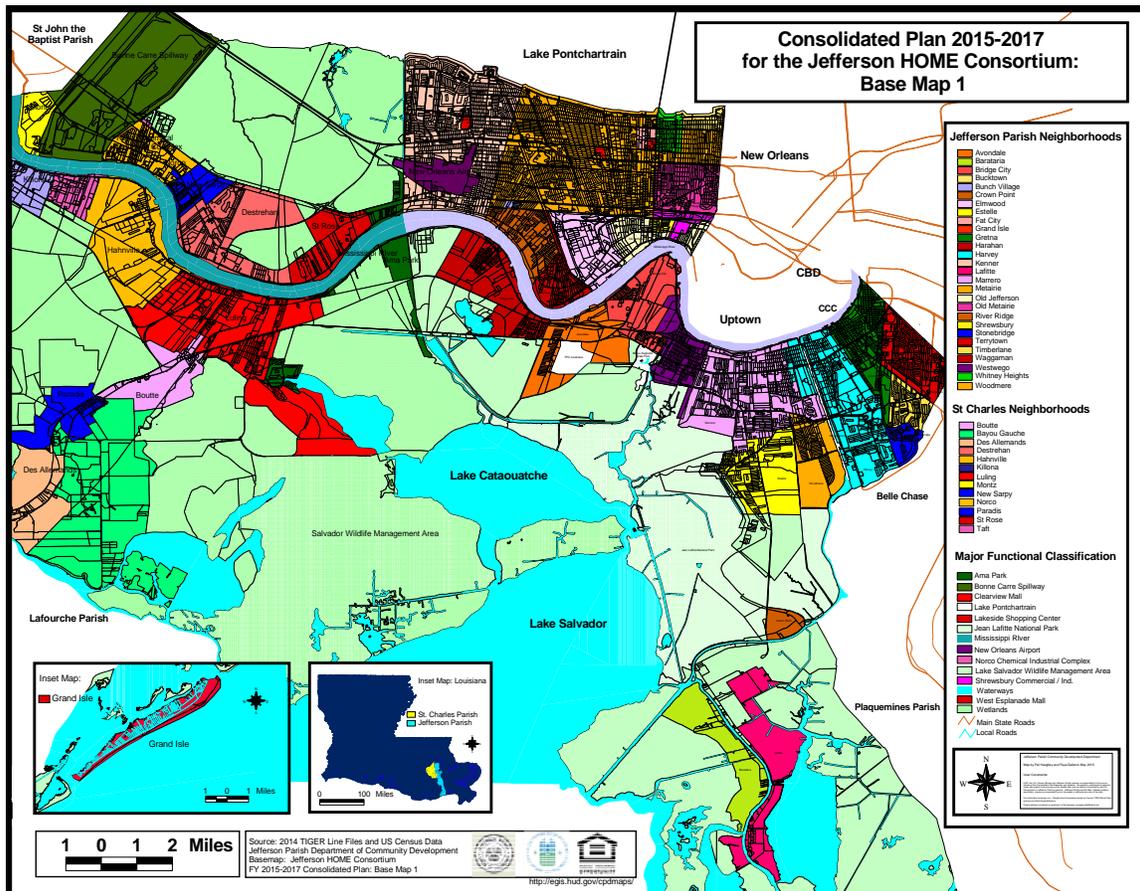


Consolidated Plan 2015-2017 for the Jefferson HOME Consortium



Member Communities:



Executive Summary

The Consolidated Plan 2015-2017 represents a coordinated effort in which each member of the Jefferson HOME Consortium, namely, Jefferson Parish, the City of Kenner, and St. Charles Parish establish a vision and strategic plan to revitalize their own communities. This strategic plan process provides a framework for action that builds on local assets and charts a course for coordinating and directing resources to meet community needs.

The Jefferson Parish Community Development Department is responsible for the on-going implementation and administration of the CDBG, ESG and HOME programs for the Consortium. This department worked closely with the Community Development Department of the city of Kenner and the Department of Community Services of St. Charles Parish in preparing this plan as the lead agency in the coordination, planning and grant submission processes.

The Consortium collaborates in the housing portions of the plan since all member communities share in the HOME Investment Partnerships program funds. Additionally, Jefferson Parish and the City of Kenner, both of which receive Community Development Block Grant funding from HUD, follow a similar planning process in determining non-housing goals. Since each community receives separate funding, they also establish their own specific non-housing objectives.

The Consortium expects to receive approximately \$2.4 million in CDBG, (excluding Kenner's allocation), and \$1 million in HOME funds for the fiscal year 2015. During the three year period of the Consolidated Plan it is estimated that \$10 million of CDBG and HOME funds will be allocated to meet community development and affordable housing goals, (\$7 million for CDBG and 3 million for HOME). This funding projection is based upon steady funding; however, receipt of these funds is dependent upon national trends, including reductions in federal governmental spending, and any down turns in the national, regional and local economies.

The priority goals for the Consolidated Plan are the reduction in severe housing costs; the increase in home ownership; and the support for programs designed to serve special populations, particularly the elderly and disabled. Towards this end, the members of the Consortium will offer a variety of specific programs using approximately thirty sub recipients and in house staff. In addition, non-housing priorities will include drainage, streets and public facilities including recreation and community centers. Public services, particularly those serving the homeless, youth, the illiterate, and others will be funded where appropriate.

It is anticipated that 2,000 persons will directly benefit from these programs during the three year period of the Consolidated Plan. Additionally, there will be approximately 20,000 indirect beneficiaries spread over area wide benefit projects.

Introduction

The Jefferson HOME Consortium includes the following member communities: Jefferson Parish, the City of Kenner, and St. Charles Parish. The Consortium was created under HUD's HOME Investment Partnerships (HOME) Program. All incorporated municipalities, namely Harahan, Grand Isle, Gretna, Kenner and Westwego participate with Jefferson Parish and St. Charles Parish in the HOME Program. All municipalities in Jefferson (excluding Kenner) participate in the parish's Community Development Block Grant (CDBG) Program. The city of Kenner is recognized as a separate entitlement community by HUD, and therefore receives its own CDBG allocation and administers its own program.

