

# Executive Summary

## ES-05 Executive Summary - 91.300(c), 91.320(b)

### 1. Introduction

As a condition of receiving annual funding under its block grant programs, the U.S. Department of Housing and Urban Development (HUD) requires each, eligible state grantee to distill its community development and housing needs, as well as its goals, strategies, and resources for addressing those needs, into a single, 5-year plan called the Consolidated Plan. Three Louisiana agencies currently participate in the administration of five HUD-funded block grants: The Office of Community Development(OCD), which administers the Community Development Block Grant (CDBG); the Louisiana Housing Corporation, which administers the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG), and the National Housing Trust Fund (NHTF); and the Louisiana Department of Health, Office of Public Health, STI/HIV/Hepatitis Program, which administers the Housing Opportunities for Persons with AIDS Grant (HOPWA).

The Consolidated Plan for the State of Louisiana was developed for the five-year funding period beginning April 1, 2025 – March 31, 2029. The Consolidated Plan’s needs assessment was developed through not only the leveraging of existing, available data, but also through a comprehensive, statewide effort that included public meetings and surveys, quantitative and qualitative assessments of current consumer housing needs and barriers to services, and consultations with housing and social service agencies, local government representatives, and other entities. An annual update, or Annual Action Plan, for the distribution of funds received in each of the subsequent four program years is also prepared and publicized. Included herein is the State of Louisiana’s Annual Action Plan for the funding year of April 1, 2025 – March 31, 2029. This report identifies the method of distribution of 2025 funds under the HUD block grant programs and will be used to allocate CDBG, HOME, ESG, NHTF, and HOPWA funds within the State of Louisiana.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

#### CDBG

Public facilities infrastructure in many communities across the state is advanced in age, deteriorating, and, in some cases, failing entirely. The majority of CDBG funds are consequently targeted toward public infrastructure needs (specifically, water, sewer, and street projects), including demonstrated/urgent

needs projects. Gaps also exist in the availability of and accessibility to adequate infrastructure, especially in rural parts of the state. OCD aims to use CDBG funds to develop viable and resilient communities by demolishing dilapidated structures in communities, including Clearance/Demolition grants, and by expanding economic opportunities through economic development grants aimed at job creation and/or retention. The State also looks to increase the range of activities offered with the Make a Difference Program, allowing municipalities to apply for any eligible CDBG activity. See section AP-30 for discussion of identified outcomes.

## HOPWA

The overall housing goal of the OPH is to increase the availability and accessibility of affordable housing options for persons who are living with HIV. To assist with planning and allocation of resources, data from the 2023 Ryan White HIV Needs Assessment has been reviewed and used to guide both program decisions and resource allocations. Data from future Needs Assessments will be updated as they are available and will impact the Annual Action Plans.

Of 2,210 respondents, 45% resided in Regions 3 – 9 (the geographic area that is supported by State Formula HOPWA funds). Of the total respondents, nearly 17% experienced at least one night without a place to sleep and more than 17% reported a tenure at their current residence of six months or less. Nearly a quarter of respondents (21%) reported experiencing some level of difficulty paying their rent, mortgage, or utility bills in the last year, and 23% had to move due to inability to afford their housing costs. Further, the assessment of barriers to obtaining or remaining in housing reflected 27% of respondents who said they could not find affordable housing and 21% reported not enough money for the deposit. Lack of access to affordable and appropriate housing and overall housing instability are often the primary reasons that people living with HIV fall out of care and/or do not achieve viral suppression.

## HOME and NHTF

The needs assessment and market analysis identified four priority needs:

- Lack of affordable housing
- Lack of housing for special needs populations
- Individuals and families experiencing homelessness
- Barriers to competitive and sustainable communities

The State of Louisiana will use HUD resources and leverage other federal, private, and state resources to address these needs by:

- Increasing the number of affordable housing units

- Increasing the number of affordable units for special needs populations
- Decreasing the numbers of individuals and families experiencing homelessness
- Decreasing the number of owner-occupied units with housing problems
- Creating competitive and sustainable communities

### **3. Evaluation of past performance**

#### HOPWA

Across all service types, a total of 955 persons were assisted with HOPWA funding during this reporting period, as well as members of their households. A total unduplicated household count was 769 households were assisted, as some individuals may have received more than one type of assistance. Of the 769 households assisted, 749 had contact with a case manager, 745 developed a housing plan to maintain or establish stable housing, and 753 households accessed or maintained medical insurance and/or assistance.

Since the HOPWA program is intended for low-income persons with HIV, it is not surprising the majority of the participants were assessed as having low-income levels. Of the 769 unduplicated households assisted, 577 households had an income below 30% of the Area Median Income (AMI), while the rest of the households served had income between 31%-80% AMI. This included five veterans.

#### HOME

The State affordable housing goals and funding priorities are based on housing needs that are supported by market data and anticipated funding resources. The State continues monitoring the progress of projects that have been conditionally awarded but not closed and those underway but delayed due to a variety of reasons. Section CR-20, "Affordable Housing," of the FY 2023 Consolidated Annual Performance and Evaluation Report (CAPER) provides a complete summary of the goals and accomplishments. The referenced section may be viewed at: <https://www.doa.la.gov/oa/ocd-lga/lcdbg-programs/lcdbg-plans-and-reports/2020-2024/>

#### NHTF

The state utilized National Housing Trust Fund (NHTF) exclusively for rental housing development. From FY 2016 - FY 2023, the State received \$37, 219,053 in NHTF funds. The state has coordinated the award and leveraging of more than 79% of NHTF program funds in conjunction with other resources (private lending, HOME, MRB, and LIHTC). A combined total of twenty one (21) projects received an award of \$26,997,700. The awards leveraged an additional \$319,565,794 in other funds. Ten (10) projects were successfully closed and completed producing a total of four hundred seventy eight (478) units of affordable housing. According to the NHTF Regulatory Agreement, sixty-three (63) were dedicated to NHTF eligible households. The remaining eleven (11) projects are closed and underway with an anticipated completion dates in 2025. Also, according to the NHTF Regulatory Agreement, these NHTF projects are scheduled to produce six hundred eighty (680) units of affordable housing; eighty three (83) are dedicated to NHTF eligible households. Seven (7) projects received conditional NHTF awards but have not closed. The State continues monitoring the progress of NHTF projects that have been conditionally awarded but not closed as well as those that are closed and underway but delayed due to various reasons.

#### CDBG

The needs assessment continues to show that public infrastructure is the highest ranked priority in the State of Louisiana. Since COVID, the state has seen an influx in funding from different sources causing a slight shortage in the number of applications. Due to this, the program has been restructured to include higher funding caps and introduce new programs. The new programs have had a positive impact on communities thus far and are still progressing.

#### **4. Summary of citizen participation process and consultation process**

##### CDBG/HOME/ESG/NHTF/HOPWA

The State held a public hearing June 4, 2024, at the Claiborne Building in Baton Rouge for the purpose of obtaining views on community development and housing needs throughout the State. A notice of the public hearing was published in the May 20, 2024, issue of The Advocate newspaper. Written invitations to attend the public hearings were also mailed to local governing bodies; public, private, and non-profit agencies; and other interested parties. OCD includes on its list all non-entitlement local governments. Examples of the types of organizations that the LHC made efforts to receive comments from include non-profit organizations and non-profit developers such as state-certified CHDOs; advocacy groups such as the Advocacy Center (an advocacy organization for people with disabilities in Louisiana); and for-profit developers such as members of the Louisiana Association of Affordable Housing Providers. The mailing list represented a compilation of mailing lists utilized by the three state agencies administering the five programs involved in the consolidated planning process. In addition to accepting comments at the public hearing, written comments could be submitted during the period of June 4, 2024, to June 19, 2024. Further, a memorandum was emailed May 20, 2024, to all eligible applicants, administrative

consultants, engineering firms, and planning districts giving notice of the public hearing and inviting written comments from those unable to attend. No comments were received at the public hearing or during the comment period. The Notice of Availability of the FY 2025-FY 2029 Consolidated Plan and FY 2025 Annual Action Plan was published in *The Advocate* on June 17, 2025, with the public comment period ending July 17, 2025. A memorandum of the Notice of Availability was also mailed to the interested parties for the four programs. No comments were received.

**5. Summary of public comments**

**6. Summary of comments or views not accepted and the reasons for not accepting them**

**7. Summary**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	LOUISIANA	
CDBG Administrator	LOUISIANA	DOA, Office of Community Development
HOPWA Administrator	LOUISIANA	LDH, OPH, STI/HIV/Hepatitis Program
HOME Administrator	LOUISIANA	Louisiana Housing Corporation
ESG Administrator	LOUISIANA	Louisiana Housing Corporation
HOPWA-C Administrator		
	LOUISIANA	Louisiana Housing Corporation

**Table 1 – Responsible Agencies**

### Narrative

The three state agencies participating in the consolidated planning process and the HUD-funded programs administered by each include the Division of Administration/Office of Community Development (State CDBG Program), the Louisiana Housing Corporation (HOME Investment Partnerships, National Housing Trust Fund and Emergency Solutions Grant Programs), and the Louisiana Department of Health (LDH)/Office of Public Health (OPH) STD/HIV/Hepatitis Program (SHHP) Housing Opportunities for Persons With AIDS (HOPWA) program. The lead agency for the Consolidated Planning Process and the Consolidated Plan is the State of Louisiana's Division of Administration/Office of Community Development.

The primary objective of the Louisiana Community Development Block Grant (LCDBG) Program is to provide assistance to units of general local government in non-entitlement areas for the development of viable communities by providing a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. The HOME Program objectives are: to expand the supply of decent and affordable housing for low and very low income persons, to stabilize the existing deteriorating homeowner occupied and rental housing stock through rehabilitation, to provide financial and technical assistance to recipients/sub-recipients (including the development of model programs for affordable low income housing), to extend and strengthen partnerships among all levels of government

and the private sector (including for-profit and nonprofit organizations) in the production and operation of affordable housing). The intent of the National Housing Trust Fund is to increase and preserve the supply of decent, safe, sanitary, and affordable housing, primarily rental housing, for extremely low-income and very low-income households. The purpose of the Emergency Solutions Grants Program (ESGP) is to help community organizations improve and expand shelter facilities serving homeless individuals and families. ESGP also meets the cost of operating homeless shelters, provides essential services, implements homeless prevention and rapid re-housing assistance. The purpose of the Housing Opportunities for Persons with AIDS (HOPWA) Program is to provide localities with the resources and incentives to devise and implement long term comprehensive strategies for meeting the housing needs of persons with acquired immune-deficiency syndrome (AIDS) that will prevent instances of homelessness among this population. Unstable housing and homelessness decrease the ability of persons living with HIV to achieve or maintain viral suppression, which could lead to less optimal health outcomes for the client as well as increased opportunities for HIV transmission to potential partners.

### **Consolidated Plan Public Contact Information**

Written comments may be mailed to the Office of Community Development, Post Office Box 94095, Baton Rouge, LA 70804-9095, faxed to 225/342-1947, or emailed to [fenishia.favorite@la.gov](mailto:fenishia.favorite@la.gov).

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(I) and 91.315(I)**

### **1. Introduction**

#### **CDBG**

To ensure that the LCDBG program is responsive to the needs of eligible, local governing bodies, OCD conducts a survey of those governing bodies annually to gather information about their priorities and perceived needs as related to the CDBG program. The Needs Assessment is structured to list each eligible CDBG activity including examples and have the governing bodies indicate the level of priority for their community for each activity concluding with the top three priorities. OCD mailed a memo with the link included to all local governing bodies eligible under the CDBG Program. Additionally, the survey link was placed on the OCD website. Responses were received from 69 people. The results of that survey were used in the development of program guidelines and the prioritization of activities. OCD has also been in consultation with the Louisiana Department of Health, to confirm resiliency factors in communities which are used to rate public facilities applications.

#### **HOPWA**

The overall housing goal of the OPH STI/HIV/Hepatitis Program is to increase the availability and accessibility of affordable housing options for persons with HIV. To assist with planning and allocation of resources, data from the 2023 Ryan White HIV Needs Assessment has been reviewed and used to guide both program decisions and resource allocations. Of 2,210 respondents, 45% resided in Regions 3 - 9 (the geographic area that is supported by State Formula HOPWA funds). Respondents were asked a variety of questions, including 17 relating to their met and unmet housing needs and overall experience in obtaining and remaining in stable and appropriate housing. These responses will inform both the annual funding allocations for HOPWA and the opportunities for program improvement in the coming year. Lack of access to affordable housing and overall housing instability are often the primary reasons that people living with HIV do not achieve viral suppression. Data from future Needs Assessments will be updated as they are available and will influence the Annual Action Plans.

#### **HOME and NHTF**

The Louisiana Housing Corporation (LHC) engaged Novogradac and Company LLP to conduct a statewide housing needs assessment. Upon completion, the results of the housing needs assessment may be viewed at: <https://www.lhc.la.gov>. The anticipated outcomes are as follows: 1) An assessment of various housing and community development needs; 2) Prioritization of the distribution of HOME Investment Partnerships Program (HOME) and National Housing Trust Fund (NHTF) funds according to the identified housing needs and eligible program activities; and 3) explore suggestions and strategies regarding the use of HOME and NHTF program funds to improve and expand housing opportunities across the state.



The LHC also conducts monthly meetings regarding housing programs and activities that are widely publicized and open to the public. The LHC provides technical workshops for developers, non-profit entities, commercial lending institutions, public housing authorities, and local governments to provide opportunities for dialogue that help assess and prioritize housing, homelessness, and community development needs of the State. On October 27 – 29, 2024, the LHC held its annual housing conference. The conference featured expert, mission-driven speakers and sessions that focused on building communities that thrive through housing, economic development and healthcare. It also focused on developing strategies designed to improve the quality of the current and future housing stock, expand housing opportunities and reduce homelessness across the state. The initiative included with follow-up meetings statewide with local governments to discuss specific affordable housing needs.

**Provide a concise summary of the state’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

HOPWA

SHHP enhances coordination across multiple sectors using a variety collaborative techniques. SHHP maintains communication and coordination across relevant city and state agencies, housing coalitions including Continuums of Care, private non-profit organizations, clinics and community health centers and other essential stakeholders.

HOME and NHTF

The State annual housing conference brings together housing professionals from all over the state and across the nation to discuss various issues related to the provision of affordable housing. The state housing conference was specifically designed to enhance collaboration among various public and private assisted housing providers. The conference provided a platform to foster network and share professional experiences related to the provision of affordable housing. Both the 2023 and 2024 state housing conferences were a huge success. The outcome was the development of some practical strategies to tackle Louisiana’s complex affordable housing issues.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

HOPWA

SHHP maintains communication with Continuums of Care across the state, including the Louisiana Balance of State Continuum of Care (LABOSCOC). This routine coordination involves in-service trainings and sharing of resource lists. By collaborating with these Continuum of Care, the needs of homeless persons are better addressed by ensuring limited resources are maximized and accessible to eligible individuals.

## HOME and NHTF

ESGP The state and the local communities are working to address the needs of the homeless across Louisiana. Through the newly created Louisiana Interagency Council on Homelessness the goal is to

Develop a statewide plan, to advise the Governor, Legislature, and local governments on the causes of homelessness and submit an annual written report. The work established by the council address matters relating to causes of homeless for the following populations:

1. Chronically homeless individuals/ families
2. Families with children
3. Veterans
4. and unaccompanied youth.

### **Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The state collaborates with CoCs in effort to determine ESGP regional allocations. The state further works with CoCs to create performance measures and reviews the local homeless needs to ensure maximum utilization of ESGP funding for those experiencing homelessness.

### **2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Louisiana Department of Health
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy CDBG- Public Facilities
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Office of Community Development consulted with the Louisiana Department of Health to confirm if resiliency plans submitted with CDBG applications were sufficient according to the State's resiliency efforts.
2	<b>Agency/Group/Organization</b>	Office of the Governor
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Office of the Governor was consulted by OCD to inquire about a new program to connect municipalities to needed resources through the Office of Planning. Also, the Commissioner's office has launched GUMBO 2.0 which is the statewide Broadband initiative.
3	<b>Agency/Group/Organization</b>	Office of Community Development-Disaster Recovery Unit
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Resilience and Mitigation

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Disaster Recovery Unit section was consulted to determine what resiliency and mitigation efforts are still in place and funding amounts. Disaster Recovery has been dedicated to working towards efforts to drastically reduce flood risks for communities throughout the state.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))**

The Office of Community Development consulted with all non-entitlement local governments to assess the needs of the individual communities in developing priorities that may be addressed by the LCDBG program. This process is discussed in greater detail in the Citizen Participation section of the Consolidated Plan. The state through the Louisiana Housing Corporation (LHC) conducts several workshops on a statewide basis and monthly board meeting that are open to the public to provide information regarding agency activities. The LHC also provides notices of funding opportunities and technical assistance to local governmental units, nonprofit organizations, developers, lenders and real estate practitioners with emphasis on the production or preservation of safe, affordable, energy efficient housing and related services.

**Narrative (optional):**

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The Consolidated Plan for FY 2025 - FY 2029 and FY 2025 Annual Action Plan were developed using an effective citizen participation process which is in compliance with the regulations set forth in 24 CFR Part 91.

The State held a public hearing for the purpose of obtaining views on community development and housing needs throughout the State. The public hearing was held on June 4, 2024, at 1:00 p.m. at the Claiborne building in Baton Rouge. A notice of the public hearing was published in the May 21, 2024, issue of The Advocate newspaper.

Written invitations to attend the public hearings were also mailed to local governing bodies, public, private, and nonprofit agencies, and other interested parties. The Office of Community Development includes on its list all non-entitlement local governments. Examples of the type of organizations that the Louisiana Housing Corporation made efforts to receive comments from include nonprofit organizations and nonprofit developers such as state-certified community housing development organizations; advocacy groups such as the Advocacy Center (an advocacy organization for people with disabilities in Louisiana); and for-profit developers such as members of the Louisiana Association of Affordable Housing Providers. The mailing list represented a compilation of mailing lists utilized by the three state agencies administering the five programs involved in the consolidated planning process. In addition to accepting comments at the public hearing, written comments could be submitted during the period of June 4, 2024, to June 19, 2024. Further, a memorandum was issued May 20, 2024, which was emailed to all eligible applicants, administrative consultants, engineering firms, and planning districts giving notice of the public hearing and inviting written comments from those unable to attend. No comments were received at the public hearing or during the comment period.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The only people in attendance were staff of the Louisiana Housing Corporation (HOME, NHTF, & ESG programs), the Louisiana Department of Health (HOPWA program), and the Louisiana Office of Community Development (CDBG program). No one from the public was in attendance.	No comments were received pertaining to the 2025-2029 Con Plan or 2025 Action Plan.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	The only people in attendance were staff of the Louisiana Housing Corporation (HOME, NHTF, & ESG programs), the Louisiana Department of Health (HOPWA program), and the Louisiana Office of Community Development (CDBG program). No one from the public was in attendance.	No comments were received pertaining to the 2025-2029 Con Plan or 2025 Action Plan.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Memorandum	Non-targeted/broad community	The only people in attendance were staff of the Louisiana Housing Corporation (HOME, NHTF, & ESG programs), the Louisiana Department of Health (HOPWA program), and the Louisiana Office of Community Development (CDBG program). No one from the public was in attendance.	No comments were received pertaining to the 2025-2029 Con Plan or 2025 Action Plan.	Not applicable.	
4	Internet Outreach	Non-targeted/broad community	OCD conducted a survey of local governments in 2024 to assess their priority community needs.	69 responses received.	These responses were considered in the development of the Consolidated Plan. Due to aging infrastructure throughout the state, public facilities remain the top priority for the use of CDBG funds by the administration.	

**Table 4 – Citizen Participation Outreach**





# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

#### HOPWA

The overall housing goal of the OPH STI/HIV/Hepatitis Program is to increase the availability and accessibility of affordable housing options for persons with HIV. To assist with planning and allocation of resources, data from the 2023 Ryan White HIV Needs Assessment has been reviewed and used to guide both program decisions and resource allocations. Of 2,210 respondents, 45% resided in Regions 3 - 9 (the geographic area that is supported by State Formula HOPWA funds). Respondents were asked a variety of questions, including 17 relating to their met and unmet housing needs and overall experience in obtaining and remaining in stable and appropriate housing. These responses will inform both the annual funding allocations for HOPWA and the opportunities for program improvement in the coming year. Lack of access to affordable housing and overall housing instability are often the primary reasons that people living with HIV do not achieve viral suppression. Data from future Needs Assessments will be updated as they are available and will influence the Annual Action Plans.

#### HOME and NHTF

The following tables in this Needs Assessment (NA) provide an overview of various social, economic, and housing conditions in the State of Louisiana using the most recent data available. Each year, HUD and the U.S. Census Bureau produce special tabulations of the American Community Survey (ACS) known as the Comprehensive Housing Affordability Strategy (CHAS) data. Tables provided in the Housing Needs Assessment below use the 2000 Census (Base Year) and 2016-2020 ACS (Most Recent Year) data to demonstrate the extent of housing problems by HUD Area Median Family Income (AMI) program eligibility threshold categories (30%, 50%, and 80% AMI). The tables are supplemented with additional data contained in a 2024 Housing Needs Assessment (HNA) completed by Novogradac and Company LLP, more recent 5-year ACS data, and information provided both by the public and private affordable housing stakeholders during public hearings and roundtable events. The data analysis in this Needs Assessment is used to assist the state in making data-driven, place-based investment decisions during the period of this Consolidated Plan.

Annual homeless point-in-time counts and surveys of state homeless populations provide a basis for assessing the needs of homeless persons. This assessment is the tool that assists in identifying homeless populations and the planning effort to address the needs of the homeless population both locally and statewide.

The focus on homeless statewide has been to reduce and end homelessness. The state continues to work to reduce homelessness by aligning its goals to ending homelessness with the federal goals

outlined in the United States Interagency Council on Homelessness May 18, 2023 report, “All Inside” . The goals for the federal plan and the state plan are as follows:

- Build capacity of local governments and organizations to respond to, reduce, and prevent unsheltered homelessness.
- Create and strengthen alignment of local partners’ goals and strategies.
- Expand targeted funding to address unsheltered homelessness, in part by leveraging and aligning local, state, federal, and philanthropic funding.
- Identify needed flexibilities from federal agencies and encourage communities to maximize existing discretion in their implementation of federal programs.

## NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

### Summary of Housing Needs

The tables below provide data regarding changes in population, households, and median income in addition to the characteristics of different household types and certain special needs populations. Small Family Households more often have low incomes and consist of elderly persons than do other household types. Households with disabilities typically have lower incomes than other household types and require housing with certain adaptation specifications, such as physical accessibility and reasonable accommodations for households with hearing or vision impaired individuals. Victims of family violence are often women or young females. Families at risk of homelessness typically have low incomes, strained social networks, and very little savings. Homeless persons, or those at risk of homelessness, often have related unmet needs and a history of mental illness or substance use disorder.

