirements, the number of households that could be assisted through the HPG were limited.

As a result of an initiative led by Louisiana Senator Regina Barrow and through the 2021 and 2022 State of Louisiana regular legislative sessions and under Louisiana Statute Title 39§ 100.71, Section 39:100.71 – the “Blue Tarp Fund” was created as a special fund in the state treasury for the purpose of covering the costs of roof repairs for homeowners. A combined total of \$1.5 million of Blue Tarp Funds were awarded to the LHC, who developed the policies and procedures to implement the Blue Tarp Roofing Repair Program and disburse funds in accordance with these requirements.

The LHC’s 2021-22 Blue Tarp Fund Roofing Repair Program initially experienced a delay as a result of the funding mechanism that had to be established through the Department of Administration. While waiting to receive the funds, the LHC began promoting the Blue Tarp Fund Roofing Repair Program and accepting applications to develop a waitlist of eligible homeowners. The LHC also published an RFQ and selected 9 contractors to assist with the roofing repairs. Once LHC’s accounting department confirmed receipt of the Blue Tarp funds, the LHC was able to start assigning work to the roofing contractors immediately.

In response to the 2021-22 Blue Tarp Roofing Repair Program, the LHC received over 150 applications from homeowners in need of roofing repairs. Based on the amount of funds and average awards, the LHC was able to provide assistance to 99 eligible applicants.

During the 2023 regular legislative session, an additional allocation of \$1 million was appropriated to the Blue Tarp Fund. Upon receiving notice, the LHC decided to modify the eligibility criteria to allow assistance with homeowners in need of roofing repairs statewide.

Since the only change with the 2023 Blue Tarp Roofing Repair Program was to expand the eligibility across the State, the LHC was able to quickly publish notice of the 2023 Blue Tarp Roofing Program and begin accepting applications. Applicants who were eligible under the 2021-22 Blue Tarp Roofing Repair Program, but did not receive assistance due to funding limitations were encouraged to submit applications for the 2023 Program. Those applications received priority while the other applications would be served on a first come first serve basis.

The LHC received 101 applications in response to the 2023 Blue Tarp Roofing Repair Program. Based on the 2023 Blue Tarp Roofing Repair Program allocation, the LHC was able to provide assistance to 81 eligible applicants.

A common theme for denial was due to ownership over the home. This program operated on \$2.5 million in funding and the average roof repair estimated to cost \$13,000. The impacts of natural disasters can be devastating to homeowners. Louisiana homeowners faced four – Hurricane Laura, Hurricane Delta, Hurricane Ida, and the Severe Storms of May 2021 – in a two-year period. The 2023 Blue Tarp Fund Roofing Repair Program reinforced LHC's commitment to helping our vulnerable communities recover and rebuild after multiple weather-related disasters in 2020 and 2021. From the initial launch of the program, the need and interest from citizens across Louisiana was evident. Given the consistent threat of hurricanes, with the anticipated PRO Housing funding, LHC expected the Blue Tarp Roofing Repair Program to assist approximately another 100-150 households across the state now affected by Hurricane Francine.

#### ***Advancements or Complements of Existing Planning Initiatives, Updates to Local Land Use Policies, Services, Other Community Assets***

There are no upcoming regional transportation plans within the jurisdiction that involve the Louisiana Housing Corporation. The Blue Tarp Roofing Repair Program and the Home Appliance Replacement Program do not involve land-use regulations, job creation, population change, or anti-displacement strategies. These programs do not focus within a designated region. These programs do not create new housing opportunities. Instead, these programs refurbish and rehabilitate already existing homes for current homeowners and renters. These programs advance Louisiana's continuous goal to decrease homelessness and further LHC's mission that every Louisiana resident is granted an opportunity to obtain safe, affordable, energy-efficient housing, by keeping current homeowners in their homes.

#### ***Environmental Risks***

The community expected to be helped by these programs will be comprised of many demographics. As such, this proposal's community will be determined by individuals that apply. Although LHC is unaware of who may apply, it has been consistent for Louisiana's residents to face brutal storms, power outages, and disasters. Hurricanes have been a historical hazard to the state, immensely impacting the availability of housing. Through this proposal, LHC's Blue Tarp Roofing Repair Program and HARP will be able to expand reach to aide families and homes damaged by these disasters.