In addition to the citizen participation efforts discussed in the next section, numerous other resources and documents, (see Bibliography), were used to establish demographic profiles and trends, and to identify strategies for accomplishing both the housing, and non-housing goals and objectives outlined in this plan.

Citizen Participation Process

In accordance with HUD regulations (24 CFR 91.105) the Jefferson HOME Consortium operates under a Citizen Participation Plan which exceeds the minimum citizen participation requirements of the federal regulations. As part of this plan, each member community of the Consortium actively solicits the needs and concerns of its citizens and others concerned prior to the preparation of the Consolidated Plan and prior to the selection of CDBG, HOME and ESG program activities and projects to be included in the yearly Action Plans.

The citizen participation efforts of the Consortium, specifically with regard to the selection of funded activities, as well as the actions taken by each community, are detailed below.

The process for planning and designing the FY-2015-2017 Consolidated Plan and the FY-2015 Action Plan first began with the preparation of the Planning Schedule and its dissemination to council members, parish presidents, mayors, department directors, user agencies, and other pertinent organizations. Since the needs and demographics of the member communities are different, each member of the Jefferson HOME Consortium selects its own methods of soliciting community needs and citizen concerns within the guidelines of the regulations.

In addition to the formal public hearings listed below, Department of Community Development staff assess the needs of the community on a daily basis, via analyses of requests for assistance, participation on issues-related task forces, agency director and staff input, fieldwork, neighborhood meetings, participation at community events and other formal and informal procedures. The public hearing schedule and agendas are listed below.

PUBLIC HEARING # 1 January 20, 2015

The 1st public hearing on the FY-2015 Action Plan was held on Monday, February 23, 2015 at the Joseph S. Yenni Building, 1221 Elmwood Park Blvd. Jefferson, LA. in room 404, from 4:00 to 5:00 PM. As advertised, the primary purposes of this hearing were 1) to solicit ideas regarding community needs and priorities, and 2) to offer ideas for public improvements, public services,

housing and economic development activities to be funded under HUD's CDBG, HOME and ESG programs that would address identified needs and priorities. The agenda of topics covered at this hearing was as follows:

- Welcome, Introduction and Purpose of the Meeting
- Overview of CDBG, HOME and ESG programs,
- The Comprehensive Planning Process,
- Citizen Participation Plan,
- Residential Anti-Displacement and Relocation Assistance Plan,
- Projected FY-2015 grant allocation from HUD, and 3 year resources
- Identification and Solicitation of Public Comments on community needs and priorities,
- Planning Schedule for completing the 2015-2017 Consolidated Plan and the FY-2015 Action Plan.

PUBLIC HEARINGS # 2 and # 3: June 25th and June 30th 2015

The 2nd and 3rd public hearing on the FY-2015-2017 Consolidated Plan and the draft FY-2015 Action Plan were held on June 25th and June 30th 2015. The first was held in the Suite 405 Conference Room of the Joseph S. Yenni Building located at 1221 Elmwood Park Blvd. in Jefferson, LA from 4:00 to 6:00 PM. The second was Tuesday, June 30th 4-6pm at the General Government Building, 200 Derbigny Street, Gretna, LA, Room 3507. These were a recap of the agenda from the first public hearing with the inclusion of the draft Action Plan FY-2015 and draft 2015-2017 Consolidated Plan and Executive Summary with updated census data tables, maps and narratives. Links were provided during these meetings to the online survey form and email contact information for submitting comments or questions. Links were also provided to the full draft versions of the 2015 Action Plan and 2015-2017 Consolidated Plan for the Jefferson Home Consortium.

The agenda of topics covered at these hearings was as follows:

- Welcome/Introductions/CDBG, HOME and ESG Activities Overview,
- Explanation of the FY 2015 Action Plan & Consolidated Plan for the Jefferson Home Consortium 2015-2017
- Citizens' Roles in the Consolidated Planning Process
- Questions and Comments

Additional topics and information provided during the meetings are listed below:

- Residential Anti-Displacement and Relocation Assistance Plan,
- Projected FY-2015 grant allocation from HUD, and 3 year resources
- Identification and Solicitation of Public Comments on community needs and priorities,
- Planning Schedule for completing the 2015-2017 Consolidated Plan and the FY-2015 Action Plan.

PUBLIC HEARING # 4: July 21st, 2015

The 4th public hearing on the FY-2015-2017 Consolidated Plan and the FY-2015 Action Plan was held on July 21st, 2015 in the Suite 405 Conference Room of the Joseph S. Yenni Building located at 1221 Elmwood Park Blvd. in Jefferson, LA from 4:00 to 6:00 PM. It was essentially a recap of the agenda from the other public meetings with the inclusion of the draft Action Plan FY-2015 and draft 2015-2017 Consolidated Plan with updated public comments and narratives.

In addition to publishing the notices in the Advocate newspaper for these public hearings, notices of the hearings were sent to community and senior centers for posting and circulation among program participants and other interested parties. Letters and emails were also sent to local mayors, citizen committees, churches, non profit agencies, housing providers, and civic associations on our mailing list.

The handouts available to all participants at these public hearings included the Planning Schedule Summary for preparing the FY-2015-2017 Consolidated Plan and the FY-2015 Action Plan, the VOA brochure for the Repair on Wheels program, a list of first-time homebuyer certified training agencies, and other brochures on housing assistance programs administered through the Community Development Department of Jefferson Parish.

Proposal Solicitation: January 29, 2010 to February 27, 2010

The Planning Schedule for the preparation of the FY-2015 Action Plan was sent to the Consortium communities of St. Charles Parish and the City of Kenner, and distributed at the January public hearing. As a result of this effort, the Jefferson Parish Community Development Department received approximately thirty (30) proposals requesting over \$75 million for various projects and activities. The Jefferson Parish Departments of Streets, Floodplain Management, Water and Sewers accounted for the vast majority of requested funding dollars, approximately \$72 million in total, with \$10 million of this amount a single pumping lift station.