An analysis of the data provided in the tables below also reveals that the most common housing problems are substandard housing conditions, overcrowding, and cost burdens. This is seen especially among households with incomes between 0-30% and >30-50% of the Area Median Income (AMI). The number of renter households (159,630) living in substandard housing; i.e., lacking plumbing or kitchen facilities nearly doubles the number of owner households (94,560). The incidence of overcrowding and severe overcrowding among renters (18,720) is more than twice as high as owners (9,240); especially in the small related households that are in the 0-30%, >30-%50, and >50-80% AMI categories. In all categories, renters experience an incidence of housing problems at a rate greater than homeowners, especially in the area of housing cost burden. Lower income renters continue to confront a significant challenge finding and maintaining affordable rental housing. This may be seen as an indication of the lack of affordable housing available to lower income renter households. Owner households are more willing to expend a greater amount of their income to purchase or maintain a home of their own than renter households.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	4,625,264	4,663,461	1%
Households	1,727,960	1,737,645	1%
Median Income	\$0.00	\$46,710.00	

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	254,275	211,485	269,660	157,705	844,520
Small Family Households	80,845	69,955	94,585	62,770	441,800

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Large Family Households	15,655	13,675	20,130	11,615	69,905
Household contains at least one person 62-74 years of age	48,810	50,475	64,285	36,065	181,750
Household contains at least one person age 75 or older	27,735	37,625	41,720	18,040	60,030
Households with one or more children 6 years old or younger	46,025	33,240	40,635	24,715	100,130

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	3,180	1,605	1,430	840	7,055	1,550	970	1,035	480	4,035
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	2,560	1,085	1,610	575	5,830	305	440	760	315	1,820
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4,865	3,945	3,015	1,065	12,890	1,335	1,755	2,405	1,925	7,420
Housing cost burden greater than 50% of income (and none of the above problems)	87,260	37,315	8,395	890	133,860	41,995	21,385	13,965	3,940	81,285
Housing cost burden greater than 30% of income (and none of the above problems)	16,415	38,585	45,690	10,980	111,670	17,040	19,465	31,420	16,235	84,160

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	21,825	0	0	0	21,825	13,125	0	0	0	13,125

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	97,865	43,950	14,450	3,365	159,630	45,185	24,550	18,165	6,660	94,560
Having none of four housing problems	38,290	63,085	96,970	53,035	251,380	37,980	79,900	140,070	94,645	352,595
Household has negative income, but none of the other housing problems	21,825	0	0	0	21,825	13,125	0	0	0	13,125

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS

Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	40,850	33,435	21,655	95,940	17,165	13,965	18,345	49,475
Large Related	8,810	6,630	3,230	18,670	2,885	2,570	3,920	9,375
Elderly	18,290	14,320	8,045	40,655	27,170	17,645	15,460	60,275
Other	43,300	26,150	23,240	92,690	13,565	7,605	8,460	29,630
Total need by income	111,250	80,535	56,170	247,955	60,785	41,785	46,185	148,755

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	35,615	15,270	2,890	53,775	13,215	7,630	5,405	26,250
Large Related	7,450	2,405	255	10,110	1,945	1,265	740	3,950
Elderly	12,905	6,980	1,970	21,855	17,530	8,305	5,235	31,070
Other	37,610	14,235	3,760	55,605	10,425	4,480	2,750	17,655
Total need by income	93,580	38,890	8,875	141,345	43,115	21,680	14,130	78,925

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	6,275	4,400	3,565	1,320	15,560	1,340	1,505	2,095	1,495	6,435



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	1,025	530	780	220	2,555	285	710	1,070	730	2,795
Other, non-family households	339	135	380	149	1,003	50	19	50	20	139
Total need by income	7,639	5,065	4,725	1,689	19,118	1,675	2,234	3,215	2,245	9,369

**Table 11 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source:  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

According to HUD, a "single person household" refers to a household consisting of only one individual living alone in a housing unit; essentially, a single person considered as a complete household by themselves. The most recent 5-year American Community Survey (ACS) data (2016-2020) estimate that of the 1,737,645 total households in Louisiana, 519,662 (29.9%) are single person households and 566,535 (32.6%) households consist of persons 62 year old or over. The number of elderly households continues to increase faster than any other household type. The ACS 2016-2020 data estimate 335,365 (19.3%) of all households in the state are occupied by elderly, single-person households, while just 10 years ago according to the ACS 2006-2010 this number was 147,198 (8.9%). The trend is expected to continue over the next five years. Households with disabilities typically have lower incomes than other household types and require housing with certain specifications, such as physical accessibility, in addition to other deferred maintenance and repairs. Single adults who are at risk of homelessness or formerly homeless individuals may also have need of housing assistance and other supportive services. Additional information regarding the latter are discussed in sections NA-35, NA-40, and NA-45.

## **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to a September 2022 study by the Violence Policy Center, Louisiana ranks fifth in the United States for women murdered by men, with a homicide rate of 2.18 per 100,000 females killed by males in single victim/ single offender incidents. Ninety eight percent (98%) of the female victims were murdered by someone they knew, and 74% were killed with handguns. In all these incidences, the women knew their assailant and 64% of those victims were wives, ex-wives, or girlfriends of the offender. The average age of the 52 females murdered by males in Louisiana in 2020 was 36. The number of Black victims (34) was almost double that of White victims (18).

The Louisiana Coalition against Domestic Violence (LCADV) is the federally designated statewide coalition of shelters, non-residential programs and individuals working to end domestic violence in Louisiana. In its 2023 Statewide Needs Assessment, the LCADV identified affordable housing as the second most reported need by survivors of domestic violence in Louisiana. The number one need identified was immediate safety, which includes access to emergency shelter. The number of domestic violence (DV) survivors needing housing assistance can be calculated utilizing state-level data about households impacted by domestic violence and the percentage of those impacted that needed housing assistance to get to safety. The 2023 American Community Survey 1-Year Estimates US Census data shows that Louisiana's population is 4,657,757. The National Intimate Partner and Sexual Violence Survey (NISVS) found 35.9% of women and 15.9% of men in Louisiana during this same period have experienced domestic violence, which equates to 1,210,886 domestic violence survivors in Louisiana. Of these, the NISVS further found that 2.4% of domestic violence survivors reported needing housing assistance. Calculating 2.4% of 1,210,886 means that approximately 29,061 survivors in Louisiana need housing and/or housing services in order to get to safety.

In an effort to decrease these numbers, Louisiana established a formalized process for an in-depth review of these cases. The case reviews will be used to identify risk and protective factors and provide recommendations for systemic improvement and identify gaps to reduce the occurrence of domestic abuse and fatalities in the future.

### **What are the most common housing problems?**

Regardless of household type, the availability of safe, affordable, energy efficient housing continues to be the greatest need for low- to moderate-income households. More households are experiencing severe housing cost burdens than ever before. Tables 9 and 10 above reveal that more than 41% of renter households (247,955) with household incomes below 80% AMI are experiencing housing cost burdens of greater than 30%, and nearly 24% are experiencing housing cost burdens of greater than 50%.

### **Are any populations/household types more affected than others by these problems?**

Elderly (65 and over) Single-Person Households, most often on fixed incomes, and Small Related Households are hardest hit by the increasing cost of housing. Nearly 20% of all households in the state are occupied by elderly, single-person households (19.3%), while just 12 years ago according to the 2006-2010 ACS 5 Year Estimates released November 29, 2012, this number was 147,198 (8.9%). As household income decreases, the burden of high housing cost increases. Nearly thirty seven percent (36.5%) of all renter households survive on extremely low incomes, at or below 30% AMI. Small Related Households make up over 43% of all low-income renter households.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The at-risk population is determined by examining the number of households who are severely cost-burdened and the number and percent of persons living in poverty, as well as those that are unemployed or underemployed. Approximately 41.3% of renters in Louisiana are cost-stressed, paying more than 30% of their gross income on rent. According to the 2023 American Community Survey 1-Year Estimates, the poverty rate in Louisiana is 18.9%, which is higher than the national average of 12.5%, and the unemployment rate is 3.9% compared to the national average of 4.2%. Families transitioning from homelessness are at risk of returning to homelessness without a supportive structure in place to address obstacles to permanent housing. The same is true for those receiving rapid re-housing assistance and are nearing the termination of that assistance.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Lack of housing for persons with supportive service needs and special needs, lack of affordable housing, low vacancy rates in the rental market, and high unemployment all contribute to housing instability and an increased risk of homelessness.

## **Discussion**

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase

resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

## NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This plan provides an assessment for each disproportionately greater need identified in sections NA-15, NA-20, NA-25, and NA-30. A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than does that income level in the jurisdiction as a whole. The four tables in this section capture the number of households with housing problems by income, race, and ethnicity. The four housing problems are as follows: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than one person per room, and 4) Cost Burden greater than 30%. Each table provides data for a different income level (0–30%, >30–50%, >50–80%, and >80–100% AMI).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	176,303	42,849	34,932
White	67,428	20,944	14,854
Black / African American	95,166	20,027	17,138
Asian	1,922	383	735
American Indian, Alaska Native	1,132	219	350
Pacific Islander	19	8	0
Hispanic	7,758	899	1,480

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	126,452	84,899	0
White	54,077	49,305	0
Black / African American	61,247	30,740	0
Asian	1,606	1,060	0
American Indian, Alaska Native	650	510	0
Pacific Islander	44	0	0
Hispanic	7,468	2,233	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	109,701	159,776	0
White	55,568	95,983	0
Black / African American	43,986	53,012	0
Asian	1,623	1,830	0
American Indian, Alaska Native	492	777	0
Pacific Islander	25	0	0
Hispanic	6,240	6,403	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	37,221	120,311	0
White	23,275	75,417	0
Black / African American	10,550	37,333	0
Asian	609	1,221	0
American Indian, Alaska Native	123	607	0
Pacific Islander	0	36	0
Hispanic	2,123	4,646	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### Discussion

An analysis of the data provided in this section indicates that 98.37 % of all extremely-low-income households (0-30% AMI) within the jurisdiction have a housing problem. Both Black and White households in this income category experience housing problems at a rate disproportionately greater than that of the same income category in the jurisdiction as a whole. Although it may appear that Asian, American Indian, Alaska Native, Pacific Islander and Hispanic households in this income category experience housing problems at a disproportionately greater rate, their population samples are relatively small, resulting in high margins of error.

An analysis of data indicates that 59.4% of all >30-50% AMI households within the jurisdiction have a housing problem. At this income level, the data indicates households of Hispanic ethnicity experience housing problems at a rate disproportionately higher than the jurisdiction as a whole (75.4%). Although it may appear that Pacific Islander households in this income category experience housing problems at a disproportionately greater rate, their population samples are relatively small, resulting in high margins of error.

An analysis of the data regarding the >50-80% AMI households indicates that 39.3% of all households in this income category within the jurisdiction have a housing problem. No households of any racial or ethnic group in this income category experience housing problems at a rate disproportionately greater than that of the same income category in the jurisdiction as a whole.

An analysis of data regarding >80-100% AMI households indicates that 22.6% of all households in this income category within the jurisdiction have a housing problem. No households of any racial or ethnic group in this income category experience housing problems at a rate disproportionately greater than the jurisdiction as a whole. Although it may appear that Pacific Islander households in this income category experience housing problems at a disproportionately greater rate, their population samples are relatively small, resulting in high margins of error.



## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This plan provides an assessment for each disproportionately greater need identified in sections NA-15, NA-20, NA-25, and NA-30. A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than does that income level in the jurisdiction as a whole. The four severe housing problems are as follows: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than 1.5 persons per room, and 4) Cost Burden over 50%. The four tables in this section capture the number of households with severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, >30–50%, >50–80%, and >80–100% AMI).

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	142,957	76,302	34,932
White	54,566	33,743	14,854
Black / African American	76,577	38,551	17,138
Asian	1,646	656	735
American Indian, Alaska Native	848	498	350
Pacific Islander	0	27	0
Hispanic	6,965	1,710	1,480

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	68,410	143,020	0
White	29,425	74,003	0
Black / African American	32,298	59,735	0
Asian	1,195	1,474	0
American Indian, Alaska Native	310	853	0
Pacific Islander	29	15	0
Hispanic	4,284	5,395	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	32,667	236,872	0
White	17,815	133,711	0
Black / African American	11,203	85,787	0
Asian	747	2,705	0
American Indian, Alaska Native	264	1,006	0
Pacific Islander	10	15	0
Hispanic	2,248	10,379	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,976	147,553	0
White	5,835	92,874	0
Black / African American	2,872	44,954	0
Asian	255	1,578	0
American Indian, Alaska Native	47	679	0
Pacific Islander	0	36	0
Hispanic	785	5,965	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

An analysis of the data provided in this section indicates that 56.2% of all extremely low-income households (0-30% AMI) within the jurisdiction have a severe housing problem. At this income level, the data indicate that households of Hispanic ethnicity experience severe housing problems at a rate disproportionately higher (68.6%) than the jurisdiction as a whole.

An analysis of data indicates that 32.0% of all >30-50% AMI households within the jurisdiction have a severe housing problem. At this income level, the data indicate that Hispanic (44.3%) and Asian (44.8%) households experience severe housing problems at a rate disproportionately higher than the jurisdiction as a whole. Although it may appear that Pacific Islander households in this income category experience severe housing problems at a disproportionately greater rate, their population samples are relatively small, resulting in high margins of error.

An analysis of the data regarding the >50-80% AMI households indicates that 12.1% of all households in this income category within the jurisdiction have a severe housing problem, and no households of any racial or ethnic group in this income category experience severe housing problems at a rate disproportionately greater than the jurisdiction as a whole.

An analysis of data regarding >80-100% AMI households indicates that 6.3% of all households in this income category within the jurisdiction have a severe housing problem, and no households of any racial or ethnic group in this income category experience severe housing problems at a rate disproportionately greater than the jurisdiction as a whole.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This table displays housing cost burden information for the jurisdiction as a whole and for each racial and ethnic group, including no cost burden (less than or equal to 30%), cost burden (>30-50%), severe cost burden (more than 50%), and no/negative income. The default data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS). A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing cost burden at a greater rate (10 percentage points or more) than that of the same income level for the jurisdiction as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,230,197	239,413	229,726	37,040
White	856,751	121,170	99,760	15,499
Black / African American	294,533	98,613	110,548	18,376
Asian	16,740	2,998	3,297	780
American Indian, Alaska Native	6,116	1,115	1,335	350
Pacific Islander	163	49	39	0
Hispanic	43,501	11,847	11,483	1,584

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

According to the analysis of the data provided in Table 21, seventy-one percent (70.8%) of all low-income households within the jurisdiction have a housing cost burden; however, no racial or ethnic group in this income category experienced housing cost burdens at a greater rate (10 percentage points or more) than the income level of the jurisdiction as a whole.

## **NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Households of Hispanic ethnicity experience both housing problems and severe housing problems at a rate disproportionately higher than the jurisdiction as a whole. In the >30-50% AMI classification, 44.3% of Hispanic households experience severe housing problems, whereas the rate for that income category in the jurisdiction as a whole was 32.0%. This was also the case at the extremely-low-income classification (0-30% AMI), where Hispanic households experience severe housing problems at a rate of 68.6% whereas the rate for the jurisdiction is 56.2%. Asian households with >30-50% AMI also experience severe housing problems at a rate (44.8%) disproportionately higher than that of the income category as a whole (32.0%).

**If they have needs not identified above, what are those needs?**

N/A.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

According to the most recent ACS 5-year data (2022), the Hispanic population accounts for 5.5% of the total population in Louisiana. The Hispanic population in Louisiana varies by region, with the largest concentrations in the New Orleans metro area and in St. Bernard Parish.

## NA-35 Public Housing – (Optional)

### Introduction

There are 154 Public Housing Agencies in the State, including 65 agencies providing low-rent properties, 55 providing Section 8 voucher assistance, and 55 providing both Section 8 voucher assistance and low-rent properties. HUD’s Public and Indian Housing (PIH) Information Center (PIC) gathers information on vouchers and properties managed by public housing agencies. The tables below use data from the PIC to identify characteristics of housing assistance voucher-holders and public housing residents.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	18	141	18,470	45,737	2,430	42,650	296	0	212

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	4	4	268	256	18	190	47	0
# of Elderly Program Participants (>62)	8	12	4,073	5,414	433	4,912	39	0
# of Disabled Families	2	23	3,645	11,040	1,232	9,439	148	0
# of Families requesting accessibility features	18	141	18,470	45,737	2,430	42,650	296	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	8	57	3,095	4,592	373	4,113	65	0	36
Black/African American	10	84	15,284	40,940	2,032	38,359	230	0	175
Asian	0	0	27	64	3	60	0	0	1



Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	53	96	16	79	1	0	0
Pacific Islander	0	0	11	45	6	39	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	192	1,033	46	975	6	0	1
Not Hispanic	18	141	18,278	44,704	2,384	41,675	290	0	211
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The disabled housing needs of public housing tenants are the same as for all persons in our state. People with disabilities like all Americans, have a right to live in their own homes, in the community; it's no different for public housing tenants who are disabled. According to the United States Center for Disease Control and Prevention's 2022 Louisiana Disability Impact, 1,256,209 residents in Louisiana have a disability ranging from blindness, deafness, intellectual disabilities, mobility impairments, and mental illnesses. According to the 2022 report, Louisiana's disabled population account for 36% or every 1 in 3 adults.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The most immediate need for residents of public housing and Housing Choice Vouchers are for more affordable units in general. More accessible units are especially needed to meet the need of our most vulnerable population. Units needs to be accessible based on the disability, such as strobe fire alarms or lower light switches. Overall, the main need is safe, secure, consistent housing.

**How do these needs compare to the housing needs of the population at large**

Although the housing need is similar, those who are disabled are in need of more accommodating housing units. Populations such as the elderly or extremely-low income are also more burdened than the need of the population at large, as they are also burdened by high medical costs.

**Discussion:**

The need for public housing improvements and supportive services including child care, education, and workforce development are essential for creating economic opportunity and helping move persons from poverty. Neighborhood revitalization, capital improvements, crime prevention, drug elimination all contribute to self-sufficiency and economic opportunities for public housing residents.

## **NA-40 Homeless Needs Assessment – 91.305(c)**

### **Introduction:**

The data below is derived from the statewide, annual Point-In-Time Homeless Count (PIT), conducted in January 2024. The PIT count identifies the number of homeless persons throughout the state residing in emergency shelters and living in places literally not meant for human habitation (e.g., cars, parks, abandoned buildings, bus stations, airports, or campgrounds).

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	1,190	0
Black or African American	2,075	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	82	0
Not Hispanic	3,390	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The PIT showed that in January 2024, there were approximately homeless across the state, of whom were sheltered and unsheltered.

**Discussion:**

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic

revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

## NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

### Introduction

The goal of SHHP is to increase the availability and accessibility of affordable housing options for persons with HIV. To assist with planning and allocation of resources, data from the 2023 Ryan White HIV Needs Assessment has been reviewed and used to guide both program decisions and resource allocations. Of 2,210 respondents, 45% resided in Regions 3 - 9 (the geographic area that is supported by State Formula HOPWA funds). Respondents were asked a variety of questions, including 17 relating to their met and unmet housing needs and overall experience in obtaining and remaining in stable and appropriate housing. These responses will inform both the annual funding allocations for HOPWA and the opportunities for program improvement in the coming year. Lack of access to affordable housing and overall housing instability are often the primary reasons that people living with HIV do not achieve viral suppression. Data from future Needs Assessments will be updated as they are available and will influence the Annual Action Plans.

SHHP has consistently partnered with community-based organizations and clinics that provide primary medical care and supportive services to persons living with HIV. These entities are supported by CDC HIV and STD Prevention resources and funding from Parts A, B, C, D, and F of the Ryan White HIV/AIDS Treatment Extension Act of 2009. Their participation in the development of the 2019 Integrated Plan for HIV Prevention and Care allowed input regarding the allocation of all resources (including those from the State Formula HOPWA) to identified gaps in services and to areas of greatest unmet need.

### HOPWA

<b>Current HOPWA formula use:</b>	
Cumulative cases of AIDS reported	11,017
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	878
Rate per population (3 years of data)	0
<b>Current HIV surveillance data:</b>	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	873

**Table 26 – HOPWA Data**

**Data Source Comments:** CDC HIV Surveillance; Third Quarter 2024 HIV, AIDS, Early Syphilis, and Congenital Syphilis Surveillance Quarterly Report, September 20, 2024, SHHP; <https://map.aidsvu.org/profiles/state/louisiana/overview#0-1-Locations>

### HIV Housing Need (HOPWA Grantees Only)

<b>Type of HOPWA Assistance</b>	<b>Estimates of Unmet Need</b>
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0

Type of HOPWA Assistance	Estimates of Unmet Need
Facility Based Housing (Permanent, short-term or transitional)	0

**Table 27 – HIV Housing Need**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**Describe the characteristics of special needs populations in your community:**

**What are the housing and supportive service needs of these populations and how are these needs determined?**

Overall, the need for housing and supportive services is consistently recognized as an important intervention to support improved health outcomes for people living with HIV (PLWH). As per the 2023 Louisiana Needs Assessment Report, a set of survey questions for housing indicators were designed to better understand housing stability and the housing and support needs of PLWH. In the general population, individuals experiencing homelessness or housing instability are more likely to have negative health outcomes, including higher rates of HIV and mental health disorders. Stable housing is considered a protective factor, strongly linked to favorable HIV-related health outcomes. Unstable housing can lead to challenges in receiving adequate HIV-related care and treatment, which in turn affects PLWH’s ability to reach viral suppression. Capturing housing instability risk is complex and not fully understood by looking solely at single factors. The needs assessment includes several indicators to assess the risk of housing instability, including current living situation, duration at current residence, history of homelessness, and housing costs and accessibility. Each of these indicators has implications for health and well-being. Frequent moves can disrupt health care access and lead to negative health outcomes. Short duration in a household can hinder individuals and families from building long-lasting attachments to their neighborhood and community, further impacting overall health and well-being. Homelessness, in particular, is linked to a higher prevalence of chronic diseases such as diabetes, hypertension, and asthma, as well as an increased risk of premature death. Finally, households that spend a large portion of their income on housing may struggle to afford rent/mortgage, along with other necessities such as food, clothing, utilities, and health care. By measuring these indicators, SHHP assesses the extent to which PLWH are at risk of, or experiencing, housing instability, and develop service strategies that address their specific challenges and needs. For the purposes of the needs assessment, individuals are considered at risk of unstable housing if they are currently stably housed, but are facing economic strain (e.g., struggle to afford basic needs, including housing), and/or if they move frequently. Individuals are experiencing housing instability if they do not have a permanent or semi permanent residence, which includes situations such as homelessness, living in a shelter, or staying with family or friends. Findings show that roughly three quarters of respondents maintained a stable living environment, defined as renting or owning a residence (e.g., apartment, house, or trailer), both currently (78%) and six months prior to the survey (77%). However, nearly one quarter reported living in

less stable situations, such as staying with family or friends (13%), residing in a facility (4%), or being in a shelter (1%). Almost one third (32%) of respondents lived in their current residence for less than one year. More than one quarter (28%) reported moving at least twice in the year prior to the survey, and nearly one fifth (17%) reported experiencing homelessness or lacking a place to sleep at least once in that time.