#### ***Possible Roadblocks***

For the Home Appliance Replacement Program, the most likely obstacle we are to face is delay in delivery of appliances. Given that LHC's jurisdiction is state-wide and Lowe's is not in every city or parish, it takes some time for deliveries to be finalized. However, communication is thorough between the awardee, Lowe's, and LHC. Understanding this obstacle has the likelihood to reappear, LHC is in the process of coordinating more defined roles and responsibilities for each

partner involved. The LHC hopes to expand staffing and consider other possible partnerships throughout the state.

The most likely obstacle we are to face with the Blue Tarp Roofing Repair Program is the range of cost for each roof repair and the coordination of the construction repair. Damage can vary and the cost of each roof repair can vary with each applicant.

As the common obstacle for both programs was administrative, in order to evaluate the effectiveness, the LHC plans to implement the internal submission of quarterly reports.

**ii. What is your geographic scope?**

For this proposal, the geographic location would be determined based on the programs. As the Blue Tarp Roofing Repair Program and HARP are statewide programs, the geographical location would be the entire state of Louisiana. When conducting these programs, LHC collects data consisting of the address, zip code, and parish of the applicants. LHC is also in the process of constructing surveys for each program. The information collected on these surveys will aid the agency in forming new programs and identify a clearer need. The after program survey will be administered for evaluative means for how the agency can improve the specific program.

**iii. Who are your key stakeholders? How are you engaging them?**

The key stakeholders change based on the program. For HARP, a statewide program, the key stakeholders are elderly, ages 60+, with an annual household income of 50% state area median income or less based on household size. Stakeholders for the Blue Tarp Roofing Repair Program vary as the program uses disaster and location based identifiers and indicators.

***Engagement & Outreach Applicant Selection Process***

***Blue Tarp Roofing Repair Program:*** LHC will post public service announcements informing residents of the availability of funding through the Blue Tarp Roofing Repair Program. Applications will be accepted from homeowners on a first come, first serve basis and will be dated and time stamped upon receipt. Following the application period, a Housing Finance Specialist will review the applications for eligibility. As a part of the eligibility process, all eligible applications will undergo a property feasibility assessment by a Housing Construction Monitor.

Determination letters will be sent to all applicants within 60 days of property feasibility assessment completion. There will be three categories in the notification process: (1) Applicants selected for participation for the program; (2) applicants placed on a waiting list (3) and applicants disqualified based on the grant requirements or incomplete application. Once eligibility has been determined, funding assistance will be allocated on a first come, first serve basis to applicants selected for participation in the program.

Homeowners served by the LHC Blue Tarp Roofing Repair Program will be screened for participation based on HUD Fair Housing Program income guidelines regarding how low and moderate-income households are selected. It is estimated that the LHC Blue Tarp



Roofing Repair Program will serve between One Hundred (100) to One Hundred and Fifty (150) very low-income households.

***Home Appliance Replacement Program (HARP):*** LHC built support for HARP by working with the Councils on Aging offices and the eight Aging and Disability Resource Centers (ADRCs). This provided the agency with a realistic scope on the elderly need within the state. Residents were contacted and told about the program and if they wanted to apply. The ADRCs are Louisiana's greatest form of engagement with the vast elderly population across the entire state. LHC partnered with the State's eight Aging and Disability Resource Centers (ADRC) to help applicants with filling out the paperwork. Applicants were then consistently contacted by LHC staff for any missing information or documentation needed for the program.

The LHC decided to use statewide 50% area median income (AMI) data because our target awardee would be the elderly population. The elderly population heavily relies on a set income source such as Social Security income which is a more fixed amount. So, the LHC wanted a vast reach.

Homeowners and renters by LHC's HARP Round 2 will be screened for participation based on HUD Fair Housing Program income guidelines regarding how low and moderate-income households are selected. It is estimated that LHC's HARP Round 2 will serve approximately 900 households.