Public Hearings for the City of Kenner FY-2015 Action Plan

The City of Kenner scheduled two (2) Public Hearings that were held during the regularly scheduled meeting of the Kenner City Council:

These public hearings were designed to give citizens the opportunity to provide input and suggestions for needed area improvements, programs and projects they deemed as necessary to improve their surroundings and community.

Summary of Participant Comments

A summary of the proposed FY-2015 Action Plan was published in Advocate newspaper on Thursday June 18, 2015. This notice included all proposed activities and budgets for the CDBG, HOME and ESG programs for the Jefferson Parish HOME Consortium. This notice also announced the availability of the draft Consolidated Plan 2015-2017 and initiated the required 30-day citizen review and comment period starting on Friday, June 19, 2015 and ending on Tuesday, July 21, 2015.

The following comments received in writing and through verbal communications, (phone and in person), were received by the Department of Community Development regarding the draft FY-2015-2017 Consolidated Plan and the FY-2010 Action Plan. In addition 3 people attended the public hearing on June 25th, 2015 to speak on the draft FY-2015-2017 Consolidated Plan and the FY-2015 Action Plan.

Comment 1

A woman named Cathy called regarding the published 2015 Action Plan Summary. She was seeking income eligibility requirements for the proposed Emergency Home Repair Program. During the call she explained how a woman she knew was able to qualify for the Jefferson Parish First Time Homebuyer Program. According to Cathy, this program is important to the community and she described how it allowed her friend, a single mother with three children, to purchase her first home. Cathy also stated that the program was excellent and much needed and that it should be expanded.

Comment 2

Three employees of the Jefferson Parish Human Services Authority (JPHSA) attended the first public meeting held on June 26th, 2015. Jeanne, Michael and Kenya stated that they were in attendance to participate in the process and to advocate for their organization. The 2015 Action Plan and 2015-2017 Consolidated Plan were discussed in detail by Faye Galland, Senior Planner and Jody Moreau, the HOME Program Manager. The participants expressed interest in learning about future Requests for Proposals (RFPs) on potential topics including: public services and housing related activities specifically CHDO requirements.

Other Citizen Participation Processes

In accordance with HUD regulations (24 CFR 91.105) the Jefferson HOME Consortium operates under a Citizen Participation Plan which meets the requirements of these federal regulations. As part of this plan, each member community of the Consortium actively solicits the needs and concerns of its residents and others working for interested organizations prior to the preparation of the Consolidated Plan and prior to the selection of CDBG, HOME and ESG program activities and projects to be included in the yearly Action Plans. Since the needs and demographics of each community are different, each member of the Consortium selects its own methods for soliciting community participation.

In addition to placing public hearing ads in the newspaper, notices of the public hearings were mailed to civic associations and faith-based organizations in the Consortium and members of active advisory committees in Jefferson Parish and the City of Kenner.

Each of these public hearings started with a discussion and handouts on the consolidated planning process and the schedule for completing the 2015-2017 Consolidated Plan. The agenda also included a discussion and handouts relative to the citizen participation process, a summary of the CDBG, HOME, and ESG programs, and the anticipated funding levels for the duration of the three year Consolidated Plan. The eligibility and compliance requirements of each programs, and the proposal process were also discussed.

Public Outreach

The Jefferson Parish Community Development Department conducted extensive public outreach using a survey prepared specifically for residents and placed on the department's website. Additionally, civic associations and churches located in various lower income areas were contacted. Materials were also placed at community centers, senior centers and recreational sites. Surveys were mailed or placed in public facilities for the solicitation of needs and priorities. A summary of the finding of these efforts is attached to this Plan, as well as a copy of the survey used. Finally, the needs and priorities as reflected by the survey results are referenced throughout this plan.

Other Consultation Efforts:

The consultation requirements of this plan included efforts taken throughout the course of the last 2 years and include efforts to receive or expend other resources available to the area after Hurricanes Katrina, Gustav, Ike and most recently Isaac. Expending each of these resources demanded consultation with public agencies at the federal, state and local levels, and consultation with private non-profit and for profit entities. Finally, input from affected residents was incorporated into the planning process where appropriate as discussed below.

The Long Term Recovery efforts established after Hurricane Katrina had committees of public agencies, economic councils, private citizens, and public officials participate to select specific projects to address the damage caused by the hurricane and to help insure that this level of damage does not occur again. Therefore, many of these projects focus to a large extent on drainage and infrastructure needs. The effort was coordinated by the State of Louisiana particularly the Louisiana Recovery Authority (LRA) now the State Office of Community Development (OCD). Each of these plans and recommendations were approved by HUD and FEMA for funding using the CDBG and CDBG-R and other funds allocated by Congress as part of the recovery process.

A major emphasis of the post hurricane Katrina planning activities were placed on resiliency and storm protection measures, including levee enhancements and major drainage projects. Subsequently, these efforts were repeated as a result of Hurricanes Gustav, Ike and Isaac all of which caused significant damage to Jefferson Parish, mainly on the West Bank, and most significantly to coastal areas like Lafitte and Grand Isle. Here again, committees comprised of residents, business owners and others suggested projects to address hurricane threats and identify projects that would minimize future hurricanes and flooding.

More recently, in June of 2015, a multibillion dollar settlement was reached with British Petroleum (BP) as a result of the oil spill in the Gulf of Mexico. The plans for use of these funds have been developed in consultation with various impacted states and local governments as well as businesses, fishermen and residents along the Gulf Coast. In Louisiana these funds will be directed towards meeting the goals of an ambitious costal restoration plan which includes the repair of damaged coastal barrier islands and other wetland restoration projects.

Special Needs Populations

For Homeless Prevention and Rapid Re-Housing (HPRP) activities, Jefferson Parish conducted extensive consultation with UNITY for the Homeless to identify funding priorities allocated under these grants. As a result of the consultation, Jefferson Parish Human Services Authority (JPHSA); Resources for Human Development (RHD); and Responsibility House (RH) became partners in the endeavor to holistically assist the program eligible residents of the community. These agencies provide housing, social, health, and homeless services. UNITY conducts monthly meetings for these and other service providers to share information on community needs and available resources. (See interagency coordination).