Considering what underlies housing instability and instability risk in the sample, financial constraints, coupled with limited affordable housing options appear to be driving factors. More than half (53%) of respondents reported difficulty paying rent, mortgage, or utility bills in the past year. When asked about barriers to obtaining or remaining in housing, over one quarter (27%) of respondents reported that they could not find affordable housing, and 21% reported not having enough money for deposits. Taken together, these findings suggest substantial financial strain related to housing costs for PLWH in the state.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

In 2023, there were 22,966 people living with HIV in Louisiana, with 10,639 residing the Eligible Metropolitan Statistical Area which consists of Public Health Regions 3-9. Of the 872 new HIV diagnoses in Louisiana during 2023, 486 individuals reside in Regions 3-9. Among persons living with HIV in 2023, 2 in 3 were Black, 70% were male and over half were over 45 years old. There are regional differences in the level of HIV prevalence which are as follows compared to statewide data: Region 3 – 4.2%; Region 4 – 8.9%; Region 5 – 4.7%; Region 6 – 4.7%; Region 7 – 9.5%; Region 8 – 5.5%; Region 9 – 7.3%.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

**Discussion:**



## **NA-50 Non-Housing Community Development Needs - 91.315 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Many communities across the state suffer from aging, deteriorating, and/or failing public facilities infrastructure. This is especially true in smaller communities, which continue to experience a trend toward population decline. Reduced populations are consistent with a reduced customer base for public utilities, resulting in decreased revenues for maintenance of public utilities systems. Public Facilities ranked as the top priority of the state based on the needs assessment.

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

### **How were these needs determined?**

To ensure that the LCDBG program is responsive to the needs of eligible, local governing bodies, OCD conducts a survey of those governing bodies annually to gather information about their priorities and perceived needs as related to the CDBG program. The Needs Assessment is structured to list each eligible CDBG activity including examples and have the governing bodies indicate the level of priority for their community for each activity concluding with the top three priorities. OCD e-mailed a memo with the link included to all local governing bodies eligible under the CDBG Program. Additionally, the survey link was placed on the OCD website. Responses were received from 69 people. The results of that survey were used in the development of program guidelines and the prioritization of activities.

### **Describe the jurisdiction's need for Public Improvements:**

Based on the results of the state's 2024 survey, public facilities, economic development, clearance, and public services are the highest priorities for the units of general local government. The LCDBG program has established the following programs: 1) Public Facilities - To improve existing or construct new

potable water systems, sewer systems, and streets. This funding is available through a competitive application process which is described in detail in section AP-30. 2) Economic Development  
3) Clearance/Demolition 4) Make a Difference

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

### **How were these needs determined?**

In the State's 2024 LCDBG Survey, the respondents were asked to identify the priorities of their jurisdictions regarding all eligible CDBG activities.

### **Describe the jurisdiction's need for Public Services:**

Public Services was ranked third with 28 of 69 people selecting it in their top three priorities by the local government survey. To address this priority OCD constructed the Make A Difference program that allows units of local government to apply for any eligible CDBG activity that meets a national objective.

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic

revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

### **How were these needs determined?**

In the State's 2024 LCDBG Survey, the respondents were asked to identify the priorities of their jurisdictions regarding all eligible activities ranking their priorities highest to lowest with a top three.

#### **Discussion:**

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The following Market Analysis sections describe the significant characteristics of the state's housing market including such aspects as the supply, demand, condition, and cost of housing. Information contained in the market analysis sections will be used as a basis for some of the funding priorities that are described in the Strategic Plan.

- MA-10 examines the types of properties being built compared to the demand for such properties and the income levels of families targeted with public funding and the loss of inventory of affordable housing.
- MA-15 examines the costs of housing compared to incomes, including the Housing Affordability Index and market trends. Local economic forces are also discussed in relation to housing cost.
- MA-20 examines the age of the housing stock, including the risk of lead-based paint hazard in vacant housing units built before 1978.
- MA-25 describes 1) how the state plan will help address public housing needs, 2) the jurisdiction's activities to encourage public housing residents to become more involved in management and participate in homeownership, and 3) for "troubled" public housing agencies, the manner in which the state or unit of general local government will provide financial or other assistance to such troubled public housing agencies in improving their operations to remove such designations.
- MA-30 examines the availability of homeless facilities and services for persons experiencing homelessness.
- MA-35 examines the availability of housing and services for persons exiting institutions and persons with special needs. The State has several programs to address these populations; some housing is paired with services and some services are independent from housing.
- MA-40 focuses on fair housing issues and examines barriers to affordable housing.
- MA-45 examines Community Development Assets.
- MA-50 examines concentrations of severe housing problems and minorities as well as Fair Housing concerns.

## MA-10 Number of Housing Units – 91.310(a)

### Introduction

According to the 2022 American Community Survey (ACS) 5-Year Estimates Data Profile, the state housing supply consists of 2,080,371 total housing units. Of the total units, units 1,765,264 are occupied and 315,107 are vacant. Owners occupied 1,185,633 housing units (67.2%), and renters occupied 579,631 housing units (32.8%). Specific information related to property type, condition, or the geographic location of the vacant units is provided relative to the required market studies in accordance with HOME program regulations. The following table provides general data regarding the type and number of housing units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,324,205	65%
1-unit, attached structure	54,598	3%
2-4 units	168,990	8%
5-19 units	125,935	6%
20 or more units	86,043	4%
Mobile Home, boat, RV, van, etc	271,293	13%
<b>Total</b>	<b>2,031,064</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	3,755	0%	18,240	3%
1 bedroom	20,207	2%	119,724	20%
2 bedrooms	168,545	15%	230,006	38%
3 or more bedrooms	944,955	83%	232,213	39%
<b>Total</b>	<b>1,137,462</b>	<b>100%</b>	<b>600,183</b>	<b>100%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the 2022 American Community Survey (ACS) 5-Year Estimates Data Profile, owners occupied 1,185,633 housing units (67.2%), and renters occupied 579,631 housing units (32.8%). Above, NA-10 Table 6 indicates a total of 254,275 extremely-low income (0-30% AMI) households in Louisiana.

As previously stated, based on the data provided in NA-25 Table 21, seventy-one percent (70.8%) of all low-income households within the jurisdiction have a housing cost burden. According to the 2023 Louisiana Point-in-Time (PIT) report, the state has approximately 3,169 homeless persons, including 1,378 emergency shelters, 392 transitional housings, and 1,399 individuals unsheltered. According to the 2022 United States Center for Disease Control and Prevention's Louisiana Disability Impact, 1,256,209 residents in Louisiana have a disability. The HOME program administered by the state strives to serve lower-income individuals and households that reside in areas that do not receive direct funding from the federal government such as rural areas or areas not in a Participating Jurisdiction (PJ). The needs of rural areas are considered in the development of programs and in the distribution of funds. Special consideration with respect to the implementation of scoring criteria or set-asides have been added to program rules and policies to encourage the participation of underserved geographic areas. Scoring criteria also award bonus points for projects that provide additional housing for special needs populations including the elderly, handicapped households, and large-family households.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

According to the National Low Income Housing Coalition's (NLIHC) 2023 National Housing Preservation Database (NHPD) Louisiana is experiencing a shortage of 113,468 affordable rental homes available for extremely low income renters (0% to 30% their Area Median Income). The report estimates a total of 85,081 publicly supported rental homes available, and the report also estimates 4,611 supported rental homes will have affordability restrictions expire within the next five years.

**Does the availability of housing units meet the needs of the population?**

The available housing units do not meet the needs of a large segment of the Louisiana population. The NLIHC's report indicated that Louisiana had a need for 113,468 affordable rental homes. The report indicated that only 85,081 publicly supported rental homes are available.

**Describe the need for specific types of housing:**

There is a growing need statewide for housing that is decent, safe, and affordable, especially among low-income households. The tables in NA-10 reveal that the severe housing problems commonly found among renters and owners are cost burdens, overcrowding, and substandard housing conditions. According to the NA-10 Table 7, the most common severe housing problem affecting both renters and owners is cost burden. Seventy-one percent (70.8%) of all low-income households within the jurisdiction have a housing cost burden. The 2022 5-year ACS data shows Louisiana has 227,780 renter households that pay 35% or more of their income on their household rent. This equates to 45.3% of all renter households paying 35% or more of their income on just their rent. The needs for elderly housing and housing for the disabled continue to increase as the population ages. The 2020 Decennial Census Demographic Profile indicates that of the total households (estimated 1,831,610 units) in the state,

537,735 (29.4%) are single-person households, and of those, 210,084 (39.1%) are 65 years of age or older.

## **Discussion**

The HOME program administered by the state strives to serve lower-income individuals and households that reside in areas that do not receive direct funding from the federal government such as rural areas or areas not in a Participating Jurisdiction (PJ). The State of Louisiana's method of distribution will select projects and proposals that are supported by a current market analysis which identifies the need for each project within the context of local and regional needs analyses.

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

## MA-15 Cost of Housing – 91.310(a)

### Introduction

As seen in section MA-10, according to the 2022 American Community Survey (ACS) 5-Year Estimates Data Profile, the state housing supply consists of 2,080,371 total housing units. Of the total units, units 1,765,264 are occupied and 315,107 are vacant. Owners occupied 1,185,633 housing units (67.2%), and renters occupied 579,631 housing units (32.8%). In general, a unit is considered to be affordable housing when the household pays no more than 30 percent of household income for gross housing costs, including utilities. Housing costs for owner are defined as payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Thirty-percent or less of household income spent on monthly housing costs is a commonly used threshold for determining affordability. As seen in the tables below, since the base year of 2015, the median home value has increased by 6% while the median contract rent has increase by 4%.

According to the data, sixty-four percent (64%) of all affordable rental housing units are only affordable to those making 80% AMI. Only 9.2% of affordable rental housing units are affordable to renters at or below 30% AMI. Thirty-six percent (36.3%) of renter households pay a monthly rent of less than \$500. The data does not provide information on the condition of these properties.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	144,100	152,900	6%
Median Contract Rent	630	657	4%

**Table 30 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	218,065	36.3%
\$500-999	291,467	48.6%
\$1,000-1,499	69,128	11.5%
\$1,500-1,999	14,840	2.5%
\$2,000 or more	6,683	1.1%
<b>Total</b>	<b>600,183</b>	<b>100.0%</b>

**Table 31 - Rent Paid**

**Data Source:** 2016-2020 ACS



## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	50,915	No Data
50% HAMFI	146,475	113,755
80% HAMFI	367,940	282,160
100% HAMFI	No Data	399,305
<b>Total</b>	<b>565,330</b>	<b>795,220</b>

**Table 32 – Housing Affordability**

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 33 – Monthly Rent**

Data Source Comments:

## Is there sufficient housing for households at all income levels?

Housing opportunities continue to exist for low-income owner and renter households. According to the analysis of the data provided in the Needs Assessment section, 12.1% of all low-income households (renter and owner) in the >50%-80% AMI income range within the jurisdiction have a severe housing problem. This percentage increases as household income decreases. In the >30%-50% AMI income range, households with severe housing problems total 32.0%, and those in the 0-30% AMI range total 56.2%. This deterioration of the affordable stock poses risk to the availability of housing for low- to moderate-income households and identifies a need for additional affordable housing construction or rehabilitation. Furthermore, the increase in rents and home values have resulted in a decrease in the number of decent, safe and, energy-efficient units that are affordable and available to low-income households.

## How is affordability of housing likely to change considering changes to home values and/or rents?

As seen above, since the base year of 2009, median home value has increased by 6% while the median contract rent has increase by 4%. As seen in the tables above, according to the data, 565,330 renter units and 395,915 owner units are affordable households in the >30%-80% AMI category. Thirty-six percent (36.3%) of renter households pay a monthly rent of less than \$500. The data indicates that

housing is becoming increasingly unaffordable to the most vulnerable households in terms of rents and homeownership costs.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

HOME rents and Fair Market Rents are significantly lower than Area Median Rent except in rural areas where market rents are typically lower. The use of HOME funds as a viable funding resource has proven to be an effective strategy for the production and preservation of affordable housing.

**Discussion**

According to the data, sixty-four percent (64%) of all affordable rental housing units are only affordable to those making 80% AMI. Only 9.2% of affordable rental housing units are affordable to renters at or below 30% AMI. Thirty-six percent (36.3%) of renter households pay a monthly rent of less than \$500. As seen above, since the base year of 2009, median home value has increased by 6% while the median contract rent has increase by 4%.

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.

## **MA-20 Condition of Housing – 91.310(a)**

### **Introduction:**

HUD defines “substandard” as it relates to housing condition to mean housing that 1) is dilapidated, 2) is without operable indoor plumbing or a usable flush toilet or bathtub inside the unit for the family’s exclusive use, 3) is without electricity or with inadequate or unsafe electric service, 4) is without a safe or adequate source of heat, and 5) should but does not have a kitchen, or has otherwise been declared unfit for habitation by the government. Substandard housing leads to over-crowding and severe housing problems.

According to the tables in the previous NA-15, fifty percent (50.4%) of all households within the jurisdiction experience one or more household problems. The four severe housing problems are the following: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than 1.5 persons per room, 4) Cost Burden over 50%. In addition, fifty-four percent (53.6%) of all households within the state have a housing cost burden.

Severe flooding in 2016 affected 51 Parishes in Louisiana. Disaster assistance of \$1.7 billion in individual and household programs and public assistance grants was provided to the State to address damage as a result of the storms. There were nearly 100,000 individual applications for assistance. Flooding was extremely detrimental to the condition of housing in Louisiana. For a year following the storms, available affordable housing units were hard to find. While recovery programs remain underway, substandard housing and the lack of affordable housing units are prevalent.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

“Substandard” housing is housing that is dilapidated, has incomplete plumbing or kitchen facilities, has inadequate or unsafe electricity service, is without a safe or adequate source of heat, or has otherwise been declared unfit for habitation by the government. Substandard housing is prevalent in Louisiana, but existing conditions that define a property as substandard can be alleviated and a substandard property can be rehabilitated. The State and LHC have a number of programs in place that address substandard conditions to improve and rehabilitate substandard properties. The Weatherization Assistance Program (WAP) makes improvements to substandard properties by making the properties more energy efficient. WAP activities reduce heating and cooling costs to lower the occupants' housing cost burden. Through its Low Income Housing Tax Credit Program (LIHTC) and use of HOME funds through a competitive program, LHC provides for the rehabilitation of substandard single-family and multi-family properties either as a one-site development or scattered-site infill projects.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	217,000	19%	267,948	45%
With two selected Conditions	5,271	0%	14,918	2%
With three selected Conditions	523	0%	789	0%
With four selected Conditions	48	0%	71	0%
No selected Conditions	914,620	80%	316,457	53%
<b>Total</b>	<b>1,137,462</b>	<b>99%</b>	<b>600,183</b>	<b>100%</b>

**Table 34 - Condition of Units**

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	252,447	22%	103,114	17%
1980-1999	325,701	29%	161,077	27%
1950-1979	451,919	40%	259,425	43%
Before 1950	107,395	9%	76,567	13%
<b>Total</b>	<b>1,137,462</b>	<b>100%</b>	<b>600,183</b>	<b>100%</b>

**Table 35 – Year Unit Built**

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	559,314	49%	335,992	56%
Housing Units build before 1980 with children present	154,385	14%	97,055	16%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

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## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As shown in the NA-10 Table 6, 735,420 households within the entire jurisdiction are at 80% AMI or below. This estimates forty-two percent (42.3%) of the jurisdiction is occupied by low- or moderate-income families. MA-20 Table 36 indicates that 559,314 (49%) housing units were built prior to 1980. If it is assumed that the same percentage of low- or moderate-income families occupy housing units at risk of LBP hazards, then approximately 42.3% of 735,420 households, or approximately 311,083 housing units, are occupied by low- or moderate-income families with LBP Hazards.

### Discussion:

Several conclusions may be derived from an analysis of the data above, including the following: 1) Occupants of both owner and renter units experience substandard conditions; however, the incidence among renters is greater than among owners; 2) Efforts to address substandard housing conditions must include an assessment of any concern relative to lead-based paint hazards; and 3) Rehabilitation costs regarding housing units built before 1978 must include the cost relative to lead-based paint remediation (if required).

Though substandard housing conditions were prevalent as evidenced in the tables above, the severe flooding in 2016 made conditions worse. The need for decent, safe, and sanitary housing opportunities continues to be a high priority for Louisiana.

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.



## MA-25 Public and Assisted Housing – (Optional)

### Introduction:

The state does not collect information from the public housing authorities that service the non-entitlement regions of the state, as the state has no authority over them. Housing authorities are governmental (or quasi-governmental) entities that manage various federal housing assistance programs on behalf of the Department of Housing and Urban Development (HUD).

The State plans to update its application for the Certificate of Consistency to the Consolidated Plan, so as to gather better information from the PHAs on available units, waiting lists, and homelessness including coordination with the local Continuums of Care. The plan will be updated with the pertinent details when completing the 2026 Action Plan. The HUD IDIS/eCon Planning Suite utilized data from the PIH Information Center in the following tables.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	17	136	22,249	53,322	2,294	33,207	2,920	1,082	2,633
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

**Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:**

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Discussion:**



## MA-30 Homeless Facilities – 91.310(b)

### Introduction

The chart below summarizes the number of emergency shelter, transitional housing, and permanent supportive housing beds available in Louisiana to people experiencing homelessness. The chart is comprised of data from Louisiana’s statewide Homeless Management Information System (HMIS) and the statewide coalition to end domestic violence’s report of beds recorded in HMIS-comparable databases.

In addition to the shelter beds identified in the chart below, the state has 616 beds designated for individuals fleeing domestic violence, sexual assault or human trafficking. The state also has 1,412 Rapid Rehousing beds.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	535	62	184	1,397	0
Households with Only Adults	1,337	0	274	4,491	0
Chronically Homeless Households	0	0	0	0	0
Veterans	54	0	141	1,512	0
Unaccompanied Youth	148	0	54	70	0

**Table 39 - Facilities Targeted to Homeless Persons**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The People experiencing homelessness receive access to mainstream services beginning when they first request services from any Coordinated Entry Access Point or street outreach team and continuing through their stay in emergency shelter, transitional housing, and/or permanent housing.

Each of Louisiana's Continuums of Care (CoCs) has its own Coordinated Entry System (CES); each CES refers participants to the mainstream benefits available in that area of the state. Regardless of CoC, all participants receive access through ESGP and CoC Program-funded projects to, at minimum, the following mainstream services:

- Medicaid application assistance;
- Connections to physical and mental health providers;
- SNAP application assistance;
- Case management and application assistance to improve each participant's income, including SSI/SSDI and job readiness.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The ESGP-funded programs across the state work to identify the homeless and address their needs. Community partners work to coordinate services that will meet the client's needs and secure the most appropriate housing option for each client. When needed, clients gain access to other mainstream programs such as SNAP benefits, childcare assistance, employment services, counseling, and educational services.

## MA-35 Special Needs Facilities and Services – 91.310(c)

### Introduction

#### HOPWA

The overall housing goal of the OPH STI/HIV/Hepatitis Program is to increase the availability and accessibility of affordable housing options for persons who are living with HIV.

### HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

**Table 40 – HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

### **To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

For persons living with HIV in LDH Regions 3 - 9 in Louisiana, the OPH STI/HIV/Hepatitis Program (SHHP) strives to offer a variety of services to meet the needs of clients as they present for assistance. As such, approximately 65% of the annual State Formula (SF) HOPWA award is allocated to the following: 1) Tenant-Based Rental Assistance (TBRA) to support program participants in choosing an apartment that best meets their needs; 2) Short-Term Rent Mortgage and Utility (STRMU) assistance for unexpected changes in health or employment/income that require urgent attention; and 3) Permanent Housing Placement Services to assist program participants with move-in assistance on deposits and Resource Identification to locate more landlords of appropriate housing units that are amenable to renting to our program participants. For those who need or prefer a more supportive, congregate living model, 9% of the SF HOPWA grant award goes to three housing facilities that offer that model. The remaining 23% of funds will be allocated to other service types indicated as high need, such as Supportive Services-Case Management to focus specifically on achieving and maintaining housing stability.

With federal Ryan White Part B resources, a community-based organization in each of the LDH regions is funded for other types of community support services that include non-medical case management. These key individuals assist clients in navigating the intricate system of HIV medical care, community-based social services, behavioral healthcare, public benefits, and other resources. Based on the connections that have been established with other community-based programs, these case managers

work diligently to assure referrals to mental and physical health institutions, as well as coordinate care for persons living with HIV who are discharged from those facilities.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

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**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

As the annual award for State Formula HOPWA continues to grow with the re-distribution of resources in compliance with the HOPWA Formula Modernization legislation, more funding will be allocated to service areas that are high-need, i.e., those identified both through high utilization and those expressed during the formal Needs Assessment process. For example, planning for the needs of people of HIV who are aging will inform future service goals. Also, strategies will focus on the most commonly reported service needs which were for emergency housing, ongoing rental assistance and permanent independent housing. These service types were also the highest reported gaps. Nearly a third of Needs Assessment survey respondents indicated they did not know where to go for help. Addressing Supportive Services-Case Management needs are intended to indirectly help address these data considerations.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

## **MA-40 Barriers to Affordable Housing – 91.310(d)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The negative effects of public policies on affordable housing cause increases to the cost of housing and/or are a disincentive to develop, maintain, or improve affordable housing. The costs of affordable housing development in Louisiana are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. In many cases, the purposes of the regulations and procedures are lost or superseded by other concerns. Often, outdated infrastructure, tax issues, and land availability stand between developers and their completed housing units. Unnecessary requirements and procedures, such as environmental restrictions that are associated with the cleanup and redevelopment of targeted sites, affect everyone, but the hardest hit groups include first-time homebuyers, minorities, and the poor. Some of the most common barriers to affordable housing identified include the following:

- Local zoning barriers, including a lack of multi-family zones, and difficult rezoning as apprehensive property owners resist efforts to rezone because of fear of increased traffic, building scale and design, noise, and overall devaluation of their own property;
- A lack of support for mass transportation and an unwillingness to use resources to promote greater access between affordable housing and needed services;
- The general lack of an existing affordable housing inventory;
- The refusal of many property owners to accept Section 8 subsidies;
- The building industry's preference for market-rate, single-family housing production rather than government-assisted affordable housing.
- A tendency toward making "high-end" mortgages;
- The high costs associated with developing affordable housing and the lack of provision of social services;
- Lack of affordable rental units, particularly those having over three bedrooms, in suburban and rural communities;
- Deed restrictions used to protect neighborhood property values by ensuring that certain minimum standards are met; and
- Environmental regulations, passed at the national or state level and designed to protect the environment, increase the costs of development.