LHC plans to continue outreach about the programs through a variety of accomplished mediums including, public service announcements on local television and radio programs, along with publications in local newspapers in the designated parishes. In addition, LHC will utilize its website and social media accounts to disseminate information about each program. LHC is currently in the process of forming a survey for HARP applicants.

**iv. How does your proposal align with requirements to affirmatively further fair housing?**

As HARP "Round 2" and the Blue Tarp Roofing Repair Program are statewide programs, the exact demographics of those granted awards is unknown at this time. This proposal will remove the barrier of oversubscription by being able to assist those leftover from each program, and to assist addition residents yet to apply. The Blue Tarp Roofing Repair Program and HARP "Round 2" increase access for all groups of people throughout the state. HARP Round 2 will specifically assist the elderly population (60+).

As these two programs deal with current homeowners and renters, displacement was not considered. These programs do not involve the removal of barriers with the promotion of desegregation. These programs do not deal with placing individuals into homes. Instead, these programs are to rehabilitate homes and keep current homeowners and renters within their homes.

It is a goal of the LHC to partner with other businesses to provide additional exterior repairs, such as ADA-compliant wheelchair ramps for disabled applicants. The LHC has consistently hosted homebuyer education courses. We are planning to partner with licensed, professional vendors in a competitive selection process based on experience and cost-effectiveness. Previous partnerships from the programs may be considered; however, we would like to open the competitive process to

additional companies as well. Currently, LHC's website has a repository for Disadvantaged Business Enterprises statewide, and most of these entities receive notifications regarding LHC notices and press releases.

**v. What are your budget and timeline proposals?**

***Annual Estimated Program Budget***

The Blue Tarp Roofing Repair Program proposal for Louisiana is for \$5,520,000.00 total. LHC will utilize 15% (\$690,000.00) of the budgeted grant amount for project delivery costs and 5% (\$230,000.00) for administrative fees.

Previously, this program had \$2.5 million in funding, which assisted a total of 180 homes. The average cost of a roof repair was \$13,000. For this funding, LHC would like to expand the program to include additional exterior repairs, and have an applicant's grant cap at \$23,000. As such, LHC hopes to assist an additional 200 homes. Draws against grant funds will be made monthly or quarterly, with financial and program reports submitted quarterly.

The Home Appliance Replacement Program "Round 2" proposal for Louisiana is for \$1,440,000. LHC will utilize 15% (\$180,000.00) of the budgeted grant amount for project delivery costs and 5% (\$60,000.00) for administrative fees.

Previously, this program had \$250,000 in funding and assisted a total of 46 applicants. The average order cost was \$1,012.75 per awardee. Each awardee was provided a voucher for \$1,500. For this funding, LHC would like to expand their reach and be the direct source for applicants to learn of the program. As such, LHC hopes to assist an additional 800 awardees.

If LHC is not granted the full requested \$7 million in funding, then the number of estimated individuals assisted will need to be adjusted accordingly. The Blue Tarp Roofing Program and HARP are two completed programs with no outside source of funding. This funding would allow us to complete another round of the programs to assist those with energy-efficient appliances, home roofing needs, and cooling and heating repairs along with wheelchair-accessible ramp construction.

The minimum amount in order to accomplish identical results from both programs' initial rounds would equate to \$4,092,240; however, the Blue Tarp Roofing Repair Program would require eliminating the repair aspect to the program. This would remove the heating, cooling, and wheelchair ramp construction components of the updated program. In addition, HARP would require the average amount of appliances expended from the initial round as the maximum award. This would result in fewer opportunities for awardees to receive more than one appliance even when in dire need.

The minimum amount for both programs can be broken down accordingly:

***Blue Tarp Roofing Repair Program***

\$13,000 average cost of roof replacement from the initial round x 200 awards plus Project Delivery and Administrative Costs = \$3,120,000

***Home Appliance Replacement Program***

\$1,012.75 average cost of appliance order from the initial round x 800 awards plus Project Delivery and Administrative Costs = \$972,240

If half of the requested funding was granted to LHC, then the programs would enable half of the awards anticipated in our initial request. Thus, the Blue Tarp Roofing Repair Program would assist 100 awardees, and HARP would assist 400 potential awardees statewide.