Consultations with other agencies and organizations were undertaken including with: the Louisiana Department of Health and Hospitals, Office of Childhood Poisoning Prevention and the local Parish health units for lead based paint effects. Local governments consulted include the municipalities with cooperation agreements such as the City of Kenner and St. Charles Parish as required. Housing authorities were also consulted and asked to submit priorities, needs and updated public participation requirements. Special needs populations were addressed by consultation with the agencies involved in the Continuum of Care process, and organizations including the Jefferson Parish Council on Aging, the Jefferson Parish Citizens with Disabilities Office and the Jefferson Parish Human Services Authority.

Community Description

On April 14th, 1992 Jefferson Parish, the City of Kenner and St. Charles Parish entered into a formal agreement to establish a Consortium for participation in the HOME program as allowed under section 216 (2) of the HOME Investment Partnership Act, Title I and II of the National Housing Affordability Act of 1990. This Consortium is officially entitled the Jefferson HOME Consortium and will be referred to as "the Consortium" throughout this document. The City of Kenner is an incorporated municipality within Jefferson Parish, while St. Charles Parish is adjacent to Jefferson Parish on its western border. While these three jurisdictions have commonalities, they remain distinct communities with unique needs.

The City of Kenner and the East Bank of Jefferson Parish are heavily urbanized and have similar socioeconomic and demographic characteristics. The West Bank of Jefferson Parish is also heavily urbanized, however, there are extensive tracts of undeveloped land and several large parks and wildlife management areas giving this community, particularly areas outside of the levees, a more "rural" feel. St. Charles Parish is much more rural in character even after the significant population increases after Hurricane Katrina in 2005. All communities in the Consortium are expected to become more urbanized generally with Jefferson Parish growing once again to become the largest parish in the State of Louisiana by population by 2020.

Situated on the western boundary of the City of New Orleans, the Jefferson HOME Consortium covers approximately 589 square miles with Lake Pontchartrain as its northern boundary and the Gulf of Mexico its southern boundary. St. Charles Parish is bounded by Lafourche Parish and St. John the Baptist Parish to the west, (see Base Map 1). Both Jefferson and St. Charles Parish are divided by the Mississippi River into areas known colloquially as the "West Bank" (areas south of the river) and "East Bank" (areas north of the river). See Consortium Base Map 1 for these details

Population, Land Area and Density

Table 1: Jefferson HOME Population Density and Land Area

	Population 2010	Population 2014	Land Area (Sq. Miles)	Population Density
Jefferson Parish*	439,261	435,716	143	3046
City of Kenner	70,517	66,975	15	4465
St. Charles Parish	48,072	52,745	47	1122

*includes Kenner Note: Land Area based on USGS Surveys in 1972, Population Density is persons per Sq Mile (Pop 2014 / Sq. Miles).

The density figures for Jefferson Parish as a whole and Kenner specifically are relatively high which clearly classifies them as "urban counties". However, Jefferson Parish still has significant tracts of undeveloped land on the West Bank of the parish. St. Charles Parish is still predominantly rural in nature with between 1/3 of the population density of Jefferson Parish as a whole.

Jefferson Parish is bounded by Lake Pontchartrain to its north, the Gulf of Mexico to its south, Lafourche and St. Charles parishes to its west and Orleans Parish to its east. Jefferson Parish is a major urban parish in the New Orleans Metropolitan Statistical Area (MSA). The other parishes comprising the MSA are: Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist and St. Tammany. The population of Jefferson Parish in 1990 was 448,306 accounting for

approximately 37% of the Metropolitan Statistical Area's population. The population of Jefferson Parish decreased significantly after Hurricane Katrina, however, a rapid return of population after the storm and recent high growth rates have placed the parish back in line with anticipated past population projections. The latest population estimate for Jefferson Parish is 435,716 (ACS 2014).

Historical Context

Jefferson Parish was founded in 1825 and originally contained areas that are now parts of the City of New Orleans. It currently contains six municipalities: four cities and two towns. These are the cities are Kenner and Harahan, located on the East Bank, and Gretna and Westwego located on the West Bank adjacent to the Mississippi River. The towns are Grand Isle and Jean Lafitte are both in the rural "lower:" West Bank in the most southern portion of the parish outside of the hurricane levee protection system. The City of Kenner, established in 1852, contains approximately 15.4% (2014) of the parish's population. Kenner is the largest incorporated area in Jefferson Parish, with an area of 15 square miles. It is located between Lake Pontchartrain and the Mississippi River on Jefferson's western-most boundary. It is also the fifth largest city in the state of Louisiana.

The American Community Survey (ACS 2013) reports that the City of Harahan, located on the East Bank of Jefferson Parish adjacent to the Elmwood industrial area, has a population of 9,311. Metairie, an unincorporated area on the East Bank, has the largest urbanized concentration in the area with a population of 138,369 (ACS 2013). Other urban areas within Jefferson Parish are located principally along with Mississippi River on the West Bank of Jefferson Parish. The most prominent urban areas on the West Bank are the cities of Gretna, with a population of 17,802, and Westwego, with a population of 8,534. Other important "census designated places" include Marrero (population 32,516) and Harvey (population 20,063), the towns of Grand Isle (population 1,361) and the town of Jean Lafitte (population 1,923). It should be noted that between the years 2000 and 2014 all of the communities described above have lost between 10% and 20% of their total populations.

In St. Charles Parish, the population is primarily centered in the areas adjacent to the Mississippi River with additional populated areas along U.S. Highway 90 to the west. The major Census Designated Places (CDPs) of unincorporated St. Charles Parish are: Hahnville (population 3,454), Boutte (population 2,489), Norco (population 3,093), St. Rose (population 8,071), Destrehan (population 11,297), New Sarpy (population 1,534) and Des Allemands (population 1,587). There are no incorporated municipalities within St. Charles Parish. After Hurricane Katrina, St. Charles Parish experienced a rapid increase in population. The population of St. Charles Parish has increased by approximately 5% since the year 2000, (ACS 2014).