Aside from the obvious shortages of funding and housing stock, another barrier to affordable housing development in particular has come in the form of local objection to low-income housing. Although most people agree that housing lower-income individuals and families is an admirable endeavor, few desire to have an affordable housing development in their neighborhoods. One of the more prevalent concerns is that affordable housing equates to crime-ridden neighborhoods that will lower the property values of surrounding communities. The cost of energy represents a burden to the majority of low-income households in the State. "Utility payment assistance" is often ranked as a priority need.

Increases in cost of energy, coupled with high poverty rates and a dilapidated housing stock, has increased the demand for energy-related service. Inability to pay fosters health concerns and forces families to abandon their homes and in time leads to homelessness. The median incomes in the rural areas of Louisiana fall far below those in urban areas. According to the most recent ACS 2022 5-year data, the median family income for Louisiana metropolitan statistical areas is \$60,023 compared to \$46,458 for non-metropolitan households. This discrepancy poses a large problem for developers proposing new construction, acquisition, or acquisition and rehabilitation of projects to serve rural populations that are dealing with dilapidated existing housing, a shortage of affordable housing, and exorbitant new construction costs.

# MA-45 Non-Housing Community Development Assets -91.315(f)

## Introduction

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	31,095	25,938	4	5	1
Arts, Entertainment, Accommodations	96,874	66,667	13	12	-1
Construction	84,419	79,366	11	14	3
Education and Health Care Services	145,293	87,172	19	15	-4
Finance, Insurance, and Real Estate	42,055	27,401	5	5	0
Information	10,789	5,154	1	1	0
Manufacturing	91,478	87,046	12	15	3
Other Services	22,327	15,293	3	3	0
Professional, Scientific, Management Services	52,448	26,968	7	5	-2
Public Administration	0	0	0	0	0
Retail Trade	117,077	86,331	15	15	0
Transportation and Warehousing	36,588	34,252	5	6	1
Wholesale Trade	36,531	27,562	5	5	0
Total	766,974	569,150	--	--	--

**Table 41- Business Activity**

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	1,080,364
Civilian Employed Population 16 years and over	1,007,869
Unemployment Rate	6.56
Unemployment Rate for Ages 16-24	17.83
Unemployment Rate for Ages 25-65	3.65

**Table 42 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	185,868
Farming, fisheries and forestry occupations	26,265
Service	110,538
Sales and office	218,337
Construction, extraction, maintenance and repair	129,430
Production, transportation and material moving	68,540

**Table 43 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	585,468	61%
30-59 Minutes	282,417	29%
60 or More Minutes	96,189	10%
<b>Total</b>	<b>964,074</b>	<b>100%</b>

**Table 44 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	74,465	11,334	101,045
High school graduate (includes equivalency)	294,014	18,146	157,346
Some college or Associate's degree	258,722	11,485	89,429



Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	199,726	5,079	35,438

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

**Table 46 - Educational Attainment by Age**

Data Source Comments:

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 47 – Median Earnings in the Past 12 Months**

Data Source Comments:

### Based on the Business Activity table above, what are the major employment sectors within the state?

The top five major employment sectors within the state are: 1) Education and Health Care Services, 2) Retail Trade, 3) Arts Entertainment and Accommodations, 4) Manufacturing, and 5) Construction. These employment sectors account for 535,141 employment positions, or 69.7% of the 766,974 jobs within the state.

### Describe the workforce and infrastructure needs of business in the state.

Louisiana businesses require a reliable pipeline of skilled workers, especially in key industries such as energy, healthcare, logistics, and advanced manufacturing. Many employers report challenges in finding candidates with the right technical training or certifications. Infrastructure improvements, particularly in broadband, transportation, and utilities, are also critical for supporting both urban and rural business growth. Workforce housing near employment centers remains a concern, especially in fast-growing parishes. Collaborative public-private investments are needed to ensure infrastructure and talent development align with business needs.

**Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Existing programs and services remain sufficient to meet the current economic environment. The state continues to monitor potential developments and stands ready to respond if conditions change. Ongoing coordination with regional partners ensures preparedness for future opportunities or challenges.

**How do the skills and education of the current workforce correspond to employment opportunities in the state?**

While many residents have foundational education, there is a gap in middle-skill training that aligns with high-demand occupations. Industries continue to report shortages of workers with technical certifications, especially in healthcare, skilled trades, and IT. At the same time, individuals with some college but no degree often struggle to find roles that match their qualifications. This disconnect contributes to both unfilled positions and underemployment. Closing this gap will require better alignment between education providers and industry needs.

**Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.**

The state supports a range of training programs, including career and technical education (CTE), and apprenticeships. Workforce development efforts are increasingly connected to housing and community development goals. By preparing residents for stable employment, these initiatives help reduce economic insecurity and support housing affordability. The integration of job training with housing and social services enhances long-term community resilience.

**Describe any other state efforts to support economic growth.**

Louisiana is advancing economic growth through regional workforce coalitions, investment in infrastructure, and support for entrepreneurship and innovation. The state's economic development agencies work closely with industry partners to attract investment and expand job opportunities. There

is also a growing focus on inclusive growth, with programs targeting rural development and historically underserved communities. Affordable housing and transportation planning are increasingly viewed as integral components of economic strategy. These combined efforts aim to build a more competitive and equitable state economy.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

This Consolidated Plan encompasses the non-entitlement areas of the state. There are numerous areas that have households with multiple severe housing problems though generally not in a concentration. A definition of a "concentration" of multiple severe housing problems is an area (i.e., a county/parish) with a percentage of the population with multiple severe housing problems above the state average. The lowest level of information that can be attained for this type of information is a Census Tract, and in some cases this will incorporate two or three municipalities of the state; therefore, it is difficult to identify any true pattern of concentration. However, small cities in the non-entitlement areas of the state would tend to have the most potential for concentration of severe housing problems due to increasingly limited resources. Competitive programs such as HOME and Low Income Housing Tax Credits are encouraged to target these areas for housing projects. The state will select projects and proposals that are supported by a current market analysis which identifies the need for each project within the context of local and regional needs.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

HUD defines an "area of minority concentration" as any neighborhood in which the percentage of households in a racial or ethnic minority group is 1) at least 20 percentage points higher than the percentage of that minority group for the Metropolitan Statistical Area (MSA), 2) at least 20 percentage points higher than the percentage of all minorities for the MSA, or 3) exceeds 50 percent of the MSA's population. The same standard was applied in this Consolidated Plan relative to areas of concentration of low-income families.

According to the 2022 5-year Census ACS data, the percentages of minorities within the jurisdiction for Black, American Indian and Alaska Native, Asian, and Native Hawaiian or other Pacific Islander were 31.6%, 0.5%, 1.7%, and 0.1% respectively. The percentage of persons below poverty level at the jurisdictional level was 18.9%. The data with regards to the percentage of minorities and persons below poverty level at the jurisdictional level was compared to the percentage at the parish level. Any parish with a percentage that is 20% higher than the jurisdiction as a whole would be considered concentrated. According to the 2022 5-year Census ACS data, Black or African American residents populate 31.6% of Louisiana's population and approximately 32.6% of all Black or African American residents are living below poverty. After analyzing the data provided in the Needs Assessment and Market Analysis sections, as well as Census ACS data (2022 5-year), regarding racial or ethnic minority or low-income families concentration, the following six areas were found to have a concentrated Black/African American population at the parish level: East Carroll Parish - 67%, Madison Parish - 62.5%, Orleans Parish - 57%, St. John the Baptist Parish - 56.2%, Tensas Parish - 52.5%, and St. Helena Parish -

51.8%. Three areas were found to have a concentration of poverty at the parish level: East Carroll Parish - 61.4%, Franklin Parish – 54.9%, and Union Parish – 53.7%.

### **What are the characteristics of the market in these areas/neighborhoods?**

At 2,265.6 ppm (persons per mile), Orleans Parish is the densest and most urban area in the state. St. John the Baptist Parish is also urban in nature with 198.1 ppm. The other parishes are rural: East Carroll at 17.7 ppm, Madison at 16 ppm, Tensas at 6.9 ppm, and St. Helena at 26.7 ppm. Three of the six parishes with concentrations of Black/African American population are joined together in the Northeastern corner of the state and are part of the area referred to as the “River Parishes” (East Carroll, Madison, and Tensas). The market varies with the diversity of each region. The state will select projects and proposals that are supported by a current market analysis which identifies the need for each project within the context of local and regional needs.

### **Are there any community assets in these areas/neighborhoods?**

Opportunities are plentiful in the urban areas. Infrastructure is often in place for development. Population migration to the urban areas continues where opportunities for employment, community services, and public services are available. In the rural areas, household income, housing values, and educational attainment are typically lower, and poverty rates and unemployment are typically higher. These statistics may look bleak, but great opportunities for development exist in rural areas where land and resources are less expensive.

### **Are there other strategic opportunities in any of these areas?**

CDBG-DR - Action Plans: [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans) As outlined in the proposed use of funds overview, the state has prioritized owner-occupied housing repair and household assistance programs that will assist in meeting the short- and long-term recovery needs of residents and communities and increase resilience to disasters. These allocations are based on data collected in the unmet needs assessment, estimates of recovery costs based on actual costs to rehabilitate homes impacted by previous disasters, and input from impacted communities, and are subject to change if new unmet needs information highlights additional needs. Funding allocated for planning will be available to fund studies, analyses, and additional planning efforts that may result in the establishment of additional recovery and resilience priorities and activities or support the design and implementation of the currently described CDBG-DR programs. Beyond housing and planning, the state is aware of the needs for infrastructure, economic revitalization, and hazard risk reduction, and hopes to support these needs with additional funding through federal sources, if awarded.



## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The State of Louisiana through the Louisiana Housing Corporation (LHC) recognizes the importance of access to high-speed internet in providing opportunities to low-income populations. LHC requires broadband connections in all its affordable housing projects. The term "broadband" commonly refers to high-speed internet access that is always on and faster than traditional dial-up access. Common broadband internet service technologies include cable, DSL, optical fiber, and satellite. Home broadband connections provide greater access to services and expand opportunities in education, employment, and health care.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Competition is a crucial component of any broadband policy. Competition encourages providers to be efficient and innovative. However, broadband competition does not always result in improved services and lower costs. How much competition is enough, and is more always better? Some see competition as a universal solution to fixing industry and access problems, but often too much competition can also have negative effects as well, driving up cost and wasting resources. Whether any given market has adequate competition is a key question for the regulatory structure of broadband networks. However, with increased opportunities for access to broadband internet provided every day and internet's increasingly essential role in access to services, education, employment, and healthcare, it can no longer be considered a luxury but rather a critical component of daily life.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Rising sea levels, due at least in part to climate change, are leading to chronic high tide flooding and higher storm surges in many coastal communities in the state. The Federal Advisory Committee's 2023 National Climate Assessment (NCA) found that Louisiana is at exceptional risk from climate change effects through the remainder of the 21st century, including the effects from sea level rise projections between 22-32 inches for Grand Isle, Louisiana, by 2050. As explained by the NCA, climate change is increasing the chance of simultaneous weather events, which due to the danger involved, could result of multiple worsened health effects. Hurricane Laura (2020) resulted in at least eight deaths due to heat and an increased risk of heat-related illness.

In previous years, such as the year 2016, during the month of August, the southern part of the state experienced historic flooding that caused over \$10 billion in damage, including damage to or destruction of approximately 60,000 homes, 100,000 vehicles, and 20,000 businesses. According to the NCA, the state can expect greater numbers of extreme precipitation events like this due to the warming climate. The NCA's report also asserts that deteriorating water infrastructure compounds the state's risk to more severe floods and greater risk of failure in areas where infrastructure is aging, deteriorating, or nearing the end of its design life. In fact, a 2017 report by the American Society of Civil Engineers (ASCE) found that 58% of the state's potable water infrastructure was constructed before 1960, meaning many systems are more than 60 years old. The ASCE report further found that while the state struggles under normal circumstances to provide potable water to all citizens, this problem would be greatly exacerbated by a heavy storm, hurricane, or other natural disaster.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

As described in the Federal Advisory Committee's National Climate Assessment, poverty leaves low- and moderate-income (LMI) households vulnerable to climate-based impacts because most cannot afford to modify their homes to withstand current and projected flooding and land erosion impacts. As a result, LMI households become financially tied to houses that are at greater risk of annual flooding. In addition, LMI communities often contain high numbers of renters who lack the community standing to effectively petition for community preservation. Further, many coastal communities have cultural and indigenous ties to their land, including "the bayous of Louisiana," impeding people's ability and willingness to leave those communities.

Previously, in 2019, in recognition of the risks posed to public health, safety, and welfare, the Rural Water Infrastructure Committee was established within the Office of the Governor to address deteriorating public water supply systems in rural areas across the state.





# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

As part of the 5 year Consolidated Plan and Strategy, the Strategic Plan identifies general priorities for allocating the use of HUD entitlement funds geographically to meet the needs identified in the Needs Analysis (NA) and Market Analysis (MA) sections. The Strategic Plan also describes the rationale for the allocation priorities by income category.

## SP-10 Geographic Priorities – 91.315(a)(1)

### Geographic Area

Table 48 - Geographic Priority Areas

1	<b>Area Name:</b>	CDBG-State of Louisiana
	<b>Area Type:</b>	The geographic area for awarding CDBG funds encompasses all HUD Non-Entitlement Areas of Louisiana
	<b>Other Target Area Description:</b>	The geographic area for awarding CDBG funds encompasses all HUD Non-Entitlement Areas of Louisiana
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	HOPWA - State of Louisiana
	<b>Area Type:</b>	Low income persons living with HIV who reside in parishes outside the New Orleans & Baton Rouge MSAs
	<b>Other Target Area Description:</b>	Low income persons living with HIV who reside in parishes outside the New Orleans & Baton Rouge MSAs
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	

	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>3</b>	<b>Area Name:</b>	HOPWA-State of Louisiana
	<b>Area Type:</b>	Low income persons living with HIV who reside in parishes outside the New Orleans & Baton Rouge MSAs
	<b>Other Target Area Description:</b>	Low income persons living with HIV who reside in parishes outside the New Orleans & Baton Rouge MSAs
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	

	<b>Are there barriers to improvement in this target area?</b>	
4	<b>Area Name:</b>	ESG-State of Louisiana
	<b>Area Type:</b>	Statewide
	<b>Other Target Area Description:</b>	Statewide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
5	<b>Area Name:</b>	HOME State of Louisiana
	<b>Area Type:</b>	The State of Louisiana with emphasis in HOME non-entitlement areas.
	<b>Other Target Area Description:</b>	The State of Louisiana with emphasis in HOME non-entitlement areas.
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
<b>6</b>	<b>Area Name:</b>	National Housing Trust Fund - State of Louisiana
	<b>Area Type:</b>	Other
	<b>Other Target Area Description:</b>	Other
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG

The State determined that combined data regarding population density, existence of low-moderate income households, and racial concentrations in the non-entitlement areas revealed a distribution of

need with no significant concentrations. Additionally, approximately 90% of the available funds, after set-asides for Economic Development, are awarded through a competitive grant application process, which requires that applicants meet at least one of the three HUD national objectives in order to be considered for funding.

#### HOPWA

For persons living with HIV in LDH Regions 3 - 9 Louisiana, the OPH STI/HIV/Hepatitis Program (SHHP) strives to offer a variety of services to meet the needs of clients as they present for assistance. As such, approximately 84% of the annual State Formula (SF) HOPWA award is allocated to these services: Tenant Based Rental Assistance (TBRA) to support program participants in choosing an apartment that best meets their needs; Short Term Rent Mortgage and Utility (STRMU) assistance or unexpected changes in health or employment/income that require urgent attention; Permanent Housing Placement Services to assist program participants with move-in assistance on deposits; Resource Identification to locate more landlords of appropriate housing units that are amenable to renting to our program participants and conduct research to further meet client need through program enhancements; and Support Services to provide housing case management. For those who need or prefer a more supportive congregate living model, 13% of the SF HOPWA grant award goes to three housing facilities that offer that model.

#### HOME Investment Partnerships Program and National Housing Trust Fund

Housing needs across Louisiana are substantial and complex. The State of Louisiana is extremely diverse in its racial and ethnic composition, and there are numerous areas across the state with concentrated minority populations, including African American, Hispanic, Asian, and others. In addition the state has multiple and varying housing and non-housing challenges. These challenges vary substantially from region to region. Therefore, the State plan does not target any specific area of the State in connection with its overall investment plan for these priorities. Funds will be geographically dispersed throughout the State, with special focus given to non-entitlement rural areas.

## SP-25 Priority Needs – 91.315(a)(2)

### Priority Needs

Table 49 – Priority Needs Summary

1	<b>Priority Need Name</b>	Public Facilities Infrastructure Projects
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	The geographic area for awarding CDBG funds encompasses all HUD Non-Entitlement Areas of Louisiana
	<b>Associated Goals</b>	Public Facilities/ Infrastructure Disaster Recovery Fire Protection
	<b>Description</b>	This LCDBG program addresses the creation, rehabilitation, and/or renovation of sewer systems, water (potable) systems and streets in eligible parishes and municipalities.
	<b>Basis for Relative Priority</b>	
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High



<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	Low income persons living with HIV who reside in parishes outside the New Orleans & Baton Rouge MSAs Low income persons living with HIV who reside in parishes outside the New Orleans & Baton Rouge MSAs
<b>Associated Goals</b>	Rental Assistance Homeless Prevention and Rapid Rehousing Homeless Shelter Rapid Rehousing Homeless Prevention Disaster Recovery
<b>Description</b>	There is a high priority need to provide rental assistance for populations in transition from homelessness, those aging out of foster care, persons re-entering society from incarceration, and for persons and/or families on the verge of homelessness.

	<b>Basis for Relative Priority</b>	There is a high priority need to provide rental assistance for populations in transition from homelessness, those aging out of foster care, persons re-entering society from incarceration, and for persons and/or families on the verge of homelessness.
<b>3</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	The geographic area for awarding CDBG funds encompasses all HUD Non-Entitlement Areas of Louisiana
	<b>Associated Goals</b>	Economic Development Disaster Recovery
	<b>Description</b>	To assist units of local government in the creation and/or retention of jobs and/or businesses within their jurisdiction.
	<b>Basis for Relative Priority</b>	
<b>4</b>	<b>Priority Need Name</b>	Clearance/ Demolition
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	The geographic area for awarding CDBG funds encompasses all HUD Non-Entitlement Areas of Louisiana
	<b>Associated Goals</b>	Clearance/ Demolition
	<b>Description</b>	To provide funds to local governments to demolish dilapidated structures throughout the community.
	<b>Basis for Relative Priority</b>	

<b>5</b>	<b>Priority Need Name</b>	Make a Difference
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	The geographic area for awarding CDBG funds encompasses all HUD Non-Entitlement Areas of Louisiana
	<b>Associated Goals</b>	Public Facilities/ Infrastructure Clearance/ Demolition Economic Development Rental Assistance Homeless Prevention and Rapid Rehousing Homeless Shelter Affordable Housing Development Homebuyer Assistance Homeowner Housing Rehabilitation Community Based Public Services Administration Fire Protection Technical Assistance/ Planning Revitalization/ Rehabilitation Recreation

	<b>Description</b>	To provide funds to local governments to complete any eligible CDBG activity that also meets a national objective.
	<b>Basis for Relative Priority</b>	
6	<b>Priority Need Name</b>	Homeless Prevention and Rapid Rehousing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Statewide
	<b>Associated Goals</b>	Rental Assistance HMIS Report Street Outreach Affordable Housing Development Disaster Recovery
	<b>Description</b>	Housing relocation and stabilization service short and/or medium term rental assistance to prevent homelessness and to help homeless individual/ families moving into housing.
	<b>Basis for Relative Priority</b>	

7	<b>Priority Need Name</b>	Homeless Shelters
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Statewide
	<b>Associated Goals</b>	Homeless Prevention and Rapid Rehousing HMIS Report Homeless Shelter Street Outreach Rapid Rehousing Homeless Prevention
	<b>Description</b>	Emergency shelters for homeless persons.
	<b>Basis for Relative Priority</b>	
8	<b>Priority Need Name</b>	Homeless Street Outreach
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Statewide
	<b>Associated Goals</b>	HMIS Report Street Outreach Homeless Prevention
	<b>Description</b>	Outreach activities to the homeless population.
	<b>Basis for Relative Priority</b>	
9	<b>Priority Need Name</b>	Homeless Data Collection
	<b>Priority Level</b>	Low
	<b>Population</b>	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	<b>Geographic Areas Affected</b>	Statewide
	<b>Associated Goals</b>	Homeless Prevention and Rapid Rehousing HMIS Report Homeless Shelter Street Outreach Rapid Rehousing Homeless Prevention
	<b>Description</b>	Priority need identified for Homeless Data Collection to evaluate the extent of homelessness and the needs of the homeless population.
	<b>Basis for Relative Priority</b>	While data is not considered a 'High' priority, it provides the necessary data used to evaluate the extent of homelessness and needs of the homeless population.
10	<b>Priority Need Name</b>	Affordable Housing Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	The State of Louisiana with emphasis in HOME non-entitlement areas.
	<b>Associated Goals</b>	Affordable Housing Development Disaster Recovery

	<b>Description</b>	Development of new affordable housing to expand the supply of both homebuyer and renter affordable housing opportunities to low and moderate income households. Priority given to housing for the homeless, physically disabled, and elderly households.
	<b>Basis for Relative Priority</b>	Louisiana has many cost-burdened individuals and families that need assistance in order to obtain quality affordable housing.
<b>11</b>	<b>Priority Need Name</b>	Homebuyer Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	The State of Louisiana with emphasis in HOME non-entitlement areas. Other
	<b>Associated Goals</b>	Disaster Recovery Homebuyer Assistance
	<b>Description</b>	Direct financial assistance to homebuyers.
	<b>Basis for Relative Priority</b>	This need is given high priority due to the high cost associated with home ownership and declining home ownership rates.
<b>12</b>	<b>Priority Need Name</b>	Homeowner Housing Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities



	<b>Geographic Areas Affected</b>	The State of Louisiana with emphasis in HOME non-entitlement areas.
	<b>Associated Goals</b>	Disaster Recovery Homeowner Housing Rehabilitation
	<b>Description</b>	There is a high priority need for homeowner housing rehabilitation. As the state population ages and its housing stock ages many elderly homeowners are faced with deteriorating properties and fixed incomes. Louisiana has many cost-burdened individuals and families that need assistance in order to obtain quality affordable housing. Priority will be given to disabled and elderly households.
	<b>Basis for Relative Priority</b>	
<b>13</b>	<b>Priority Need Name</b>	CHDO Capacity Building
	<b>Priority Level</b>	Low
	<b>Population</b>	Persons with Developmental Disabilities Other
	<b>Geographic Areas Affected</b>	The State of Louisiana with emphasis in HOME non-entitlement areas. Other
	<b>Associated Goals</b>	Affordable Housing Development
	<b>Description</b>	Community Housing and Development Organizations (CHDO) are State and HUD designated neighborhood-based non-profit entities dedicated to the development of affordable housing.
	<b>Basis for Relative Priority</b>	The need for CHDO capacity building is given a high priority to help develop healthy affordable housing community partners.