**Schedule for completing all proposed activities in advance of the period end of FY 2030.**

**Exhibit E Capacity  
Louisiana Housing Corporation**

### **c. CAPACITY**

#### **i. What capacity do you and your Partner(s) have? What is your staffing plan?**

##### ***Experience with Federal Grants***

As the State of Louisiana's "one stop shop" for housing programs, the Louisiana Housing Corporation (LHC) is uniquely qualified to provide housing-related services to the citizens of the State of Louisiana with a well-developed, effectively administered, and tremendously capable degree of successful legal, management, training, and technological skills and abilities to ensure proper oversight of the limited resources available in order to create the ideal outcome all it serves. The multitude of housing opportunities administered by the Corporation demonstrate the complexity of the services it is qualified to provide and the extensiveness of expertise necessary to successfully deliver such programs throughout the State of Louisiana. A sampling of the LHC's many services is provided below.

The Homeownership Program offers several programs for low to moderate income, first-time homebuyers. As administrator of the LIHTC Program for the State, LHC annually awards tax credits to developers and investors who construct or rehabilitate affordable rental housing. The Corporation's Energy Assistance programs assist low-income households with their home energy bills and the weatherization of their homes, thereby reducing energy costs and improving the comfort level of the household members. The LHC also administers the state's allotment of HOME Investment Partnership Program funds from HUD in various ways, including in conjunction with mortgage revenue bonds for homeownership opportunities, grants for the rehabilitation of sub-standard housing, and to provide low interest rate loans to developers for the acquisition and/or new construction or rehabilitation of affordable rental housing.

The LHC's Compliance Department serves as the on-going monitoring arm for the Corporation. The staff monitors all properties financed with federal funds, including housing tax credits and HOME funds among many others. The Compliance Department ensures the long-term preservation of affordable housing and adherence to both federal laws and LHC requirements. Federal, state, and local program guidelines and regulations require all properties funding through the LHC to receive inspected. Inspection frequency is dictated by the project's source or sources of funding. During the site inspections, the Compliance Department staff also reviews tenant files to ensure program requirements are met, including adherence to the federal and state fair housing laws.

Similarly, the Corporation's Construction Monitoring Department monitors the progress of new construction and rehabilitation projects across virtually all LHC programs. The staff reviews plans and agreements, conducts on-site inspections, and issues status reports to the departments within the Corporation who administer the funding. The inspections are done to ensure that federal regulations are followed and that all agreements between the LHC and the developer concerning construction are met. Part of their review includes inspections related to compliance with the Uniform Federal Accessibility Standards as well as Section 504 of the Rehabilitation Act of 1973. In the event issues or concerns are found, the staff provides possible solutions and technical advice to the department responsible for the particular funding source.

## *Accounting*

As an instrumentality of the government of the State of Louisiana and recipient of various other forms of funding from HUD and other federal agencies including the U.S. Department of Energy and the U.S. Department of Health and Human Services, the LHC's financial management system meets federal financial management standards. The Corporation's Accounting Department is charged with managing and accounting for the Corporation's approximately \$1.3 billion in combined general fund and mortgage revenue bond assets, which are included in over 60 separate ledger corporations. It also supports the programs and operations of the Corporation in processing transactions for revenue receipts and the expenditure of disbursements. The Accounting Department is also responsible for the development and supervision of the annual operating budget, which is approved by the Corporation's Board of Directors annually and reviewed every quarter. This includes management of the Cost Allocation Plan that is used to draw administrative fees and monitoring staffing levels to ensure that hiring actions occur when warranted by activity volume levels.

Ensuring proper stewardship of the funds it receives, the LHC adheres to strict standards concerning its financial management system per Louisiana and federal laws and procedures. Funds are tracked to a level of expenditure adequate to establish that such funds have not been used in violation of the restrictions and prohibitions of applicable statutes and regulations pertaining to such funds. Additionally, great attention is paid to ensure accurate, current, and complete disclosure of the financial results of financially assisted activities are made in accordance with the financial requirements of the grant or source of all funds. The LHC maintains records that adequately identify the source and application of funds provided for financially-assisted activities. These records contain information on grant awards and authorizations, obligations, unobligated balances, assets, liabilities, outlays or expenditures, and any income. Effective control and accountability are maintained for all grants and funding awards, and any property purchased through the use of granted funds is safeguarded to assure that it is used solely for its authorized purposes.