Historical Racial and Ethnic Patterns

The Consortium's population reflects much of the ethnic diversity of the region and includes peoples of; French, Spanish, Italian, German, Irish, English and African heritage. Although not recognized as a census designated ethnic group, the Consortium is also composed heavily of people of French Acadian, or "Cajun" descent. Also, there is the unique culture called "Creole," which is a mixture of French, Spanish, and African heritages common to the area.

The strength of the historical French influence in Louisiana can be seen in the state's legal systems. "Due to the influence of the Spanish and French in the early development of the territory and then on the state, the legal tradition of the private sector of the law of Louisiana is based on that of the Roman law rather than that of the general common law as in all other states. The system of 'stare decisis' (to abide by, or adhere to, decided cases) which forms the groundwork of the Common Law tradition found in those countries settled by the British empire is replaced in Louisiana by a tradition of codified law called the Civil Code." (Loyola University School of Law Bulletin, c. 1998).

This civil code in turn affects some aspects of homeownership and property rights within the area, which in turn affects the administration of programs that are designed to promote home ownership or to preserve housing. After Hurricane Katrina issues involving probate, referred to as "succession" in Louisiana created complex and problematic situations for tens of thousands of disaster victims seeking aid. This succession process involves distributing the shared property rights of heirs. Again, in Louisiana this is very different from other states. For example, in Louisiana one person may inherit the right to live in a home while another sibling might have the right to sell or mortgage the property. The FY 2015 Action Plan has a budget item allocated to activities undertaken by Southeast Louisiana Legal Services (SLLS). SLLS has lawyers on staff with extensive experience with succession and related matters including housing and disaster recovery grants.

Many of St. Charles Parish's original residents were of German descent, as were those in the City of Gretna located in Jefferson Parish. Other areas of Jefferson, particularly within Kenner, have a high number of persons of Italian descent. Jefferson also has areas that were settled in the mid 1800's by free people of color, specifically in the communities of Shrewsbury and McDonoghville. Since the year 2000, and accelerating after Hurricane Katrina in 2005, with the influx of workers involved with reconstruction activities, all Consortium communities have seen an increase in their Hispanic populations. In Jefferson Parish between the years 2000 and 2014 there has been a 72% increase in the Hispanic population from an estimated 32,227 to 55,342. The Hispanic share of the total population has increased dramatically over this same period from 7.1% to 12.8%.

Finally, Native Americans, primarily the Houma Indians, are found in the southern regions of Louisiana, east of the Red River and in both Jefferson, St. Charles and other surrounding parishes including: St. Mary, St. Bernard, Terrebonne, Lafourche and Plaquemines. The descendants of the Houma people are also called the United Houma Nation, which has been recognized as a tribe by the State of Louisiana since 1972. The tribe currently has approximately 17,000 enrolled tribal citizens residing within their six-parish (county) service area. Application as a federally recognized nation was presented to HUD several years ago, however, no formal designation has been made to date.

Table 2: Jefferson HOME Consortium: Social-Ethnic Profile:

A table listing the current racial composition of the Jefferson HOME Consortium is found below.

2013* Social-Ethnic Profile of the Jefferson HOME Consortium (Jefferson/St. Charles Parishes)

	2013 Total Population *	% Change from year 2000	White (%)	Black (%)	Hispanic (%)	Asian (%)	American Indian (%)
Consortium	488,343	-2.87%	64.0%	26.4%	11.9%	3.7%	0.3%
Jefferson	435,716	-4.34%	63.5%	26.6%	12.8%	4.0%	0.5%
St Charles	52,627	9.48%	70.5%	26.3%	5.2%	0.9%	0.1%

*2009-2013 American Community Survey 5-Year Estimates. All Jefferson and St. Charles Parishes

For more information on understanding race and Hispanic origin data, please see the Census 2010 Brief entitled, Overview of Race and Hispanic Origin: 2010, issued March 2011. Total Race Percentages May Exceed 100%

Chart 1: The Social-Ethnic Profile of Jefferson Parish

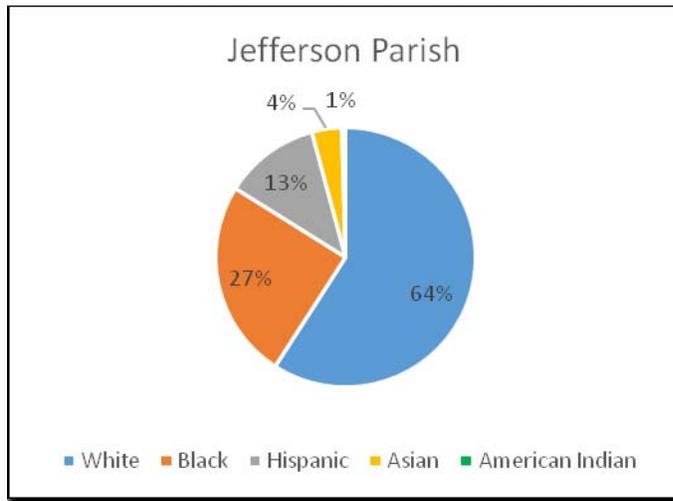
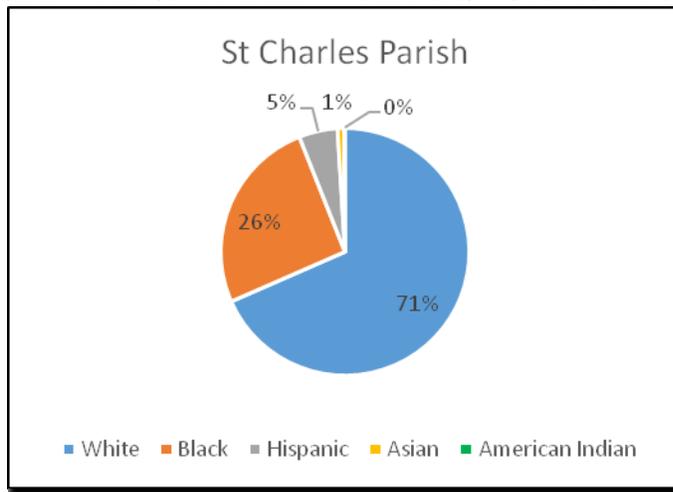


Chart: The Social-Ethnic Profile of St. Charles Parish



Geographical Features:

Within the Consortium and wider metropolitan region there are a number of special geographical features. Characterized by extensive water and wetland coverage including national and state parks and wildlife management areas these features are of national natural and cultural significance. These wetlands are also generally unavailable for development. The predominance of wetlands in low lying areas has caused development to cluster closer to the Mississippi River. These areas also developed first historically because they were less likely to flood during storm and river flooding events. In addition to the Mississippi River banks, numerous other natural ridges are evident throughout the entire Consortium area due to the past delta-building processes of the Mississippi River.