### Narrative (Optional)

LCDBG: Funds will be set aside for the Clearance, Economic Development, and Make a Difference Programs at the beginning of each program year. Any of the funds set aside for each of these programs which are not utilized/obligated will be transferred to the public facilities category.

## SP-30 Influence of Market Conditions – 91.315(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	<p>HOPWA</p> <p>Actual rents often exceed Fair Market Rent</p> <p>In response to the tightening rental market SHHP sought a HUD-approved HOPWA Community-wide Exception Rent Standard of 140% Fair Market Rent (FMR), which was approved in October 2022.</p>
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

**Table 50 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)**

### **Introduction**

Emergency Solutions Grants (ESG) Program - \$2,613,163

Allocations for the Program Year (PY) 2025 are listed below as the source of funding for activities identified in this plan along with program income received during the Program Year. Program income received during PY 2024 has been used as a basis for estimating and projecting program income to be received. The 2025 allocations are as follows: Community Development Block Grant Program (CDBG) - \$22,761,731, HOME Investment Partnerships Program - \$9,401,383, National Housing Trust Fund (NHTF) - \$3,144,833.37, Emergency Solutions Grants (ESG) Program - \$2,613,163, and Housing Opportunities for Persons with AIDS (HOPWA) Program - \$3,602,051. The primary needs of the State which are addressed by these HUD-funded programs are infrastructure, housing and tenant based rental assistance. The majority of the CDBG funds address infrastructure and other community development needs. The primary focus of the other programs is in the area of housing.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	22,761,731	1,506,061	779,219	25,047,011	89,996,168	These funds will be allocated to the Clearance Program, Make a Difference Program, Economic Development, and The Public Facilities Program. Street, Water, and Sewer projects are the priority for FY 2025.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	9,401,383	0	0	9,401,383	37,605,532	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,602,051	0	0	3,602,051	14,408,204	Also includes Resource Identification as Use of Funds

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,613,163	0	0	2,613,163	10,452,652	ESGP funding will be allocated statewide in accordance with local, state, and federal guidelines.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,144,833	0	0	3,144,833	12,579,333	
Other	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services Rental Assistance	117,946,000	0	0	117,946,000	500,000,000	In accordance with HUD guidance, the State of Louisiana conducted an unmet needs assessment to identify priorities for CDBG-DR funding allocated.

Table 51 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

HOPWA: State Formula HOPWA resources will be leveraged with federal Ryan White HIV/AIDS Program resources through Part B, the AIDS Drug Assistance Program (ADAP) and Minority AIDS Initiative (MAI). For FY 2025, the total of those resources will be approximately \$24 million.

ESG: LHC shall require all ESGP funded programs to secure matching funds in an amount at least equal to its ESGP grant amount.

HOME: Funds available through these programs are usually leveraged with the resources from commercial lenders, cooperative, or other private lenders. HOME funds may be combined or leveraged with other sources of funds to make housing more affordable for low-income households. Specifically, the Louisiana Housing Corporation is able to leverage HOME Funds with the Department of Energy Weatherization funds, Mortgage Revenue Bonds, and Low-Income Housing Tax-Credits. Other leverage resources come from the support of private nonprofit organizations through the integration of supportive services with housing development activities. The State will support funding applications by any other entity which will assist in the delivery of housing and housing support services. The Louisiana Housing Corporation will fulfill the HOME Program requirement of a matching contribution relative to its drawn amount of HOME Program funds through the following sources:

- Cash or cash equivalents from a non-federal source;
- Value of waived taxes, fees or charges associated with HOME projects;
- The present value of interest reductions of below-market-rate loans, where a project also receives HOME assistance;
- State general revenue funds that are contributed to housing projects assisted with HOME funds and meet the HOME affordability requirements;
- Value of donated land and real property;
- Cost of infrastructure improvements associated with HOME projects;
- A percentage of the proceeds of single- or multi-family housing bonds issued by state, state instrumentality or local government;
- Value of donated materials, equipment, labor and professional services;
- Sweat equity;
- Direct costs of supportive services to residents of HOME projects;
- Direct cost of homebuyer counseling to families purchasing homes with HOME assistance; and
- Any other match contribution as specified in 24 CFR 92.220.



NHTF: The 2025 National Housing Trust Fund (HTF) allocation is \$3,144,833.37. The program is targeted to the building, rehabilitating, preserving, and operating rental housing for extremely low-income people. The HTF is the only federal housing program exclusively focused on providing states with resources targeted to serve households with the most acute housing needs. By law, 90% of HTF dollars must be used for the production, preservation, rehabilitation, or operation of affordable rental housing. Up to 10% may be used to support homeownership activities for first-time homebuyers, such as producing, rehabilitating, or preserving owner-occupied housing, as well as providing down payment assistance, closing costs, and interest rate buy-downs.

CDBG: While a match is not required for LCDBG, funds available through LCDBG are leveraged with other federal, state and local government funds. The additional funds are primarily used for administration and planning of projects, property acquisition and a portion of project construction costs.

**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

## **Discussion**

## SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Louisiana Department of Health	Government	Homelessness Non-homeless special needs	State
LA Division of Administration	Government	Economic Development Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	State
Louisiana Housing Corporation	Government	Homelessness Ownership Rental	State

**Table 52 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The routine practices of the agencies involved in the consolidated planning process encourages interagency coordination in the development and implementation of housing and non-housing support service policy and delivery mechanisms.

In administering the Community Development Block Grant Program, the Office of Community Development (OCD) has involved other state agencies in the review of the public facilities applications. The Department of Health and Hospitals and the Louisiana Department of Environmental Quality verify the existing conditions as stated in the potable water and wastewater applications based on records or field investigations. The Property Insurance Association of Louisiana reviews the water applications which will address firefighting needs; assigning a severity score between zero to thirty with thirty being the most severely needed project. This process enables the Office of Community Development, as well as the other agencies, to meet their own goals and objectives.

OCD works with other funding sources to accomplish similar goals and address financial gaps which may occur. OCD cooperates and coordinates with other agencies and programs whenever the need arises.

CDBG staff meets monthly with the Department of Health and Hospitals, the Department of Environmental Quality, the Community Resource Group and U. S. Department of Agriculture (the Louisiana Water/Wastewater Joint Funding Committee). Potential applicants complete a pre-application which the committee reviews. The committee aids the applicant in finding assistance in the form of a grant and/or loan.

The State continues to promote the further development and capacity of Community Housing Development Organizations (CHDOs) to develop, own and sponsor affordable housing projects. The State plans to continue its coordination with local banks, mortgage lenders, and financial institutions in the development of housing and economic development projects. Selection criteria is included in the rental housing program to provide an incentive for the development of housing in areas targeted by the Louisiana Department of Economic Development to benefit from the location of new facilities.

The selection criteria under the HOME and Low Income Housing Tax Credits Programs continue to be tailored to address Louisiana’s identified housing priorities and to provide for coordination with the Louisiana Department of Economic Development, U. S. Department of Agriculture Rural Development, and local housing authorities. Bonus points may also be awarded to projects which are certified by associations representing the homeless, such as a Continuum, as providing one or more buildings for homeless or other special needs persons within multi-building projects.

The LHA within the Louisiana Housing Corporation will serve as the State Contact for Homeless Issues functioning as a liaison for communications with federal, state and local entities on matters relating to the State's homeless people and at risk persons and families. This office disseminates and facilitates the flow of available information on homelessness in Louisiana and homeless assistance resources. The LHA is an advocate for development of resources and collaborative systems to address the unmet needs of homeless people in the State. The State ESG administrative agency has responsibility to maintain the State's inventory of facilities and services to assist homeless persons and produces reports and resource directories for public distribution. Coordination of local homeless assistance activities is facilitated through the efforts of the State’s regional collaborates and coalitions. The State ESG Program works closely with the ten regional Continuums of Care in addressing the emergency shelter needs of the State.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy			
Legal Assistance			X
Mortgage Assistance			X
Rental Assistance			X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Utilities Assistance			X
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			X
Life Skills			
Mental Health Counseling			
Transportation			
<b>Other</b>			

Table 53 - Homeless Prevention Services Summary

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction**

The LHC is responsible for administering the State’s allocation of federal ESGP funds awarded to Louisiana. The organization makes financial resources available to organizations that assist low-income and homeless persons. LHC provides resources to agencies that are committed to reducing and ending homelessness in Louisiana.

As a result, programs across the state are able to provide emergency shelter, rapid re-housing, street outreach, homeless prevention, and hotel/motel vouchers. Services are targeted for persons experiencing homelessness, including chronically homeless, veterans, families, unaccompanied youth and survivors of domestic violence.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The Louisiana Housing Corporation(LHC), serves as the statewide coordinator of housing and services for people experiencing homelessness. LHC administers statewide Emergency Solutions Grant (ESG) funds and several Continuum of Care (CoC) Program projects totaling more than \$30 million, all of which are dedicated to people experiencing homelessness. LHCs Section 811 and Project-Based Voucher implementations totaling more than \$18 million also prioritize serving people experiencing homelessness. LHC facilitates direct homeless assistance through funding local organizations through the programs above and serving as the statewide clearinghouse of Coordinated Entry access information. LHC is the Collaborative Applicant for the Louisiana Balance of State Continuum of Care (LA BOSCO), which covers more than half the state and applies for approximately \$30 million annually. LHC chairs the Louisiana Interagency Council on Homelessness, which aims to coordinate homeless services across state agencies and the public sector to identify and address barriers.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The LHC will work with through Louisiana Interagency Council on Homelessness to address homelessness statewide and create a plan to reduce and end homelessness. The plan will focus on the objectives outlined in the executive order and the Federal All in Plan.

**SP-45 Goals Summary – 91.315(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities/ Infrastructure	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Public Facilities Infrastructure Projects Make a Difference	CDBG: \$75,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted
2	Clearance/ Demolition	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Clearance/ Demolition Make a Difference	CDBG: \$6,000,000	
3	Economic Development	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Economic Development Make a Difference	CDBG: \$12,000,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Rental Assistance	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CDBG-State of Louisiana HOME State of Louisiana HOPWA - State of Louisiana	Rental Assistance Make a Difference Homeless Prevention and Rapid Rehousing	HOPWA: \$2,078,590 HOME: \$650,000	Tenant-based rental assistance / Rapid Rehousing: 55 Households Assisted  Homelessness Prevention: 550 Persons Assisted  Housing for People with HIV/AIDS added: 201 Household Housing Unit  HIV/AIDS Housing Operations: 25 Household Housing Unit
5	Homeless Prevention and Rapid Rehousing	2025	2029	Non-Homeless Special Needs	HOPWA - State of Louisiana	Rental Assistance Make a Difference Homeless Shelters Homeless Data Collection	HOPWA: \$841,011	Homelessness Prevention: 650 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	HMIS Report	2025	2029	Homeless	ESG-State of Louisiana	Homeless Prevention and Rapid Rehousing Homeless Shelters Homeless Street Outreach Homeless Data Collection	ESG: \$2,613,163	Other: 8000 Other
7	Homeless Shelter	2025	2029	Homeless Non-Housing Community Development	CDBG-State of Louisiana ESG-State of Louisiana	Rental Assistance Make a Difference Homeless Shelters Homeless Data Collection	ESG: \$2,613,163	Other: 5000 Other
8	Street Outreach	2025	2029	Homeless	ESG-State of Louisiana	Homeless Prevention and Rapid Rehousing Homeless Shelters Homeless Street Outreach Homeless Data Collection	ESG: \$2,613,163	Other: 5000 Other
9	Rapid Rehousing	2025	2029	Homeless Non-Homeless Special Needs	ESG-State of Louisiana	Rental Assistance Homeless Shelters Homeless Data Collection	ESG: \$2,613,163	Tenant-based rental assistance / Rapid Rehousing: 1500 Households Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Homeless Prevention	2025	2029	Homeless Non-Homeless Special Needs	ESG-State of Louisiana	Rental Assistance Homeless Shelters Homeless Street Outreach Homeless Data Collection	ESG: \$2,613,163	Homelessness Prevention: 900 Persons Assisted
11	Affordable Housing Development	2025	2029	Affordable Housing	HOME State of Louisiana HOPWA-State of Louisiana National Housing Trust Fund - State of Louisiana	Make a Difference Homeless Prevention and Rapid Rehousing Affordable Housing Development CHDO Capacity Building	HOME: \$40,321,095	Rental units constructed: 40 Household Housing Unit  Rental units rehabilitated: 40 Household Housing Unit  Homeowner Housing Added: 30 Household Housing Unit  Homeowner Housing Rehabilitated: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Disaster Recovery	2025	2029	Affordable Housing Non-Housing Community Development		Public Facilities Infrastructure Projects Rental Assistance Economic Development Homeless Prevention and Rapid Rehousing Affordable Housing Development Homebuyer Assistance Homeowner Housing Rehabilitation		
13	Homebuyer Assistance	2025	2029	Affordable Housing	HOME State of Louisiana	Make a Difference Homebuyer Assistance	HOME: \$6,479,545	Direct Financial Assistance to Homebuyers: 130 Households Assisted
14	Homeowner Housing Rehabilitation	2025	2029	Affordable Housing Non-Housing Community Development	CDBG-State of Louisiana HOME State of Louisiana	Make a Difference Homeowner Housing Rehabilitation	HOME: \$5,000,000	Homeowner Housing Rehabilitated: 85 Household Housing Unit
15	Community Based Public Services	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference	CDBG: \$500,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Administration	2025	2029	Administration	CDBG-State of Louisiana HOME State of Louisiana HOPWA - State of Louisiana HOPWA-State of Louisiana ESG-State of Louisiana National Housing Trust Fund - State of Louisiana	Make a Difference	CDBG: \$1,845,000	Other: 1 Other
17	Fire Protection	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Public Facilities Infrastructure Projects Make a Difference	CDBG: \$2,500,000	
18	Technical Assistance/ Planning	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference	CDBG: \$200,000	
19	Revitalization/ Rehabilitation	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference	CDBG: \$200,000	
20	Recreation	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference	CDBG: \$200,000	

**Table 54 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Public Facilities/ Infrastructure
	<b>Goal Description</b>	Provide enhancement to public infrastructure and public facilities by improving availability, accessibility, and affordability of public facilities, public services, and public infrastructure, and providing enhanced availability and access to clean, safe drinking water, streets, and safe sanitary sewer systems.
2	<b>Goal Name</b>	Clearance/ Demolition
	<b>Goal Description</b>	Offers local governments funding to demolish dilapidated structures throughout the community.
3	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	To support the creation and/or retention of jobs, this goal assists local units of government with improving economic opportunities through activities aimed at improving the conditions needed for a successful business and economic development.
4	<b>Goal Name</b>	Rental Assistance
	<b>Goal Description</b>	HOPWA: This will also support short term rental assistance, permanent housing placement support or tenant based rental assistance for at least 825 low and moderate income persons living with HIV (based on their individual or family needs).
5	<b>Goal Name</b>	Homeless Prevention and Rapid Rehousing
	<b>Goal Description</b>	Support Services to support housing stability

6	<b>Goal Name</b>	HMIS Report
	<b>Goal Description</b>	The Homeless Management Information System (HMIS) is technology used to collect participant level data. Also, data on the provision of housing and services to homeless individuals/ families and persons at risk homelessness. This goal is to ensure data is collected to assess the nature and extent of homelessness.
7	<b>Goal Name</b>	Homeless Shelter
	<b>Goal Description</b>	This goal is to support overnight facilities for homeless individuals and families.
8	<b>Goal Name</b>	Street Outreach
	<b>Goal Description</b>	Street Outreach activities to address the needs of the homeless population.
9	<b>Goal Name</b>	Rapid Rehousing
	<b>Goal Description</b>	The funds will be used to provide housing relocation and stabilization services and rental assistance to homeless individuals/families.
10	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	The funds will be used to provide housing relocation and stabilization services and rental assistance to prevent individuals/ families from becoming homeless.
11	<b>Goal Name</b>	Affordable Housing Development
	<b>Goal Description</b>	This goal is to increase the number of affordable housing units available to extremely low, very low, low and moderate income households statewide. These resources will also be utilized to identify landlords and other rental units that can increase housing resources for persons living with HIV and can be rapidly available to those who have the most urgent housing needs.
12	<b>Goal Name</b>	Disaster Recovery
	<b>Goal Description</b>	This goal will provide funding to the process of restoring communities after a disaster through revitalization, rebuilding, and redevelopment.

13	<b>Goal Name</b>	Homebuyer Assistance
	<b>Goal Description</b>	This goal assists eligible buyers to purchase homes.
14	<b>Goal Name</b>	Homeowner Housing Rehabilitation
	<b>Goal Description</b>	This goal is to help homeowners repair, improve, and rebuild their homes.
15	<b>Goal Name</b>	Community Based Public Services
	<b>Goal Description</b>	Provide support for public services, particularly in rural areas, with the goal of supporting low and moderate-income households and special needs and vulnerable populations in these communities.
16	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Program Administration: Develop, administer, revise, implement and evaluate the day-to-day operation of the entitlement program. Activities include program design; grant administration, Subrecipient compliance monitoring, program outreach, public relations, and training.
17	<b>Goal Name</b>	Fire Protection
	<b>Goal Description</b>	Provide improvements to the community center and improve access to affordable fire protection and enhanced fire protection equipment in communities.
18	<b>Goal Name</b>	Technical Assistance/ Planning
	<b>Goal Description</b>	To provide units of local government with capacity building support. Helping communities with strategic growth initiatives.
19	<b>Goal Name</b>	Revitalization/ Rehabilitation
	<b>Goal Description</b>	Community Improvement projects to both public facilities and neighborhoods. Also, addressing the state's broadband needs, hazard mitigation, and sustainability initiatives.

20	<b>Goal Name</b>	Recreation
	<b>Goal Description</b>	To provide parks and trail to units of local government

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

It is expected the State of Louisiana will provide affordable housing to an estimated 640 households under this plan through the provision of: 1) Direct financial assistance to homebuyers, 2) Rental assistance, 3) rehabilitation of existing homeowner properties, 4) the construction of new affordable rental and owner units, including approximately: 512 extremely low income, 96 low income, and 32 moderate income households.

## **SP-50 Public Housing Accessibility and Involvement – 91.315(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The State of Louisiana does not manage public housing authorities, as each has its own charter with HUD. However, the state assists public housing authorities through providing to all PHAs a Certification of Consistency with the Consolidated and Annual Action Plans for their agency plan. Specific requirements of the certification will address the following topics:

- Compliance to Section 504
- Participation in the Continuum of Care
- Activity to alleviate homelessness

The state will continue to provide appropriate resources to public housing authorities to modernize their public housing units or build new units through their Tax Credit Program or HOME allocation.

### **Activities to Increase Resident Involvements**

The local PHAs must adhere to this requirement; therefore, the state has no input.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A

### **Plan to remove the ‘troubled’ designation**

If HUD identifies a troubled public housing agency, the state will consider available options to provide resources and assistance to that agency.



## **SP-55 Barriers to affordable housing – 91.315(h)**

### **Barriers to Affordable Housing**

The negative effects of public policies on affordable housing cause increases to the cost of housing and/or are a disincentive to develop, maintain, or improve affordable housing. The costs of affordable housing development in Louisiana are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. In many cases, the purposes of the regulations and procedures are lost or superseded by other concerns. Often, outdated infrastructure, tax issues, and land availability stand between developers and their completed housing units. Unnecessary requirements and procedures, such as environmental restrictions that are associated with the cleanup and redevelopment of targeted sites, affect everyone, but the hardest hit groups include first-time homebuyers, minorities, and the poor. Some of the most common barriers to affordable housing identified include the following:

- Local zoning barriers, including a lack of multi-family zones, and difficult rezoning as apprehensive property owners resist efforts to rezone because of fear of increased traffic, building scale and design, noise, and overall devaluation of their own property;
- A lack of support for mass transportation and an unwillingness to use resources to promote greater access between affordable housing and needed services;
- The general lack of an existing affordable housing inventory;
- The refusal of many property owners to accept Section 8 subsidies;
- The building industry preference for market-rate, single-family housing production rather than government-assisted affordable housing.
- A tendency toward making high-end mortgages;
- The high costs associated with developing affordable housing and the lack of provision of social services;
- Lack of affordable rental units, particularly those having over three bedrooms, in suburban and rural communities;
- Deed restrictions used to protect neighborhood property values by ensuring that certain minimum standards are met; and
- Environmental regulations, passed at the national or state level and designed to protect the environment, increase the costs of development.

Aside from the obvious shortages of funding and housing stock, another barrier to affordable housing development in particular has come in the form of local objection to low-income housing. Although most people agree that housing lower-income individuals and families is an admirable endeavor, few desire to have an affordable housing development in their neighborhoods. One of the more prevalent concerns is that affordable housing equates to crime-ridden neighborhoods that will lower the property values of surrounding communities. The cost of energy represents a burden to the majority of low-income households in the State. Utility payment assistance is often ranked as a priority need. Increases

in cost of energy, coupled with high poverty rates and a dilapidated housing stock, has increased the demand for energy-related service. Inability to pay fosters health concerns and forces families to abandon their homes and in time leads to homelessness. The median incomes in the rural areas of Louisiana fall far below those in urban areas. According to the most recent ACS 2022 5-year data, the median family income for Louisiana metropolitan statistical areas is \$60,023 compared to \$46,458 for non-metropolitan households. This discrepancy poses a large problem for developers proposing new construction, acquisition, or acquisition and rehabilitation of projects to serve rural populations that are dealing with dilapidated existing housing, a shortage of affordable housing, and exorbitant new construction costs.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

HOPWA: Results from the 2023 People Living with HIV Needs Assessment report indicated the following: 53% of respondents reported difficulty paying rent, mortgage or utility bill in the past 12 months; 23% reported having to move in the past 3 years because they were no longer able to afford their home; 21% reported they had trouble obtaining housing in the past 12 months.