The Budget Division of the Accounting Department ensures that actual expenditures or outlays are compared with budgeted amounts for each grant or award received by the LHC. Concerning federal funds, applicable OMB cost principles, program regulations, and the terms of the funding agreements are followed in determining the reasonableness, allowability, and allocability of costs. Accounting records are supported by such source documentation as cancelled checks, paid bills, payrolls, time and attendance records, contract and sub-grant award documents, and so on. Finally, the LHC also has procedures in place to minimize the time elapsing between the transfer of funds from the funding source and disbursement by the Corporation and its sub-grantees, if applicable, whenever advance payment procedures are used.

### ***Organizational Chart***

<b>Blue Tarp Roofing Repair Program</b>	
<b>Name, Position, Job Type</b>	<b>Program Role</b>
Raymond Rodriguez, Housing Finance Deputy Administrator, Full-time	
Jennifer Shaw, Housing Finance Manager, Full-time	
Bridgette Landingham, Housing Finance Supervisor, Full-time	
Myeisha McCray, Housing Finance Specialist, Full-time	

<b>Home Appliance Replacement Program (HARP) “Round 2”</b>	
<b>Name, Position, Job Type</b>	<b>Program Role</b>
Michael Walker-Vice, Policy Director, Full-time	
De’Van Perrilloux, Housing Finance Specialist, Full-time	
Judy Johnson-White, Housing Finance Specialist, Full-time	
Alexis Sherman, Policy Planner I, Full-time	

### ***Staffing***

Current staff will be utilized for the administration of both programs, the Blue Tarp Roofing Repair Program and the Home Appliance Replacement Program (HARP) “Round 2.” For HARP, LHC created a partnership with Lowe’s Home Improvement to provide the energy-efficient appliances. Within our agreement, Lowe’s was responsible for delivery and installation of the new appliance(s), and removal of the old appliance(s). Beyond these actions, Lowe’s Home Improvement assisted customers with in-store orders. All coordination of delivery times was between the awardee and the Lowe’s customer service employees. At this time, no further partnership has been made with Lowe’s Home Improvement. If a future partnership was made for “Round 2,” the LHC would wish to keep these agreements and understandings the same and consistent for future program rounds. LHC would also refrain from depending on the eight ARDCs of the state, and instead focus on expanding internal staff for a larger statewide reach.

## ***Implementation of Activities***

### ***Blue Tarp Roofing Repair Program***

#### **Determining Housing Preservation Needs of the Dwelling**

The Scope of Work for each home will be defined by our Construction and Compliance Monitoring team (CCM) to determine the rehabilitation needs of the property. The CCM will develop a scope of work outlining, in detail, the rehabilitation project for the home. Clients that need repairs which exceed the limits of the programs, based on the level and scope of projects, will be denied and referred to other sources for assistance. The CCM will use an iPad to complete the Louisiana Housing Blue Tarp Roofing Repair Program Feasibility Checklist during the inspection. The checklist will be accompanied by photographs of the existing deficiencies and conditions. Eligible repairs include **roofing, heating, cooling, and wheelchair ramp installation.**

#### **Performing the Necessary Work**

The construction monitor will meet with the homeowner to provide and discuss the defined scope of work for the project. The homeowner must review and approve the scope of work. Once approved, the homeowner can submit three bids to the construction monitor, or select an LHC recommended contractor. The bids are not to exceed the cost estimated by the Construction Monitor's.

#### **Monitoring/Inspecting Work Performed**

The contractor's work will be reviewed and inspected by the Construction and Compliance Monitoring team before payment is processed. This process includes a pre-project walk-through, interim progress monitoring, and a final inspection upon completion by the CCM. Contractors will be required to submit weekly progress reports, including photographs of work in progress for documentation purposes.