Other major bodies of water include Lake Pontchartrain, Lake Salvador, Barataria Bay and the Gulf of Mexico. The topographical and natural features of the area as well as sea level influences and the climate generally, affect the use and longevity of infrastructure including streets, sidewalks, and buildings. Typically, the area's humid air and frequent rains also increase the erosion of land and wear on infrastructure, requiring frequent maintenance and replacement.

Geographical features also play an important role in the area's housing market. The predominance of wetlands makes many areas unsuitable for housing and other development. These natural features are a de facto no-growth line due to federal and other wetlands restrictions and the high costs of flood insurance, especially in lower Jefferson and outside of the levee protection systems. Periodic flooding results in excessive public expenditures for drainage projects and for hurricane levees and other hurricane protection measures. Soil subsidence also contributes to reduced housing development suitability and the requirement for extensive housing rehabilitation efforts. The influx of Formosan termites is causing extensive housing rehabilitation costs and they are also considered a threat to the historic nature of many communities in the Consortium.

It should be noted that since Hurricane Katrina in 2005, the need to elevate structures to meet new Flood Insurance Rating Maps (FIRM) requirements, and the high cost of home hazard and flood insurance has substantially added to housing costs, both for rehabilitation and new construction. A number of efforts aimed at reducing these costs have been proposed, including legislation at the state and federal level, however, the rising costs of home hazard and federal flood insurance have proven to be ongoing challenges to the residents of the Consortium. Unless positive action is taken, the availability of affordable housing will be pushed further out of the reach of renters and homeowners alike.

Employment and Economic Trends:

A variety of local economic trends are highly influenced by the national economy. In the years immediately preceding Hurricane Katrina, the entire region benefitted from massive federal disaster recovery and private insurance spending. These resource expenditures somewhat blunted the repercussions the Consortium would have otherwise experienced because of the national economic down turn starting 2008. However, it is impossible to quantify and separate out the precise impacts of the disaster recovery activities resulting from Hurricanes Katrina, Gustave, Ike, and Isaac and the British Petroleum's Deepwater Horizon oil spill disaster in April of 2010 from

other trends including the recession and more recently the national recovery and regional economic growth.

The local economy’s stability is also highly dependent on the impacts of future major hurricanes. A large hurricane hitting the area and/or other disasters, such as oil spills will negatively affect the area’s economy. Such a large storm would have lasting impacts beyond actual damage because of the perception of risk, real and otherwise, by those seeking to live and invest in South Louisiana. It should also be noted that no major hurricane has made landfall in the United States since Hurricane Wilma in October of 2005.

The Employment Market

In terms of employment trends, according to “The Jefferson Edge 2010”, report the Jefferson Parish economy is becoming service-oriented at a faster rate than that of the nation as a whole. The parish has experienced a shift from manufacturing toward service industries similar to economic restructuring at the national level. Jefferson Parish’s distribution of manufacturing and service-sector jobs was nearly identical to the U.S. distribution in 1970, but has been shifting toward the service sector at a slightly faster rate. In 2010 service-sector jobs accounted for 68 percent of the parish’s employment base, versus 61 percent for the total U.S. economy.

By 2013 JEDCO reported over 32 thousand professional and technical service jobs and over 66 thousand accommodations and food services jobs (JEDCO 2013). The implication of this shift in service orientated jobs is that lower wages can be expected for more workers in the future making affordable housing an even greater priority for more residents. Table 3 below lists the number of people by sector for the Consortium.

Table 3: Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	36,522
Farming, fisheries and forestry occupations	6,654
Service	18,232
Sales and office	47,789
Construction, extraction, maintenance and repair	22,205
Production, transportation and material moving	9,355

Data Source: 2007-2011 ACS

Employment and wages have been growing at a steady rate over the past two decades. Jefferson’s employment growth average 2.3 percent annually in the 1990s and real wage growth averaged 2.2 percent. In the first quarter of 2014 the Bureau of Labor Statistics reports that average weekly wages in Jefferson Parish rose by 2.1%, (BLS, 2014). The per capita money income in the parish grew from \$12,845 in 1990 to \$19,953 in 2000. In 2009 the per capita income number was \$21,961 and by 2013 it was \$26,908 (ACS, 2013). In 2013 for St. Charles Parish the per capita income was reported by the BLS as \$26,756 (in 2013 dollars).

The Consortium’s economic growth is expected to be concentrated on the East Bank of Jefferson Parish. This is especially relevant due to the recent decrease in oil and gas prices and reduced

activity in that sector. St. Charles Parish also has several large oil refineries, chemical plants and other manufacturing industries that are experiencing reduced activity in a similar fashion to those facilities on the West Bank of Jefferson Parish.

Kenner's job increases are largely focused in the retail sector and the Louis Armstrong New Orleans International Airport, where a major new \$650 million dollar terminal is in the initial phases of development. This project is expected to create thousands of construction and other jobs during the period of the Consolidated Plan. Additionally, the requirements for workforce housing will increase during this period and it can be anticipated that a large influx of workers and their families will put upward pressure on rents and further reduce the supply of affordable housing.

Tables 4 and 5 below summarize the key demographic, housing market, social economic and labor data for Jefferson and St. Charles Parishes respectively. These data are listed for the years 1990, 2000, 2010 and 2013 to show trends. The tables also include the recent change percentages between the years 2000 and 2010.