When asked about specific barriers to obtaining or remaining in housing, the most common responses were as follows: 27% reported they could not find affordable housing; 21% reported not enough money for the deposit; 13% indicated were put on a waiting list; 12% had bad credit and 11% indicated they did not have transportation to search for housing. Between 6% to 3% of respondents indicated a variety of other barriers, which included: did not qualify for housing assistance, had record of past evictions, had criminal record, other, had a disability, gentrification, had substance use issues, and discrimination. The strategy to remove barriers involves promoting available services, addressing resource considerations and working in partnership with HOPWA program stakeholders.

Barriers to affordable housing include tax policies affecting land and other property, land use controls, zoning ordinances and building codes, fees and charges, growth limits, and other policies that affect the return on residential investment. Regulations that add undue time and cost to housing production including out-of-date building codes, duplicate or time-consuming review or approval processes, burdensome rehabilitation codes, restrictive or exclusionary zoning ordinances, unnecessary or excessive fees or taxes, extreme environmental restrictions, and excessive land development standards.

The State, through the Louisiana Housing Corporation (LHC), offers numerous workshops and seminars featuring nationally recognized speakers who are leaders in their fields for both non-profit and for-profit developers, providing necessary technical assistance in structuring projects that leverage various sources of both public and private funding.

LHC certifies and assists Community Housing Development Organizations (CHDOs) in the development of affordable rental housing and has implemented a home ownership program utilizing HOME funds for construction of affordable single-family homes with below-market financing for low-income

homebuyers. LHC coordinates the competitive funding rounds for HOME and Low Income Housing Tax Credits to offer developers the opportunity to maximize leveraging of funding available from private lending institutions, tax credits syndications, and other sources. LHC also sponsors many training seminars to developers and requires them to meet with local officials and neighborhood groups to explain the proposed housing development that will be built and the type of households the development will serve in order to combat the Not in My Back Yard (“NIMBY”) attitude that people have toward affordable housing developments. Further, the LHC continues to give additional selection criteria points when developers build or renovate any HOME project that contains Handicapped Equipped Units in excess of Section 504 requirements. The State continues to develop strategies that will remove or ameliorate negative effects that its policies may have that serve as barriers to affordable housing.

LHC’s “Louisiana Housing Conference” held in October 2024, featured expert, mission-driven speakers and sessions that focused on building communities that thrive through housing, economic development and healthcare. It also focused on developing strategies designed to improve the quality of the current and future housing stock, expand housing opportunities and reduce homelessness across the state.

## **SP-60 Homelessness Strategy – 91.315(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Across the state, each CoC works to coordinate homeless services within its communities. All CoCs have established coordinated entry systems including access points for people experiencing homelessness. Through street outreach, the people experiencing unsheltered homelessness are engaged and linked to mainstream resources and benefits, housing, and medical and behavioral health services, including substance use treatment services.

### **Addressing the emergency and transitional housing needs of homeless persons**

Across the state, each CoC works to coordinate homeless services within its communities. All CoCs have established coordinated entry systems in which people experiencing sheltered or unsheltered homelessness are able to access resources within the community. Through street outreach, people experiencing unsheltered homelessness are engaged and linked to Emergency Shelter and Transitional Housing where available and appropriate. The State supports the operation of existing Emergency Shelter through ESGP and is funding the development of additional Non Congregate Shelters through HOME ARP funding.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

LHC, both as the statewide coordinator of housing and services and as the Collaborative Applicant for the LA BOSCO, has spearheaded the state's implementation of homeless prevention, diversion, and rapid resolution practices to prioritize the return of people experiencing homelessness to housing via their existing support networks. All ESGP-funded projects are required to engage these practices. Homeless Prevention projects stabilize people at risk of homelessness in their existing housing. Outreach projects rapidly return people to housing without a public subsidy; Emergency Shelter projects divert participants back to housing on their date of entry.

Additionally, partnerships with CoCs and Housing Authorities have produced additional opportunities to move households from projects with higher levels of support to lighter touch resources as their housing needs stabilize even as there are ongoing support needs. These partnerships include directing targeted funding and resources to the support of high risk populations such as youth experiencing homelessness (RHY), families with minor children experiencing homelessness (TANF), Veteran families (SSVF), and people with experiencing of chronic homelessness (PSH)

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

LHC, both as the statewide coordinator of housing and services and as the Collaborative Applicant for the LA BOSCO, has spearheaded the state's implementation of its homelessness prevention strategy which includes coordinating with State agencies, Housing Authorities, and CoCs to develop and support ongoing coordination to identify people at risk of experiencing homelessness upon discharge from institutions (psychiatric, medical, carceral, etc...) and connect them with appropriate community resources for housing support as available. Furthermore, the state has successfully deployed resources such as ERAP with local and statewide community partners for homelessness and eviction prevention activities, creating systems that will be able to be utilized as additional similar funding becomes available.

## **SP-65 Lead based paint Hazards – 91.315(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The lead-based paint regulations described in 24 CFR Part 35 require that lead hazard evaluation and reduction activities be carried out for all proposed HOME-assisted projects constructed before 1978. Applications for rehabilitation funds for existing buildings constructed before 1978 must include a lead hazard evaluation by appropriate lead-certified personnel. The application must include a detailed lead hazard reduction plan that identifies, within the rehabilitation budget, the costs associated with reduction of the lead hazards in accordance with the regulation and guidelines. All reservations are conditioned upon the completion of all lead hazard reduction, evidenced by a clearance report performed by appropriate lead-certified personnel. For owner-occupied rehabilitation projects using HOME assistance, a lead paint inspection will be required on pre-1978 homes. If lead paint is found, mitigation measures are required when the cost of mitigation and rehabilitation are within the per project limits established for the program.

ESGP services and/or activities necessary to assist program participants in locating, obtaining, and retaining suitable permanent housing include visual assessment of housing for compliance with Lead-Based Paint Poisoning Prevention Act of 1973 and applicable regulations 24 CFR 35, parts A,B, M, and R.

### **How are the actions listed above integrated into housing policies and procedures?**

ESG

ESGP subreipients providing Homeless Prevention and Rapid- Rehousing client services are required to complete the Lead-Based Paint online visual assessments training. Thereafter, subreipients ensure standards are being met by implementing visual assessments of rental properties and signing the certification document before clients move into housing.

HOME

The HOME program requires lead screening in housing built before 1978. Rehabilitation activities fall into three categories:

- Requirements for federal assistance up to and including \$5,000 per unit;
- Requirements for federal assistance from \$5,000 per unit up to and including \$25,000 per unit; and
- Requirements for federal assistance over \$25,000 per unit.

Requirements for federal assistance up to and including \$5,000 per unit are:

- Distribution of the pamphlet, “Protect Your Family from Lead in Your Home”, is required prior to renovation activities;

- Notification within 15 days of lead hazard evaluation, reduction, and clearance must be provided;
- Receipts for notification must be maintained in the administrator's file;
- Paint testing must be conducted to identify lead based paint on painted surfaces that will be disturbed or replaced or administrators may assume that lead based paint exist;
- Administrators must repair all painted surfaces that will be disturbed during rehabilitation;
- If lead based paint is assumed or detected, safe work practices must be followed; and clearance is required only for the work area.

## **SP-70 Anti-Poverty Strategy – 91.315(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Louisiana’s anti-poverty strategy is to create more jobs, more employment enhancement and more educational opportunities in order to reduce the number of households with incomes below the poverty line. To implement this strategy, Louisiana has established the following programs, among others, aimed at reducing the number of Poverty-Level Families:

Family Independence Temporary Assistance Program (FITAP) – this program is aimed at decreasing long term dependency on welfare assistance through job preparation and work.

Strategies to Empower People Program (STEP) – an array of services including childcare, transportation, education, job skills training, job search, community work experience, and other work-related activities provided to participants.

LED FastStart – The Louisiana Department of Economic Development provides customized employee recruitment, screening, training development and training delivery for eligible, new or expanding companies — all at no cost. Based on a company's immediate and long-term workforce needs, the FastStart team crafts unique programs that ensure high quality, flexible workers are prepared on day one and beyond.

Workforce Solutions - Louisiana's Community and Technical College's provides three different workforce development-training opportunities.

Non-Credit Training – Trainings offered by the college to satisfy a company or individual’s need for training. This could range from ‘continuing education’ to ‘professional development’.

Customized Training – Trainings offered ‘just in time’ for a company or group of like-minded individuals for a specific purpose. These trainings are offered at a favorable timeframe for students.

Traditional Credit Training – Training offered leading to a credential ranging from a Certificate to an Associate Degree

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The state poverty reducing goals, programs, and policies are the same as those for this affordable housing plan. All activities eligible for funding under the programs in this plan will in address the needs of poverty-level families through income targeting requirements.



## **SP-80 Monitoring – 91.330**

**Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

CDBG: OCD conducts a workshop for newly funded CDBG grantees and their engineers and administrative consultants to provide guidance on program requirements. In addition to presentations by OCD staff on various compliance areas, handouts are provided to those in attendance, and a digital copy of the annually revised LCDBG Grantee Handbook is also available on the office's website. Ongoing desktop and remote evaluation is the primary means of tracking grantee performance, determining the need for technical assistance, and planning on-site monitoring visits. LCDBG staff with specialist assignments are able to provide additional support in their specialty areas. The objectives of the staff in monitoring grant projects are to ensure grantees are 1) carrying out their LCDBG programs as approved in their application; 2) complying with applicable federal and state regulations; 3) carrying out their programs in accordance with the most current program performance schedule; 4) demonstrating a continuing capacity to carry out the approved programs; and 5) requesting reimbursement only for approved project costs. Mechanisms of oversight used include budget reconciliations, program amendments, citizen complaints, payment and financial report requests, and time-sensitive performance schedules for acquisition and construction activities. For each grantee, OCD conducts at least one on-site monitoring, which includes reviews of grantee compliance in such areas as citizen participation, Section 3, financial management, and procurement and affords an opportunity for the provision of technical assistance to the grantee to facilitate correction of any problems identified. For more information, including that on technical assistance and risk analysis, see OCD's "Program Evaluation and Monitoring Plan," available on the office's website at <https://www.doa.la.gov/dao/ocd-lga/cdbg-and-cdbg-cv/lcdbg-programs/lcdbg-plans-and-reports/>.

HOPWA: SHHP follows the RWB and HOPWA Monitoring Site Visit Procedures manual to implement standards and procedures in carrying out the furtherance of this plan and to ensure compliance with regulations and local, state and federal levels. The purpose of the monitoring procedures is to assure that the project sponsors meet federal requirements as well as contractual obligations. Through the monitoring activities, SHHP expects to identify areas of federal fiscal and programmatic non-compliance, offer technical assistance, and share best practice strategies for the purpose of reducing the risk of disallowances for non-compliance in the event of a Federal audit. The procedures also address contract monitoring established to evaluate, monitor, and provide technical assistance through program reviews to contracting agencies to ensure the delivery of appropriate HOPWA services in Louisiana. The manual establishes a monitoring plan for the state HIV Services Program. The manual guarantees a standardized and transparent process for the agencies as well as SHHP. This document describes and outlines the process to be followed prior, during, and after a monitoring site visit. It also includes the information instruments, tools, and forms to be used as part of the process.

LHC is responsible for monitoring all ESGP activities, including activities that are carried out by sub-recipients.

HOME: The state monitors all HOME Investment Partnerships Program (HOME) and National Housing Trust Fund (NHTF) assisted properties. The HOME and NHTF Program imposes rent and occupancy requirements during an affordability period for Rental and Homebuyer activities. Any housing that is assisted with HOME or NHTF funds must meet certain property standards to ensure that it is decent, safe, and sanitary.

## Expected Resources

## AP-15 Expected Resources – 91.320(c)(1,2)

### Introduction

Emergency Solutions Grants (ESG) Program - \$2,613,163

Allocations for the Program Year (PY) 2025 are listed below as the source of funding for activities identified in this plan along with program income received during the Program Year. Program income received during PY 2024 has been used as a basis for estimating and projecting program income to be received. The 2025 allocations are as follows: Community Development Block Grant Program (CDBG) - \$22,761,731, HOME Investment Partnerships Program - \$9,401,383, National Housing Trust Fund (NHTF) - \$3,144,833.37, Emergency Solutions Grants (ESG) Program - \$2,613,163, and Housing Opportunities for Persons With AIDS (HOPWA) Program - \$3,602,051. The primary needs of the State which are addressed by these HUD-funded programs are infrastructure, housing and tenant based rental assistance. The majority of the CDBG funds address infrastructure and other community development needs. The primary focus of the other programs is in the area of housing.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	22,761,731.00	1,506,061.00	779,219.00	25,047,011.00	89,996,168.00	These funds will be allocated to the Clearance Program, Make a Difference Program, Economic Development, and The Public Facilities Program. Street, Water, and Sewer projects are the priority for FY 2025.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	9,401,383.00	0.00	0.00	9,401,383.00	37,605,532.00	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	3,602,051.00	0.00	0.00	3,602,051.00	14,408,204.00	Also includes Resource Identification as Use of Funds

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,613,163.00	0.00	0.00	2,613,163.00	10,452,652.00	ESGP funding will be allocated statewide in accordance with local, state, and federal guidelines.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,144,833.37	0.00	0.00	3,144,833.37	12,579,333.48	
Other	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services Rental Assistance	117,946,000.00	0.00	0.00	117,946,000.00	500,000,000.00	In accordance with HUD guidance, the State of Louisiana conducted an unmet needs assessment to identify priorities for CDBG-DR funding allocated.

Table 55 - Expected Resources – Priority Table



**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

HOPWA: State Formula HOPWA resources will be leveraged with federal Ryan White HIV/AIDS Program resources through Part B, the AIDS Drug Assistance Program (ADAP) and Minority AIDS Initiative (MAI). For FY 2025, the total of those resources will be approximately \$24 million.

ESG: LHC shall require all ESGP funded programs to secure matching funds in an amount at least equal to its ESGP grant amount.

HOME: Funds available through these programs are usually leveraged with the resources from commercial lenders, cooperative, or other private lenders. HOME funds may be combined or leveraged with other sources of funds to make housing more affordable for low-income households. Specifically, the Louisiana Housing Corporation is able to leverage HOME Funds with the Department of Energy Weatherization funds, Mortgage Revenue Bonds, and Low-Income Housing Tax-Credits. Other leverage resources come from the support of private nonprofit organizations through the integration of supportive services with housing development activities. The State will support funding applications by any other entity which will assist in the delivery of housing and housing support services. The Louisiana Housing Corporation will fulfill the HOME Program requirement of a matching contribution relative to its drawn amount of HOME Program funds through the following sources:

- Cash or cash equivalents from a non-federal source;
- Value of waived taxes, fees or charges associated with HOME projects;
- The present value of interest reductions of below-market-rate loans, where a project also receives HOME assistance;
- State general revenue funds that are contributed to housing projects assisted with HOME funds and meet the HOME affordability requirements;
- Value of donated land and real property;
- Cost of infrastructure improvements associated with HOME projects;
- A percentage of the proceeds of single- or multi-family housing bonds issued by state, state instrumentality or local government;
- Value of donated materials, equipment, labor and professional services;
- Sweat equity;
- Direct costs of supportive services to residents of HOME projects;
- Direct cost of homebuyer counseling to families purchasing homes with HOME assistance; and
- Any other match contribution as specified in 24 CFR 92.220.

NHTF: The 2025 National Housing Trust Fund (HTF) allocation is \$3,144,833.37. The program is targeted to the building, rehabilitating, preserving, and operating rental housing for extremely low-income people. The HTF is the only federal housing program exclusively focused on providing states with resources targeted to serve households with the most acute housing needs. By law, 90% of HTF dollars must be used for the production, preservation, rehabilitation, or operation of affordable rental housing. Up to 10% may be used to support homeownership activities for first-time homebuyers, such as producing, rehabilitating, or preserving owner-occupied housing, as well as providing down payment assistance, closing costs, and interest rate buy-downs.

CDBG: While a match is not required for LCDBG, funds available through LCDBG are leveraged with other federal, state and local government funds. The additional funds are primarily used for administration and planning of projects, property acquisition and a portion of project construction costs.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities/ Infrastructure	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Public Facilities Infrastructure Projects		
2	Clearance/ Demolition	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Clearance/ Demolition	CDBG: \$5,000,000.00	
3	Economic Development	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Clearance/ Demolition	CDBG: \$2,000,000.00	
4	Rental Assistance	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CDBG-State of Louisiana HOME State of Louisiana	Rental Assistance Make a Difference Homeless Prevention and Rapid Rehousing	HOME: \$130,000.00	Tenant-based rental assistance / Rapid Rehousing: 11 Households Assisted
5	Homeless Prevention and Rapid Rehousing	2025	2029	Non-Homeless Special Needs	ESG-State of Louisiana	Homeless Prevention and Rapid Rehousing	ESG: \$858,000.00	
6	Community Based Public Services	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Fire Protection	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference		
8	Administration	2025	2029	Administration	CDBG-State of Louisiana	Public Facilities Infrastructure Projects Economic Development Clearance/ Demolition Make a Difference		
9	Technical Assistance/ Planning	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference		
10	Revitalization/ Rehabilitation	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference		
11	Recreation	2025	2029	Non-Housing Community Development	CDBG-State of Louisiana	Make a Difference		
12	Homeless Shelter	2025	2029	Homeless Non-Housing Community Development	ESG-State of Louisiana	Homeless Shelters	ESG: \$1,040,821.00	
13	Homebuyer Assistance	2025	2029	Affordable Housing	CDBG-State of Louisiana HOME State of Louisiana	Make a Difference Homebuyer Assistance	HOME: \$1,295,909.00	Direct Financial Assistance to Homebuyers: 26 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Homeowner Housing Rehabilitation	2025	2029	Affordable Housing Non-Housing Community Development	CDBG-State of Louisiana HOME State of Louisiana	Make a Difference Affordable Housing Development Homeowner Housing Rehabilitation	HOME: \$1,000,000.00	Homeowner Housing Rehabilitated: 17 Household Housing Unit
15	Affordable Housing Development	2025	2029	Affordable Housing	HOME State of Louisiana HOPWA - State of Louisiana National Housing Trust Fund - State of Louisiana	Homeless Prevention and Rapid Rehousing Affordable Housing Development	HOME: \$8,064,219.00	Rental units constructed: 8 Household Housing Unit Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Disaster Recovery	2025	2029	Affordable Housing Non-Housing Community Development	CDBG-State of Louisiana	Rental Assistance Economic Development Homeless Prevention and Rapid Rehousing Affordable Housing Development Homeowner Housing Rehabilitation		
17	Street Outreach	2025	2029	Homeless	ESG-State of Louisiana	Homeless Street Outreach	ESG: \$260,205.00	
18	HMIS Report	2025	2029	Homeless	ESG-State of Louisiana	Homeless Data Collection	ESG: \$234,000.00	

**Table 56 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Public Facilities/ Infrastructure
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Clearance/ Demolition
	<b>Goal Description</b>	

3	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Rental Assistance
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Homeless Prevention and Rapid Rehousing
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Community Based Public Services
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Fire Protection
	<b>Goal Description</b>	
8	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	
9	<b>Goal Name</b>	Technical Assistance/ Planning
	<b>Goal Description</b>	
10	<b>Goal Name</b>	Revitalization/ Rehabilitation
	<b>Goal Description</b>	



11	<b>Goal Name</b>	Recreation
	<b>Goal Description</b>	
12	<b>Goal Name</b>	Homeless Shelter
	<b>Goal Description</b>	
13	<b>Goal Name</b>	Homebuyer Assistance
	<b>Goal Description</b>	
14	<b>Goal Name</b>	Homeowner Housing Rehabilitation
	<b>Goal Description</b>	
15	<b>Goal Name</b>	Affordable Housing Development
	<b>Goal Description</b>	These resources will also be utilized to identify landlords and other rental units that can increase housing resources for persons living with HIV and can be rapidly available to those who have the most urgent housing needs.
16	<b>Goal Name</b>	Disaster Recovery
	<b>Goal Description</b>	
17	<b>Goal Name</b>	Street Outreach
	<b>Goal Description</b>	
18	<b>Goal Name</b>	HMIS Report
	<b>Goal Description</b>	



## AP-25 Allocation Priorities – 91.320(d)

### Introduction:

The primary needs of the State which are addressed by these HUD-funded programs are infrastructure and housing.

### Funding Allocation Priorities

	Public Facilities/ Infrastructure (%)	Clearance/ Demolition (%)	Economic Development (%)	Rental Assistance (%)	Homeless Prevention and Rapid Rehousing (%)	Community Based Public Services (%)	Fire Protection (%)	Administration (%)	Technical Assistance/ Planning (%)	Revitalization/ Rehabilitation (%)	Recreation (%)
CDBG	71	12	4	1	1	1	1	3	1	1	1
HOME	0	0	0	15	0	0	0	0	0	0	0
HOPWA	0	0	0	0	0	0	0	0	0	0	0
ESG	0	0	0	0	33	0	0	7	0	0	0
HTF	0	0	0	0	0	0	0	0	0	0	0

Table 57 – Funding Allocation Priorities

### Reason for Allocation Priorities

CDBG: In order to determine the non-housing community development needs of the non-entitlement units of general local government, the State conducts a Needs Assessment in the form of a survey. The survey forms are distributed by mail, email, and in-person to local governments eligible for funding under the CDBG program. In the State's LCDBG Survey, the respondents were asked to identify the priorities of their jurisdictions regarding all eligible CDBG activities. The Make a Difference program, allows local governments to complete any eligible CDBG activity as defined by HUD, helping communities identify individual needs outside of the identified needs of the state as a whole. Through the survey and conducting listening sessions throughout the state, it has been determined that Public Facilities ranks as a higher priority than Public Services. Due to the threat posed to the health, safety, and well-being of the public by inadequate, substandard water and sewer systems, the LCDBG program remains focused on addressing those critical needs. OCD will continue to reassess the priorities and needs of local governments through its biennial LCDBG Survey.

ESGP- The State continues to provide funding to homeless programs statewide. In an effort to reduce homelessness statewide the State's priority is to rapidly re-house homeless individuals and families, and to reduce the amount of time an individual or family is homeless. The funding is utilized to support homeless shelters in effort to immediately house individuals and families and families that are literally homeless.

### **HOME and NHTF**

The Louisiana Housing Corporation (LHC) conducted a statewide housing need assessment through a cooperative endeavor agreement with the Louisiana State University Public Administration Institute. The housing need assessment may be viewed at: <https://www.lhc.la.gov/2019-louisiana-housing-needs-assessment>. The assessment and comments from public hearings with regards to the planned use of HOME and NHTF funds are used to assist the state in the prioritization of the distribution of HOME and NHTF funds among eligible program activities. It is anticipated that 10% of the allocation from the HOME and NHTF will be used for administrative purposes.