#### **Process for the rehabilitation of historic properties**

Before beginning work, on each property, LHC will contact the Louisiana State Historic Preservation Officer (SHPO) for a determination on whether the dwelling is of historical, architectural, or archaeological value. If the SHPO identifies the dwelling as a historic property, LHC will work closely with the SHPO and perform the rehabilitation of the dwelling according to the Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings.

#### **Development Standards**

Both USDA Rural Development standards and local standards for existing dwellings will be required. Local building permits will be obtained as required for each site.

#### **Environmental**

The Louisiana Housing Corporation will ensure all potential environmental impacts are addressed before work is initiated on a property in accordance with HUD guidelines or requirements for these funds.

#### **Overcrowding**



LHC recognizes that the physical size and configuration of a home, possible utility capacity limitations, and the age and relationship of occupants all play a role in determining on a case-by-case basis if a dwelling is overcrowded.

### ***Home Appliance Replacement Program “Round 2”:***

#### **Determining Pre-eligibility of applicants**

The LHC’s program staff shall review applications for pre-eligibility determinations. Applicants that do not meet the qualifications of the program are deemed denied and will receive a denial letter from the agency. Applicants that pass the eligibility screening are contacted by program staff to begin scheduling a home inspection.

#### **Inspections of homes**

The Scope of Work for each home will be defined by our Construction and Compliance Monitoring team (CCM) based on the pass/fail determination of each home. The CCM will develop a scope of work outlining, in detail, the status of the water and electrical lines for each appliance based on each applicant’s application. Inspection forms are sent back to program staff for the second round of eligibility. Homes that are deemed to pass inspection shall have a catalogue of approved appliances sent to the applicant’s address.

#### **Ordering appliances**

It is the responsibility of the awarded applicant to order their awarded appliance(s). Awarded applicants may order their appliance(s) two different ways. Applicants may call Lowe’s Key Accounts Pro Solution Center or applicants may go into the store provided on their approval letter and work with an appliance specialist to review appliance options and submit an order. Awarded applicants are required to have their letter for in-store purchases and must provide all letter information when calling over the phone.

#### **Correspondence and inquiries**

The LHC’s internal staff handled correspondence and inquiries for awarded applicants and vendor relations with Lowe’s including invoice monitoring and payment.

### ***Completion of Application***

This application was written by applicant staff: Michael Vice, Policy Director, Louisiana Housing Corporation and Alexis Sherman, Policy Planner I, Louisiana Housing Corporation.

**Exhibit F Leverage**  
**Louisiana Housing Corporation**

**d. LEVERAGE**

**i. Are you leveraging other funding or non-financial contributions?**

***Other Funding***

As of now, no other funding is expected to be used in conjunction with the Blue Tarp Roofing Repair Program. However, for applicants that are selected and qualify for weatherization, upon completion of the roof repairs, they will be directed to our Weatherization Assistance Program. LHC may also look to see if they could be approved for funding with the Housing Preservation Grant if the funding is available at the completion of the application review.

For the Home Appliance Replacement Program “Round 2,” approximately \$204,000 will be available for program funding due to limited outreach and an expedited application period prohibiting all funds to be utilized in time for close out.

**Exhibit G Long-term Effect  
Louisiana Housing Corporation**

**e. LONG-TERM EFFECT**

**i. What permanent, long-term effects will your proposal have? What outcomes do you expect?**

LHC expects this proposal to keep homeowners within their home. No resident should have a fear of becoming homeless. No resident should have a fear of whether their home can withstand the culture of Louisiana's hurricanes. No elderly should have to struggle to maintain daily necessities of life. As such, the LHC's proposal is to assist those who were not able to be blessed with assistance.

If you do not have the funds to repair your home, you cannot live in that home. A damaged roof leads to leaks, which leads to floor damage, leading to mold and so on. By putting on a structured roof, while families are looking for other aid and resources, LHC is providing for that family to return back to their original home.

Success would be being able to provide to all qualifying applicants of the state and not have programs be first-come, first serve. LHC would have achieved being able to help all applicants resulting from recent hurricanes.