The highlights include:

1. An overall decrease in total population and households for Jefferson Parish and at the same time a large increase in Median Rents, which more than doubled Consortium wide between 2000 and 2013.
2. A large increase in vacant housing units (approximately 80% increase).
3. A large decrease in the white population (more than 10% decrease).
4. A large increase in minority populations (approximately 10% Black increase and More than 75% Hispanic increase) Consortium wide.
5. A large increase (approximately 10%) in the poverty rate Consortium wide.
6. A large increase in income (35%) as well as the unemployment rate.
7. A large increase (more than 13%) in the population over 65 years of age

Table 4: Jefferson Parish Detailed Demographic and Housing Profile

JEFFERSON PARISH (Including Kenner)	1990	2000	2010	2013	Change 2000-2013
TOTAL POPULATION	448,306	455,466	432,552	435,716	-4.34%
WHITE (Alone)	351,170	317,948	272,115	275,363 / 63.5%	-13.39%
BLACK (Alone)	79,042	104,025	113,887	115,096 / 26.6%	10.64%
HISPANIC (Any Race)	26,611 / 5.9 %	32,227 / 7.1%	53,702 / 12.4%	55,342 / 12.8	71.73%
ASIAN		14,065 / 3.1%	16,683 / 3.9%	17,443 / 4.0%	24.02%
OTHER		11,425 / 2.4%	18,429 / 4.3%	19,590 / 4.4%	71.45%
MEDIAN AGE	32.3	35.9	38.4	38.6	7.53%
ELDERLY 65+ and %	45,772 / 10.2 %	54,315 / 11.9%	58,988 / 13.6%	60,809 / 14.0%	11.96%
TOTAL HOUSEHOLDS	166,255	176,424	144,481	167,251	-5.20%
TOTAL HOUSING UNITS	185,072	187,907	189,135	188,832	0.005%
OCCUPIED HOUSING UNITS	166,398	176,234	169,647	167,251	-5.10%
OWNER OCCUPIED UNITS	104,634	112,534	108,044	104,529 / 62.5%	-7.13%
RENTER OCCUPIED UNITS	61,764	63,700	61,603	62,722 / 37.5%	-1.54%
VACANCT HOUSING UNITS	18,674	11,673 / 6.2%	19,488 / 10.3%	21,581 / 11.4%	84.88%
OWNER VACANCY RATE	2.2 %	1.2%	2.2%	2.3%	91.67%
RENTER VACANCY RATE	12.6 %	7.2%	13.0%	10.4%	44.44%
AVERAGE HOUSEHOLD SIZE	2.85	2.56	2.53	2.64 / 2.46	3.13%
MEDIAN VALUE OWNER UNITS	\$71,500	\$105,300	\$175,100	\$172,500	63.82%
MEDIAN RENT	\$ 419	\$455	\$866	\$905	98.90%
BUILT PRIOR TO 1980 and %	152,683	143,836	71.3%	130,856 / 69.3%	-9.02%
PERSONS IN LABOR FORCE		226,332	212,477	227,377	0.46%
UNEMPLOYMENT RATE	6.9 %	3.6 %	6.8%	4.9%	36.11%
PER CAPITA INCOME	\$12,845	\$19,953	\$19,953	\$26,908	34.86%
MEDIAN HOUSEHOLD INCOME	\$32,446	\$38,435	\$38,435	\$48,261	25.57%
POVERTY RATE	14.1 %	13.7%	10.8%	15.2%	10.95%

Source: U.S. Census Bureau – Decennial Census and American Community Survey: American Fact Finder
 Total Race Percentages May Exceed 100%. For more information on understanding race and Hispanic origin data, please see the Census 2010
 Brief entitled, Overview of Race and Hispanic Origin: 2010, issued March 2011.

Table 5: St. Charles Parish Detailed Demographic and Housing Profile

ST. CHARLES PARISH	1990	2000	2010	2013	Change 2010-2013
TOTAL POPULATION	42,437	48,072	52,780	52,627	9.48%
WHITE	31,754	34,803	36,540	37,106 / 70.5%	6.62%
BLACK	10,281	12,130	14,051	13,826 / 26.3%	13.98%
HISPANIC (Any Race)	1,070 / 2.5%	1,346 / 2.8%	2648 / 5.0%	2,760 / 5.2%	105.05%
ASIAN		265 / 0.6%	440 / 0.8	463 / 0.9%	74.72%
OTHER	402	1,139	1270 / 2.6	609 / 1.1%	-46.53%
MEDIAN AGE	30.3	34.2	36.5	36.8	7.60%
ELDERLY 65 + and %	3,057 / 7.2 %	4,308 / 9.0%	5,235 / 9.9%	5,431 / 10.3%	26.07%
TOTAL HOUSEHOLDS	14,265	16,393	15,752	18,547	13.14%
TOTAL HOUSING UNITS	16,016	17,430	19,896	20,005	14.77%
OCCUPIED HOUSING UNITS	14,333	16,422	18,557	18,547	12.94%
OWNER OCCUPIED UNITS	11,302	13,374	14,804	14,995 / 80.8%	12.12%
RENTER OCCUPIED UNITS	3,031	3,048	3,753	3,552 / 19.2%	16.54%
VACANCT HOUSING UNITS	1,683	1,008	1,339	1,458 / 17.3%	44.64%
OWNER VACANCY RATE	2.5%	1.1%	1.1%	1.2%	9.09%
RENTER VACANCY RATE	16.3%	7.6%	9.7%	5.2%	-31.58%
AVERAGE HOUSEHOLD SIZE	2.94	2.90	2.81	2.80 / 2.86	-2.76%
MEDIAN VALUE OWNER UNITS	\$68,000	\$104,200	\$170,200	\$186,400	78.89%
MEDIAN RENT	\$294	\$390	\$799	\$926	137.44%
BUILT PRIOR TO 1980 and %	10,129	9,622	45.9%	8,565 / 42.8%	-10.99%
PERSONS IN LABOR FORCE		22,818	21,610	26,896	17.87%
UNEMPLOYMENT RATE	7.3 %	3.4%	6.7%	5.7%	67.65%
PER CAPITA INCOME	\$11,901	\$19,054	\$19,054	\$26,756	40.42%
MEDIAN HOUSEHOLD INCOME	\$31,777	\$45,139	\$45,139	\$58,758	30.17%
POVERTY RATE	15.2 %	11.4%	9.3%	11.9%	4.39%

Source: U.S. Census Bureau – Decennial Census and American Community Survey: American Fact Finder

Housing Market Characteristics:

Table 6 below gives a descriptive summary of the Consortium's various property types by unit characteristics as tabulated by the 2007-2011 American Community Survey (ACS).