### **How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?**

**HOME and NHTF:** The proposed distribution of HOME and NHTF funds address the affordable housing needs of the state as identified in the Housing Needs Assessment and the Market Analysis sections of the Consolidated Plan. HOME and NHTF funds are equitably distributed through a competitive and non-competitive funding application method to address the priority of needs as identified in the Consolidated Plan that are supported by an assessment of neighborhood market demands during the application process. The objective is the production and preservation of decent affordable housing. The specific objectives are as follow:

Increasing the number of affordable housing units, Increasing the number of affordable units for special needs populations, Decreasing the numbers of individuals and families experiencing homelessness, Decreasing the number of owner occupied units with housing problems, Creating competitive and sustainable communities.

**AP-30 Methods of Distribution – 91.320(d)&(k)**

**Introduction:**

The State of Louisiana's FY 2025 CPS Annual Action Plan includes a separate method of distribution description for the HUD programs administered by three state agencies. These methods of distribution are described below.

**Distribution Methods**

**Table 58 - Distribution Methods by State Program**

<b>1</b>	<b>State Program Name:</b>	Community Development Block Grant Program
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	<p>The State of Louisiana's Community Development Block Grant Program is designed to serve all non entitlement areas throughout the state. The program is administered by the Division of Administration's Office of Community Development.</p> <p>Most of the State's allocation is distributed to small units of local government (Villages, Towns, and Cities) and rural parishes for public infrastructure projects and other community development needs as identified by the State. The distribution for most of the funds is based on a competitive process with some funds being distributed on an as-needed basis for projects of an emergency nature and other funds being distributed for communities that can accomplish a project using self-help methods.</p>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Public Facilities: Applications are rated on a point scale. Criteria include: 1) Benefit to Low-to-Moderate-Income persons – 5 point; 2) Consolidation of Systems - 4 point; 3) Cost Effectiveness - 10 points; 4) Project Severity - 50 points; 5) Engineering Costs Paid with Non-CDBG Funds – 2 points; 6) Pre-Agreement and Administrative Costs Paid with Non-CDBG Funds – 2 points; 7) Application Completeness (2 points total), as follows: a) All Application Forms and Required Documents/Information Included in the Application – 1 point; b) No Revisions to Application Needed – 1 point. 8) Resiliency - 2 point 9) Past performance - 2 point</p> <p>Clearance Program: Applications are rated based on a point scale. Criteria include: 1) Benefit to low/moderate income persons - 100 points; 2) Prior Approval to demolish structures - 10 points; 3) Legal Fees - 2 points 4) Application Completeness -2 points 5) Administrative Costs - 2 points</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Public Facilities &amp; Clearance: Potential applicants can access the FY 2025 Application Package and the FY 2025 Method of Distribution document on the Office of Community Development's website at <a href="https://www.doa.la.gov/doa/ocd-lga/cdbg-and-cdbg-cv/lcdbg-programs/lcdbg-plans-and-reports/2025-2029/">https://www.doa.la.gov/doa/ocd-lga/cdbg-and-cdbg-cv/lcdbg-programs/lcdbg-plans-and-reports/2025-2029/</a> The application package and Method of Distribution document can also be obtained from the office's physical location at 1201 N. 3rd Street, Claiborne Building, Suite 3-150, Baton Rouge, LA, 70802, or a copy can be requested by mail from the Office of Community Development, P.O. Box 94095, Baton Rouge, LA, 70804-9095. Additionally, an email requesting the package may be sent to <a href="mailto:denease.mcgee@la.gov">denease.mcgee@la.gov</a>.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	

<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>The HOPWA program selects project sponsors by following LDH’s procurement protocols and SHHP’s policies and procedures.</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>CDBG Funds will be allocated as follows: Economic Development – \$2,000,000 will be allocated for projects that assist local units of government in the creation and/or retention of jobs and/or businesses within their jurisdictions. Make A Difference - \$2,000,000 will be allocated to assist a local government with any eligible CDBG activity. Clearance will be allocated \$6,000,000 for clearance/demolition activities based on a competitive selection process. Public Facilities – The remaining available grant funds from the annual allocation will be utilized for public facilities projects.</p>

<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Public Facilities: The State has established a funding ceiling of \$1,00,000 for street grants and a funding ceiling of \$2,000,000 for sewer treatment, sewer rehabilitation, new sewer, and potable water grants, including multi-jurisdictional applications. The threshold requirements are: a. Units of general local government will not be eligible to receive funding for a public facilities grant unless past LCDBG programs awarded by the State prior to FY 2023 have been conditionally closed out. CDBG-CV funds will not be considered in making the determination of meeting the threshold requirements for FY 2024 and FY 2025 Public Facilities Program. b. Audit and monitoring findings made by the State or HUD have been cleared. c. All required reports, documents, and/or requested data have been submitted within timeframes established by the State. Also see Criteria for Disapproval of Application section below. d. Any funds due to HUD or the State have been repaid or a satisfactory arrangement for repayment of the debt has been made and payments are current. e. The unit of general local government cannot be on the list of sanctioned communities that is maintained by the Office of Community Development.</p> <p>Economic Development: New businesses \$700,000 and Existing businesses \$1,100,000</p> <p>Clearance: \$250,000 for towns and villages; \$500,000 for Cities/Parishes The threshold requirements are: a. Units of general local government will not be eligible to receive funding for a public facilities grant unless past LCDBG programs awarded by the State prior to FY 2023 have been conditionally closed out. CDBG-CV funds will not be considered in making the determination of meeting the threshold requirements for FY 2024 and FY 2025 Public Facilities Program. b. Audit and monitoring findings made by the State or HUD have been cleared. c. All required reports, documents, and/or requested data have been submitted within timeframes established by the State. Also see Criteria for Disapproval of Application section below. d. Any funds due to HUD or the State have been repaid or a satisfactory arrangement for repayment of the debt has been made and payments are current. e. The unit of general local government cannot be on the list of sanctioned communities that is maintained by the Office of Community Development.</p> <p>Make a Difference: \$2,000,000 funding ceiling</p>
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	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>CDBG Outcome measures expected include:</p> <p>Improving existing public infrastructure – To assist local governments in providing suitable living environments by making sewer, water, and street systems sustainable.</p> <p>New public infrastructure – To assist local governments in creating suitable living environments by making new water, sewer, and street systems available.</p> <p>New service connections - To assist local governments in creating sustainable living environments by making the connection to water and sewer systems affordable.</p> <p>Improving existing connections - To assist local governments in providing suitable living environments by rehabilitating sewer or water service connections for sustainability.</p> <p>Sustainable Water Management Consolidation – To assist local governments in planning for the consolidation of water and sewer systems to create systems that are sustainable, financially solvent, and stable.</p> <p>Economic Development – To assist local units of government in the creation and/or retention of jobs and/or businesses within their jurisdictions</p> <p>Clearance Program - To assist eligible applicants for clearance/demolition activities based on a competitive selection process to the extent that the funds are available.</p> <p>Make a Difference- To assist local governments in completing any eligible CDBG activity.</p>
2	<p><b>State Program Name:</b></p>	<p>HOME Investment Partnerships Program</p>
	<p><b>Funding Sources:</b></p>	<p>HOME</p>

<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>Each year, the U.S. Department of Housing and Urban Development (HUD) allocates HOME program funds to state governments as well as to local participating jurisdictions (PJs). State governments may use their HOME allocations to establish programs and to fund eligible activities throughout the state. The State of Louisiana Home Program is administered by the Louisiana Housing Corporation (LHC). The LHC designs various housing programs and awards funds to local governments (referred to as state recipients), Community Housing Development Organizations (CHDOs) and non-profits (both referred to as sub-recipients), and to for-profit developers on an annual basis through a competitive application process. If awards are made more frequently, a notice will be published. HOME funds are used to provide flexible, below-market-rate loans to projects that create or preserve affordable housing for lower-income households. Eligible activity types include homeownership development, homebuyer assistance, rental development (acquisition and/or rehabilitation and new construction), homeowner rehabilitation, and rental assistance. Funds are distributed statewide.</p>
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<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>HOME Program Guidelines/Eligibility Criteria:</p> <ul style="list-style-type: none"> <li>• Proposals will be evaluated in accordance with the established evaluation criteria for each type of project.</li> <li>• Priority will be given to projects located in non-HOME entitlement localities, CHDO projects, and special needs projects in accordance with the housing needs assessment and market analysis.</li> <li>• The eligibility of projects/households for HOME assistance varies with the type of funded activity.</li> <li>• Rental housing and rental assistance: at least 90% of benefiting families must have incomes that are no more than 60% of the HUD-adjusted area median income (AMI).</li> <li>• Rental projects with five (5) or more assisted units: at least 20% of the units must be occupied by families with incomes that do not exceed 50% of the HUD-adjusted AMI.</li> <li>• HOME-assisted households' income must not exceed 80% of the AMI.</li> <li>• HOME income limits are published each year by HUD.</li> </ul> <p>Applicants who have outstanding audits or monitoring findings, unresolved IRS findings, and/or are not in compliance with previous LHC agreements are ineligible for funding. Eligible applicants must be qualified developers of affordable housing, including certified CHDOs undertaking CHDO-eligible activities throughout the State of Louisiana. All HOME funds must leverage other types of funding sources including, but not limited to, low income housing tax credits, bond financing, and other public and private funds. Please note that HOME compliance requirements apply. Other funding source requirements must be compatible with HOME program requirements.</p>
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<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Resources will be allocated in accordance with the funding priorities per the housing and community development needs assessment, citizen participation, NOFAs or RFPs, applications and the availability of funds.</p>

	<b>Describe threshold factors and grant size limits.</b>	All qualified applications will be ranked based on the scoring criteria published in the request for proposals (RFP) or notice of funding availability (NOFA). The highest scoring applicants will receive a funding commitment from the LHC based on project needs, up to the amount of funds available for the funding round. Per-project funding limitations are published in the applicable RFP or NOFA.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The expected outcome measures are affordability and decent affordable housing.
3	<b>State Program Name:</b>	State of Louisiana Emergency Solutions Grant Program
	<b>Funding Sources:</b>	ESG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The LHC intends to continue the use of a geographic formula in the distribution of ESGP funding. This ensures each region of the State receives a specified minimum of State ESGP grant assistance for eligible ESGP projects. Determining factors for allocations will include population figures, rate of poverty, performance history, and available funding.
	<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	Proposals accepted for review will be scored competitively based primarily upon the information provided in grant applications. To be eligible for funding, each applicant's proposal must score 75 points or higher on the evaluation. The amount of grant awards between competing applicants will be determined by the following selection criteria: <ul style="list-style-type: none"> <li>• Organizational Capacity</li> <li>• Project Proposal Narrative</li> <li>• Approach</li> <li>• Performance Measurement</li> <li>• Budget Justification</li> </ul>

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>The LHC will continue to use the geographic allocation formula in the distribution of the State's ESGP Funding. To ensure each region is allotted a specified minimum of State ESGP funding, projects are deemed eligible based on national and state studies linking homelessness to conditions of poverty. ESGP regional allocations are formulated based on factors for poverty (very low-income) populations in the parishes of each region according to the data. Within each region, distribution of the ESGP grant is determined through a competitive awarding process as previously described. All prospective applicants are encouraged to submit an application, including Continuums of Care, local governments, non-profit agencies and faith based organizations.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>The HOPWA program selects project sponsors by following LDH's procurement protocols and SHHP's policies and procedures.</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>ESGP awarded recipients may use funding in six categories. The funding categories are as follows:</p> <ul style="list-style-type: none"> <li>• Street outreach</li> <li>• Emergency shelter</li> <li>• Homelessness prevention</li> <li>• Rapid re-housing assistance</li> <li>• Homeless Management Information System (HMIS)</li> <li>• Administrative activities</li> </ul> <p>All applicants are required to allocate at least 40% of their awards to homeless prevention or rapid re-housing activities.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>All qualified applications will be ranked based on the scoring criteria identified in the notice of funding availability (NOFA). The highest scoring applicants will receive a funding commitment from the LHC based on project needs, up to the amount of funds available within the region. LHC can adjust awards based on funding availability and need.</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>The ESGP expected outcomes are 1) the provision of decent affordable housing, and 2) the creation of suitable living environments.</p>

**Discussion:**

The methods of distribution for the four (4) HUD programs and the National Housing Trust Fund were designed as a result of the State's citizen participation process, and past experiences in program administration by the three agencies involved. The methods of distribution were each developed to assist state recipients and local governments in addressing basic services and housing needs of the citizens of the State of Louisiana.



## AP-35 Projects – (Optional)

### Introduction:

HOME: HOME projects are awarded after the receipt of the annual HUD allocation.

NHTF: NHTF projects are awarded after the receipt of the annual award.

ESG: ESG Projects will be awarded after the receipt of the annual award.

CDBG: No grants have been awarded prior to the publication of the proposed Annual Action Plan.

#	Project Name

Table 59 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

HOME: The priority allocations of HOME funds are according to the housing and community development need assessment in the FY 2025-2029 Consolidated Plan, subsequent updates and comments from the community received during the various public input sessions.

ESG: The priority allocations for the ESG funding are determined by each community and public input, with the goal of reducing and ending homelessness.

NHTF: The State of Louisiana plans to use FY 2025 NHTF program funds exclusively for rental housing to meet the priority needs identified by the states Consolidated Plan and to be consistent with the priorities in the QAP. This is due to the amount of available resources and the extremely low income targeting requirements of the NHTF program and the need for rental housing affordable to extremely low income households in the state.

CDBG: Based on the stated priorities of Louisiana's current administration, input from local governments and citizens, and the fact that public facilities infrastructure in many communities across the state is advanced in age, deteriorating, and in some cases failing entirely, the majority of CDBG funds are prioritized to address public infrastructure needs (specifically, water, sewer, and street projects) including economic development and clearance.

CDBG DR: The information collected through the unmet recovery and mitigation needs assessment process serves as the foundation for the State's program funding and prioritization decisions. More information can be found on the State's CDBG-DR website at Office Of Community Development | Action Plans [locddr.la.gov/action-plans](http://locddr.la.gov/action-plans)

# AP-38 Project Summary

## Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate and that from activ
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

**AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)**

**Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?**

No

**Available Grant Amounts**

**Acceptance process of applications**

**AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)**

**Will the state allow units of general local government to carry out community revitalization strategies?**

Yes

**State’s Process and Criteria for approving local government revitalization strategies**

The State supports local governments’ community revitalization efforts by awarding bonus points to projects for affordable housing development located in designated community revitalization strategy areas in its Qualified Allocation Plan. See Appendix “E”, “2025 QAP Selection Criteria”.

However, the LCDBG program specifically will not allow units of general local government to carry out community revitalization strategies.

## AP-50 Geographic Distribution – 91.320(f)

### Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

HOPWA-State of Louisiana

HOME and NHTF: HOME funds administered by the Louisiana Housing Corporation will be used statewide for all activities undertaken during this program year. Activities to increase first time home ownership opportunities with down payment and closing cost assistance through HOME funds will be promoted statewide in metropolitan and non-metropolitan areas through local and statewide media mediums. The Single Family Mortgage Revenue Bond Program is administered through a network of participating financial institutions that are accessible statewide. LHC will seek to expand the number of participating financial institutions in order to increase the number of branch locations accepting mortgage applications throughout the State.

All multi-family rental new construction, acquisition and/ or rehabilitation and homeowner rehabilitation activities engaged in by the State for extremely low, very low and low income households through the use of HOME and NHTF Program funds will be geographically dispersed throughout the State, with special focus given to non-entitlement rural areas. The State's plan does not target any specific area of the State in connection with its overall investment plan for these priorities. However, with regards to homeowner rehabilitation, priority is given to households at or below 60% of the HUD adjusted AMI and households with special need households. NHTF program funds will be used for projects that target extremely low-income and very low-income households. Tenant Based Rental Assistance will be offered on a statewide basis.

LCDBG: The State's CDBG Program serves all of the non-entitlement areas of the state through a competitive grant process. The low-moderate income populations and minority populations are distributed throughout that service area. Therefore, Louisiana does not set geographic priority areas for its CDBG Program.

ESG: The state's ESGP funding will be awarded statewide using a geographic formula for distribution. Based on national and state studies linking homelessness to conditions of poverty, regional ESGP allocations are formulated based on factors for poverty (very low income) populations in the parishes of each region according to U.S. Census Bureau data. Within each region, grant distribution is determined through a competitive grant award process.

### Geographic Distribution

Target Area	Percentage of Funds
CDBG-State of Louisiana	97

Target Area	Percentage of Funds
HOPWA - State of Louisiana	97
HOPWA-State of Louisiana	

**Table 60 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

HOPWA: For persons living with HIV in LDH Regions 3 - 9 Louisiana, the OPH STI/HIV/Hepatitis Program (SHHP) strives to offer a variety of services to meet the needs of clients as they present for assistance. As such, approximately 65% of the annual State Formula (SF) HOPWA award is allocated the Tenant Based Rental Assistance (TBRA) to support program participants in choosing an apartment that best meets their needs, Short Term Rent Mortgage and Utility (STRMU) assistance for unexpected changes in health or employment/income that require urgent attention, Permanent Housing Placement Services to assist program participants with move-in assistance on deposits and Resource Identification to locate more landlords of appropriate housing units that are amenable to renting to our program participants. For those who need or prefer a more supportive congregate living model, 9% of the SF HOPWA grant award goes to four housing facilities that offer that model. For individuals or households who would benefit from additional support services to gain or regain housing, an estimated 26% of funds will be prioritized to meet this reported need.

HOME: An assessment of the housing and homeless needs of the State of Louisiana is included in the FY 2025 – FY 2029 Consolidated Plan; the needs are substantial and complex. The State of Louisiana is extremely diverse in its racial and ethnic composition, and there are numerous areas across the state with concentrated populations, including African American, Hispanic, Asian, and others. In addition the state has multiple and varying housing and non-housing challenges. These challenges vary substantially from region to region. Therefore, the State’s plan for FY 2025 does not target any specific area of the State in connection with its overall investment plan for these priorities. Funds will be geographically dispersed throughout the State, with special focus given to non-entitlement rural areas.

NHTF: NHTF funds will be distributed statewide primarily with Low Income Housing Tax Credits (LIHTC). Funds will be awarded on a competitive basis to projects that address the priority housing needs as identified in the state’s Consolidated Plan, and the priorities established in the QAP in force at the time of application. During the 2025 program year, the State will give preferences to projects located in: a) Qualified Census Tract, and b) rural area (as defined by the QAP).

LCDBG: The State determined that combined data regarding population density, existence of low-moderate households, and racial concentrations in the non-entitlement areas revealed a distribution of need with no significant concentrations. Additionally, approximately 90% of the available funds are awarded through a competitive grant application process which requires that the applicant met at least one of the three HUD national objectives in order to be considered for funding.

ESG: The LHC intends to continue the use of a geographic formula in the distribution of ESGP funding.

This ensures each region of the State receives a specified minimum of State ESGP grant assistance for eligible ESGP projects. Determining factors for allocations will include population figures, rate of poverty, performance history, and available funding.

## **Discussion**

HOME and NHTF: There are concentrations of poverty in every region of the state. The concentration varies based on local factors. Maps of the areas of poverty and minority concentration are identified in this plan as Areas of Poverty Concentration Map (Attachment B) and Areas of Minority Concentration Map (Attachment C). The State of Louisiana's method of distribution will select projects and proposals that are supported by a current market analysis as part of the application for funding process which identifies the need for each project within the context of local and regional needs.

## Affordable Housing

### AP-55 Affordable Housing – 24 CFR 91.320(g)

**Introduction:**

The following table presents Action Plan 2025 affordable housing goals by household type.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	18
Non-Homeless	210
Special-Needs	40
Total	268

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	176
The Production of New Units	19
Rehab of Existing Units	38
Acquisition of Existing Units	0
Total	233

**Table 62 - One Year Goals for Affordable Housing by Support Type**

**Discussion:**

The State will use its 2025 HOME and National Housing Trust Fund (NHTF) allocations for the provision of affordable housing. Both funding sources will be distributed competitively through Request for Proposals (RFP) processes. RFPs may cover a combination of funding sources and include Low Income Housing Tax Credits (LIHTC). Project selection are based on scoring criteria which gives preferences to those projects which leverage non-federal funds and those providing additional special-needs units. It is estimated that the state will assist a minimum of four (4) projects resulting in approximately 16 units affordable of affordable housing for extremely low income (ELI) households based on the maximum subsidy limits with its National Housing Trust Fund allocation. It is estimated that eleven (11) will be new construction rental and eleven (11) will be rehabilitation of rental units. The estimated number of NHTF units is included in the one year goals.



## **AP-60 Public Housing - 24 CFR 91.320(j)**

### **Introduction:**

The State of Louisiana does not manage public housing authorities, as each have their own charter with HUD.

### **Actions planned during the next year to address the needs to public housing**

The State of Louisiana does not manage public housing authorities, as each have their own charter with HUD. However, the state assist public housing authorities through providing to all PHAs a Certification of Consistency with the Consolidated and Annual Action Plan for their agency plan. Specific requirements of the certification will address the following topics:

- Compliance to Section 504
- Participation in the Continuum of Care
- Activity to alleviate homelessness

The state will continue to provide appropriate resources to public housing authorities to modernize their public housing units or build new units through their Tax Credit Program, and HOME allocations.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The local PHAs must adhere to this requirement; therefore, the state has no input.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

If HUD identifies a troubled public housing agency, the state will consider available options to provide resources and assistance to that agency. The state will continue to provide appropriate resources to public housing authorities to modernize their public housing units or build new units through their Tax Credit Program or HOME allocation. As of July, 2022, the following Housing Authorities (HA) were designated by HUD as "troubled": the HA of the town of Vinton, and the HA of the town of Grambling.

### **Discussion:**

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

### **Introduction**

The LHC, in partnership with other state agencies will work with the Continuums of Care, nonprofit agencies and other identified stakeholders to achieve the goals of ending homelessness in Louisiana. Ending homelessness means that every community has a system in place to quickly respond to those experiencing homelessness and to quickly rehouse them.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The LHC will continue to work the local Continuums of Care to provided resources to assist in the outreach efforts to assist the unhoused population.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The LHC continues to work with communities to identify resources to increase the availability of emergency shelters beds. Through the HOME ARP funding the development of 3 non-congregate shelters is underway

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

LHC has worked to align the resources by prioritizing the use of "Rapid Re-housing" (RRH) with ESGP funding. The focus of RRH is to decrease the length of time an individual or family spends in homelessness, as well as giving them access to sustainable affordable housing options. The LHC will continue to work with the CoC's and service providers to align resources in their communities to maximize the services made available to homeless and at risk of homelessness populations.

Rapid re-housing has become a tool used to provide services that allow for a family or individual to exit homelessness and not return. This model has help communities to decrease the number homeless. The goal of rapid re-housing is to assist those that are already homeless; either sleeping in places not meant for human habitation or a homeless shelter. Rapid re-housing places a priority on moving a homeless family or individual experiencing homelessness into permanent housing as quickly as possible. The

participants are assisted with housing search and placement, rental, utility assistance and case management services. The services are individualized: however, assistance is usually for a period of four to six months.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

As discussed above, LHC uses the Rapid Rehousing model to serve families that are homeless and/or at risk of homelessness. LHC works in partnership with other state agencies, Continuum's of Care and local funded programs to meet the housing needs and assist families to prevent homelessness.

### **Discussion**

The Louisiana Department of Health and Hospitals (LDH) has collaborated with LHC on a project SAMSHA funded project. The project will focus on SSI and SSDI benefits working with local CoCs to ensure eligible individuals/ households' receive Social Security Benefits. This project will focus on all regions throughout the State of Louisiana. These efforts will help individuals and families served obtain housing stability.

**AP-70 HOPWA Goals – 91.320(k)(4)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	550
Tenant-based rental assistance	250
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	201
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	25
<b>Total</b>	<b>1,026</b>

## **AP-75 Barriers to affordable housing – 91.320(i)**

### **Introduction:**

The effects of public policies on affordable housing and residential investment can cause increases to the cost of housing or be a disincentive to develop, maintain, or improve affordable housing. The cost of affordable housing development in Louisiana are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. In Louisiana, the Fair Market Rent (FMR) for a two-bedroom apartment in 2023, was \$1,008. According to the a study by the National Low Income Housing Corporation (NLIHC) entitled Out of Reach: 2023 in order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$2,923 monthly or \$35,078 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of: \$16.86 while the minimum wage remains \$7.25/hour. Some of the most common barriers to affordable housing include:

- Local zoning barriers – including a lack of multi-family zones, and difficult rezoning as apprehensive property owners resist efforts to rezone because of fear of increased traffic, building scale and design, noise and overall devaluation of their own property;
- A lack of support for mass transportation and an unwillingness to use resources to promote greater access between affordable housing and needed services;
- The general lack of an existing affordable housing inventory;
- The refusal of many property owners to accept Section 8 subsidies;
- The building industry’s preference for market rate single family housing production, rather than government assisted affordable housing, as well as the demand for low density single-family housing developments as values for homes with larger lots have remained high and not very affordable;
- A tendency toward making “high-end” mortgages;
- Reluctance to engage in any portfolio lending rather than selling all homes on the secondary market;
- The high costs associated with developing affordable housing, and the lack of provision for social services;
- Lack of affordable rental units, particularly over three bedrooms in suburban and rural communities;
- Property tax rollback policies that decreases the percent of tax revenues a city can collect, thus limiting funds that could otherwise be applied to development and/or providing incentives for low-income housing and supportive services;
- Deed restrictions, including minimum home square footage requirements, the type of construction materials or design to be used, requirements for amenities, such as stone fences, landscaping, etc., are used to protect neighborhood property values by ensuring that certain minimum standards are met; and

- Environmental regulations, passed at the national or state level, and designed to protect the environment, increases the cost of development.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

All agencies administering HUD programs in the state encourage, but cannot mandate, local governments to adopt policies, procedures, and processes that will reduce barriers to affordable housing. These include land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. The state, through the Louisiana Housing Corporation encourages partnerships between for-profit developers, non-profit organizations, local governmental units, commercial lending institutions and State and federal agencies in an effort to reduce barriers and garner community support for affordable housing.

The State continues to develop strategies that will remove or ameliorate negative effects that its policies may have that serve as barriers to affordable housing. LHC's "Louisiana Housing Conference" held in October 2024, featured expert, mission-driven speakers and sessions that focused on building communities that thrive through housing, economic development and healthcare. It also focused on developing strategies designed to improve the quality of the current and future housing stock, expand housing opportunities and reduce homelessness across the state. The LHC plans to continue working with partners to identify and ameliorate policies that have a negative effect on affordable housing.

**Discussion:**

## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

All of the activities which will be funded under the State's Community Development Block Grant Program (CDBG), HOME Investments Partnerships Program (HOME), National Housing Trust Fund (NHTF), Emergency Solutions Grants Program (ESG), and State Formula Housing Opportunities for Persons With AIDS Program (HOPWA) will address the goal of improving the living conditions of the State's extremely low, very low, low and moderate income citizens in all regions of the State including underserved small cities and rural areas. The NHTF is statutorily targeted to primarily assist extremely low income and very low income households. NHTF will reduce the housing costs of extremely low and very low income families and increase the resources available to meet other consumer needs. The State Formula HOPWA is specifically dedicated to preventing homelessness among low income persons who are living with HIV. These individuals struggle with the stigma of their medical condition when seeking medical care, housing, employment and supportive services, in addition to the challenges that come with poverty. State Formula HOPWA is an integral component of preventing homelessness in this target population.

The HOME, NHTF, ESG, and State Formula HOPWA programs will assist in the provision of decent housing by improving existing housing units as well as expanding the availability of decent and attractive affordable housing.

#### **Actions planned to foster and maintain affordable housing**

The state allows all types of housing initiatives, so as to provide opportunities to units of local government to use housing funding in the manner most conducive to their needs. HOME and CDBG funds may be used to provide grants to local governments to eliminate hazards that pose a threat to the health and safety of very low income and/or elderly/handicapped families who own and occupy substandard housing. NHTF will be used in combination with other available resources to increase the number of affordable and available housing units for extremely low and very low income households (including homeless individuals and families) statewide.

The state will continue to offer funding initiatives to for-profit developers, units of local government, experienced non-profit organizations and CHDOs interested in undertaking homeownership and rental development across the state. The goal is to use soft funds to expand the supply of affordable housing throughout the state; especially in non-entitlement areas. Selection criteria points are awarded to projects evidencing the leverage of soft funds and local governmental funding and support.

The HOME ARP and CBDG-DR funding have allocated funding for the development of affordable for the

homeless and and risk of homeless populations.

### **Actions planned to reduce lead-based paint hazards**

The lead-based paint regulations described in 24 CFR Part 35 require that the lead hazard evaluation and reduction activities be carried out for all proposed NHTF and HOME-assisted projects constructed before 1978. Applications for rehabilitation funds for existing buildings constructed before 1978 must include a lead hazard evaluation by appropriate lead-certified personnel. In addition, if necessary, developers must provide relocation of any occupants from units or buildings where rehabilitation has the potential to create or disturb lead paint hazards. For owner-occupied rehabilitation projects using HOME assistance, a lead paint inspection will be required on pre-1978 homes. If lead paint is found, mitigation measures are required when the cost of mitigation and rehabilitation are within the per project limits established for the program. The HOME program requires lead screening in housing built before 1978 for their Owner Occupied Rehabilitation Assistance Program.

All State Formula HOPWA project sponsors must get a signed certificate from the landlord certifying that there is a working smoke detector and carbon monoxide detector and no lead based paint in a rental unit before a client's rent may be paid.

### **Actions planned to reduce the number of poverty-level families**

The state CDBG, HOME, NHTF, ESG, SF HOPWA and other federal grants will continue to support programs and organizations that provide assistance and economic opportunities for homeless, extremely low, very low, low and moderate income persons and for populations with special needs. Funds will continue to be used to support subsidized housing, food and healthcare programs, and emergency services.

### **Actions planned to develop institutional structure**

HOME: The State and LHC plan to continue to promote the development and capacity of Community Housing Development Organizations (CHDOs) to develop, own and sponsor affordable housing projects. The State also plans to continue its coordination with local banks, mortgage lenders, and financial institutions in the development of affordable housing and economic development projects.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

LHC's "Louisiana Housing Conference," held in October of 2024, brought together housing professionals



from all over the state to discuss various issues related to the provision of affordable housing. The state housing conference was specifically designed to enhance collaboration among various public and private assisted housing providers. The conference provided a platform to foster network and share professional experiences related to the provision of affordable housing. LHC plans to continue to grow relations with partners around the state to ensure future collaborations. All affordable rental housing applications utilizing HOME funds are required to submit a certification that the local offices of HUD and Rural Development were contacted concerning the construction of the proposed project. Developers must hold public hearings to get feedback on development plans and acknowledge in writing that the construction of the proposed project will not have an adverse impact on existing developments. All projects seeking points for providing special need services are required to have agreements with service providers in place prior to commitment agreements are executed.

**Discussion:**

The selection criteria under the HOME, NHTF and Low Income Housing Tax Credits Programs have been and will continue to be structured to address Louisiana’s identified housing priorities and to provide for coordination with the Louisiana Department of Economic Development, U. S. Department of Agriculture Rural Development, and local housing authorities.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.320(k)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The State of Louisiana utilizes only forms of investment that are included in Section 92.205 (b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Resale/or Recapture Provisions- Federal regulations for the HOME Program specify certain requirements for resale restrictions or recapture provisions when HOME funds are used to assist with a homeownership purchase, whether the purchase is with or without rehabilitation. These provisions are imposed for the duration of the period of affordability on all HOME- assisted homebuyer projects through a written agreement with the homebuyer. Enforcement mechanisms are liens, deed restrictions, or covenants running with the land. The HOME written agreement shall accurately disclose the resale or recapture provisions and the enforcement mechanism with the homebuyer before or at the time of sale. The HOME assisted unit must be the principal residence of the homebuyer throughout the period of affordability. The resale or recapture provisions (see Appendix D) are triggered by the non-owner occupancy (either voluntary or involuntary) of the HOME assisted unit or any transfer of title, during the HOME period of affordability. (See Appendix D)

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The period of affordability is determined by the amount of the HOME fund investment in accordance with 24 CFR 92.254(a) (4); (see Appendix D). To ensure affordability, the State will, at its option, impose either resale or recapture requirements conforming to the standards of 24 CFR 92.254. The minimum amount of HOME Funds authorized to be recaptured by the State shall be the principal amount of the blended first mortgage times the percentage of the principal amount of such loans representing HOME Funds, as specified in the Agency's Arbitrage Certificate for the series of bonds which financed such loan. In cases where the homebuyer assistance is provided through a CHDO or State Recipient or other non-profit directly using HOME funds that are not part of a bond issue, the State will apply the recapture provision during the period of affordability to HOME funds that are used to enable the homebuyer to purchase the unit. The Recapture period shall be that which is required by the federal regulations at the time the assistance was provided. Prior to the funding of homebuyer assistance, a written loan agreement will be required between the State (LHC) or its administrating sub-recipient (CHDO, State Recipient, etc.) and the homebuyer. The

written agreement will specify all recapture provisions as well as all other applicable requirements of the program (see Appendix D).

It shall be the policy of the State to prohibit the subordination of its lien interest on a property subsidized with HOME Funds unless the residual equity available after the new debt is placed on the property is sufficient to allow recapture of the HOME subsidy. If the residual equity available is sufficient to allow for recapture, the State shall give written permission to the homeowner to allow for the refinancing. During the period of affordability, no such homeowner will be permitted to refinance the property without the prior written approval of the State. It shall be the policy of the State to use its authority to forgive a portion or all of a HOME-funded loan made through the Single Family Homebuyer Program with good reason, consistent with the HOME rules and regulations, and with the approval of the Executive Director of the Louisiana Housing Corporation.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

If the State of Louisiana uses HOME funds to refinance existing debt secured by multifamily housing, it will only be provided in accordance with section 92.206. The State will not use FY 2025 HOME funds to refinance existing debt secured by multifamily housings.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)  
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

Each Continuum of Care has developed written standards to ensure ESGP providers are coordinating services with the primary objective helping homeless persons rapidly regain housing. All recipients of ESGP funding must adhere to the local CoC standards.

As part of the program requirements for implementation of the Emergency Solutions Grant Program, recipients are required to develop policies and procedures for coordination of service delivery.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Applicants for ESGP shall be required to incorporate into their proposal plans a description of the “coordination and linkage of the proposed project with available community resources” and “the extent to which the proposed activities will complete the development of a comprehensive system of services which will provide a continuum of care to assist homeless persons to achieve independent living.”

Each of Louisiana’s Continuums of Care (CoCs) has its own Coordinated Entry System (CES); each CES refers participants to the mainstream benefits available in that area of the state. Regardless of CoC, all participants receive access through ESGP and CoC Program-funded projects to, at minimum, the following mainstream services:

- Medicaid application assistance;
- Connections to physical and mental health providers;
- SNAP application assistance;
- Case management and application assistance to improve each participant’s income, including SSI/SSDI and job readiness.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The State LHC shall continue use of a geographic allocation formula in the distribution of the State's ESG funding to ensure that each region of the State is allotted a specified minimum of State ESG grant assistance for eligible ESGP projects. The State will issue a request for proposals upon notification of the state ESG allocation, each jurisdiction electing to submit an application will solicit for proposals from the public. The local government or Continuum of Care can submit an application to the state for funding. Private and faith-based nonprofit organizations are eligible to apply for funding. All applications must demonstrate collaboration with local mainstream service providers and homeless provider groups. Competing applications for each region's allocated grant amounts will be evaluated and scored. Each governmental applicant will receive written notification of the award.

Previous recipients of State Grant amounts are eligible to apply, however, expenditure patterns and deliverable performance will be reviewed in evaluating such applicant's ability to implement and complete Program activities on a timely basis.

Regional funding amounts for which applications are not received shall be subject to statewide competitive award to applicants from other regions and/or shall be reallocated among other regions in accordance with formulations consistent with regional allocation factors.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

In accordance with 24 CFR 576.405, the State requires all agencies selected for funding to meet the homeless participation requirement. The State grants no exceptions to the regulation.

5. Describe performance standards for evaluating ESG.

LHC has implemented a performance based contracts system which allows the state to track all aspects of performance, both positive and negative. Performance-based contracting methods are intended to ensure that required performance quality levels are achieved and that total payment is related to the degree that services performed or outcomes achieved meet contract standards. The performance based contract will motivate contractors to perform at optimal levels and to encourage contractors to increase efficiency and maximize performance.

The ESG performance standards are based on the programs activities. The state works diligently

with providers to ensure quality level data is entered into HMIS, producing quality data reports. The programs are continually evaluated for performance based on number of clients and services and expenditure rates.

**Housing Trust Fund (HTF)**  
**Reference 24 CFR 91.320(k)(5)**

1. How will the grantee distribute its HTF funds? Select all that apply:

Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A.

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligibility to apply for NHTF funds will generally be the same as required by NHTF regulations with modifications, where allowed, to conform to the adopted QAP and general LHC policies. Eligible applicants/recipients of NHTF funds include nonprofit and for-profit developers, public housing agencies, and municipalities. In accordance with the definition at 24 CFR 93.2, recipients must:

Make acceptable assurances to the grantee (LHC) that it will comply with the requirements of the NHTF program during the entire period that begins upon selection of the recipient to receive NHTF funds, and ending upon the conclusion of all NHTF-funded activities;

Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;

Demonstrate its familiarity with the requirements of other Federal, State, or local housing programs that may be used in conjunction with NHTF funds to ensure compliance with all applicable requirements and regulations of such programs; and

Have demonstrated experience and capacity to conduct an eligible NHTF activity as evidenced by its ability to own, construct, or rehabilitate, and manage and operate an affordable multifamily rental housing development.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

(1) Program funds allocated annually to the State by HUD shall be awarded to eligible applicants through a formal NOFA application process. Submission requirements for project applications will be developed annually by LHC for a joint Application for both National Housing Trust Fund and Low Income Housing Tax Credits funding. (2) Program funds will be awarded according to the Act, federal regulations and guidelines, and the final approved QAP. The Selection Criteria for the final approved FY 2025 QAP are included in this allocation plan as Appendix E. In addition to the specific requirements of the QAP, the following threshold criteria must exist in any Application to be considered for a NHTF award: 1) the project must include the creation or preservation of permanent rental housing (transitional housing and shelters are not eligible); 2) the housing must remain affordable via deed restrictions for at least 30 years; 3) at least one of the State's Consolidated Plan housing priorities must be addressed and 4) there must be a reasonable expectation that the project will be ready to proceed within 12 months.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The Selection Criteria for the final approval 2025 QAP are included in this plan as Appendix E. Under the selection criteria points will be awarded to the degree that the application meets or exceeds the minimum requirements that are established. Scores are reflective of the priorities established for the current year. Projects will be awarded based on their scores after satisfying threshold requirements. The highest scoring project will be funded first and each successive score will be funded until the available funds are exhausted. The annual application packet shall be made available to eligible applicants and interested parties upon request at the same time and manner as applications for low income housing tax credits.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".



Projects that conform to a governmental priority will receive preference when:

- Project Located in Qualified Census Tract (QCT) or Difficult Development Area (DDA) (**NHTF Priority: Geographic Diversity**)
- Rural Area Project (as defined in the QAP glossary) (**NHTF Priority: Geographic Diversity**)
- Delta Parishes Project (as defined in the QAP) (**NHTF Priority: Geographic Diversity**)

e. Describe the grantee’s required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

The State considers readiness to proceed in a timely manner to be a threshold matter. Therefore no preference will be given to projects based on the readiness to proceed. LHC will not fund any project that does not indicate in its application the ability to start construction within 12 months of the date of contract between the recipient and the State. Furthermore, the State will continue to follow its established practice of putting benchmarks in agreements and imposing sanctions up to and including canceling the project if they are not met.

f. Describe the grantee’s required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

For the 2025 program year, the State is considering project assistance if available. The State may award through its PHA arm, the Louisiana Housing Authority (LHA), project based vouchers to recipients of HTF funding if available. The State does expect a limited or exhausted supply of project based vouchers from LHA; therefore, the State may revise this to require that applicants have firm commitments from another PHA or HUD to provide project based vouchers or the State may revise its plan to provide operating cost assistance designed to offset potential operating income loss from the project’s affordability requirements for extremely low-income families

g. Describe the grantee’s required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

The State will prioritize projects that are located in opportunity zone and/or which have characteristics

that support long term affordability. The priority will be exhibited through the awarding of points during the application process. The following areas will be considered:

Neighborhood Features: Points in this section are capped by the applicant's selection and verified through the commissioned market study. Points will be awarded for services located within the specified distance of the site inclusive of but not limited to accessibility to grocery, public library, hospital/doctor office or clinic, bank/credit union (must have live tellers), elementary school, post office, pharmacy/drug store, public transportation (shuttle services excluded), etc.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

NHTF priority preference will be evidenced by the State awarding the following points to project applicants:

Extended Affordability Agreement (Lease to own projects ineligible\*) (Only one selection allowed - Maximum 4 points allowed)

Project will execute agreement in which Owner irrevocably waives its rights under the provisions of I.R.C. §42(h)(6)(E) and (F) until after the:

- (i) 35th year            5 Points
- (ii) 40th year           6 Points
- (iii) 45th year          7 Points

Lease to own projects ineligible; not eligible if executing Corporation's Option to Purchase and Right of First Refusal Agreement.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The State will give priority to projects that have non-federal funding. This will be exhibited through the awarding of the following points to applicants: A. Leverage for Disability Funding (Non-Governmental Support) with support documentation from the funding entity and calculations supporting the selection

must be included in the application submission. Leverage must consist of a specified amount of non-governmental funds used for persons with disabilities throughout the project's compliance period. B. Project's TDC per unit is at least 10% below the maximum TDC/unit. Calculations supporting the selection must be included in the application submission.

Local governmental support that is evidenced by a signed commitment of the award of funds to the project such as the following will receive a preference for NHTF funds:

- Waiving water and sewer tap fees;
- Waiving building permit fees;
- Foregoing real property taxes during construction;
- Contributing land for project development;
- Providing below market rate construction and/or permanent financing;

Providing an abatement of real estate taxes, PHA contributions or other governmental contributions.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

**6. Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

**7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.**

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The LHC has administered the State of Louisiana HOME program since inception. Historically, the maximum subsidy limits set by the HOME program have proven to be sufficient to produce affordable housing units. In accordance with the HTF guidelines, the State has also adopted the HOME Program maximum subsidy limits for use in project assisted with HTF. The most recent Maximum Per-unit Development Subsidy is included in this plan as Appendix G in the HOME/ HTF Attachment. In addition, the State plan to use project based vouchers to further enhance the affordability requirement of the HTF.

**8. Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

The Written Rehabilitation Standards for project assisted with HTF are included in this plan as Appendix F in the HOME/ Housing Trust Fund Attachment.

**9. Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

The Resale or Recapture Guidelines are included in this plan as Appendix D in the HOME/HTF Attachments.

**10. HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

<TYPE=[section 3 end]>

N/A.

**11. Grantee Limited Beneficiaries or Preferences.** Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A.

**12. Refinancing of Existing Debt.** Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt.

The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

Multifamily projects developed by locally based housing organizations that receive NHTF funds for rehabilitation may utilize NHTF funds to refinance existing debt consistent with 24 CFR 93.201(b) if they meet the following guidelines: 1. Refinancing is necessary to reduce the overall housing costs and to make the housing more affordable and proportional to the number of HTF- assisted units in the rental project. 2. Rehabilitation is the primary eligible activity. A minimum of \$7,500 of rehabilitation per unit is required. The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced. 3. The grantee must demonstrate management capacity and practices that ensure that the long term needs of the project can be met and the targeted population can be served over an extended affordability period. 4. The grantee must demonstrate that the new investment is being made to maintain current affordable units, to create greater affordability in current affordable units, to create additional affordable units, or to continue the affordability of units that could be lost. 5. Refinancing will be limited to projects that have previously received an investment of public funds. 6. The minimum NHTF affordability period shall be 30 years. 7. NHTF funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG. 8. Refinancing will only be allowed for projects that can produce Estoppel letters from all current debt or lien holders that clearly establishes that there is not currently an instance of default or any condition that if persisting would lead to an instance of default over the next two years and that the current debt/ lien holders have no plans to seek remedy for any existing condition by means of foreclosure, deed in lieu of foreclosure or a dation en paiement.

**Discussion:**



## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> Maplebrook Survey Data
	<b>List the name of the organization or individual who originated the data set.</b> County
	<b>Provide a brief summary of the data set.</b> County Needs Assessment for regional plan.
	<b>What was the purpose for developing this data set?</b> Support development of regional plan for Maplebrook County.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> August, 2013
	<b>Briefly describe the methodology for the data collection.</b> An analysis of existing housing and land use was performed along with a resident survey to determine priority needs.
	<b>Describe the total population from which the sample was taken.</b> County residents
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
2	<b>Data Source Name</b> DP-1: General Demographic Characteristic
	<b>List the name of the organization or individual who originated the data set.</b> U. S. Census Bureau and electronic HIV/AIDS Registry (eHARS)
	<b>Provide a brief summary of the data set.</b> Census 2010 Summary File 1 (SF 1) 100-Percent Data and the 2013 eHARS HIV Surveillance dataset that summarizes all persons known to be living with HIV infection in the State of Louisiana.
	<b>What was the purpose for developing this data set?</b> These resources were utilized to determine the HIV burden in each DHH geographic region to assess the potential need for housing services supported by HOPWA.



	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>These data sets are extremely comprehensive for the entire State of Louisiana, and in the case of eHARS, the data is very current.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2010, 2013</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>