Table 6: All residential properties by number of units

Property Type	Number	%
1-unit detached structure	138,021	66%
1-unit, attached structure	8,143	4%
2-4 units	21,231	10%
5-19 units	19,525	9%
20 or more units	16,050	8%
Mobile Home, boat, RV, van, etc	5,148	2%
Total	208,118	100%

Data Source 2007-2011 ACS

:

Hurricane Katrina Damage to Housing Stock

No discussion of the Consortium's housing market can be made without consideration of the damage that occurred as a result of the several hurricanes that impacted the region between 2005 and 2010. Additionally, the national housing market collapse and recession starting in 2008 have also negatively affected the area. Therefore while providing the HUD mandated information using CHAS data in the plan, the following sections include the addition of other more recent data and analysis.

Across the Consortium the damage to the housing stock, particularly to affordable rental units has been extensive and long lasting. Several disaster relief programs, specifically, the state's Road Home program, directed resources primarily at underinsured homeowners leaving many low income tenants without the resources needed to rebuild their lives in Jefferson and St. Charles Parishes. Participants in the Disaster Housing Assistance Program (DHAP), (indicating those who lost rental units) numbered 1,977 for the West bank and 1,511 for the East bank for a total of 3,489 units.

Data on the year structures were built indicate that there were hurricane flooding losses predominately to units built from 1970 to 1989. The Consortium, specifically Jefferson Parish, expanded rapidly during these years as suburbanization spurred by economic growth and white flight from New Orleans expanded housing into lower lying areas and newly drained wetlands. The flooding damage caused by hurricane Katrina primarily occurred to the housing stock in these areas. The next section examines in detail current housing needs and future trends in the Consortium's housing market.

Housing Needs Assessment: Summary of Housing Needs

The Consortium's population and total number of households decreased between the years 2000 and 2013 by 4% and 5% respectively. During this same time period the median household income in the consortium increased by 25% in Jefferson Parish and 31% for St. Charles Parish. See Table 7, Housing Needs Assessment Demographics below:

Table 7: Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2011 and 2013	% Change
Population	503,538	484,972	-4%
Households	192,817	183,973	-5%
Median HH Income	Jefferson Parish \$38,435	Jefferson Parish \$48,216	+26%
	St Charles Parish \$45,139	St. Charles Parish \$58,758	+30%

Data Source: 2000 Census (Base Year), 2007-2011 ACS and 2013 ACS (Most Recent Year)

The number of households in the Consortium categorized by HUD Area Median Family Income (HAMFI) is listed in the table below. The CHAS data for 2011 show that 38.8% of households are earning less than 80% of HAMFI. This corresponds to 71,327 households that qualify for the 80% or below criteria for several of the housing entitlement programs administered through the Consortium.

Table 8: Number of Households by HUD Area Median Family Income

Total Households 2011 CHAS 183,980	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	20,233	20,754	30,340	18,328	94,325
Small Family Households *	6,970	6,594	10,929	7,589	52,729
Large Family Households *	1,445	1,642	2,403	1,708	7,488
Household contains at least one person 62-74 years of age	3,615	4,720	6,293	3,806	16,432
Household contains at least one person age 75 or older	2,747	4,726	4,660	2,212	6,617
Households with one or more children 6 years old or younger *	3,951	3,901	5,156	2,860	7,936

Data Source: 2007-2011 CHAS

* the highest income category for these family types is >80% HAMFI

The Housing Needs Summary in Table 9 below lists the number of renters and owners experiencing substandard housing and overcrowding at various Area Median Income levels. According to the CHAS data there are 793 households lacking complete plumbing or kitchen facilities. Of these approximately 50% or 393 are owner occupied which would qualify them for the emergency repair programs for low income homeowners available in the Consortium.

Table 9: 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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	225	107	64	4	400	135	50	119	89	393
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	210	309	115	75	709	14	59	4	53	130
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	589	485	655	364	2,093	14	189	129	139	471
Housing cost burden greater than 50% of income (and none of the above problems)	8,038	4,910	1,404	119	14,471	3,915	3,144	2,935	864	10,858
Housing cost burden greater than 30% of income (and none of the above problems)	734	2,960	6,875	1,448	12,017	1,233	2,078	4,599	2,732	10,642
Zero/negative Income (and none of the above problems)	1,523	0	0	0	1,523	964	0	0	0	964

Data Source: 2007-2011 CHAS

The next two tables list the number of households (renter and owner) with housing problems and those with cost burdens greater than 30% of income at the various Area Mean Income levels. Data in Table 10 below show 29,509 households with one or more of the four housing problems.

Table 10: 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	9,058	5,820	2,219	562	17,659	4,065	3,453	3,195	1,137	11,850
Having none of four housing problems	2,203	4,281	10,434	6,195	23,113	2,377	7,214	14,480	10,424	34,495
Household has negative income, but none of the other housing problems	1,523	0	0	0	1,523	964	0	0	0	964

Data Source: 2007-2011 CHAS

Table 11 below lists 26,908 renter and 18,155 low and moderate income owner occupied households that are cost burdened. These cost burdened households include 3779 renter and 6,700 elderly low and moderate income households. **Table 11: 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	4,062	3,904	3,458	11,424	1,572	1,576	3,452	6,600
Large Related	968	779	664	2,411	203	408	510	1,121
Elderly	1,468	1,420	891	3,779	2,269	2,530	1,901	6,700
Other	3,182	2,579	3,533	9,294	1,189	848	1,697	3,734
Total need by income	9,680	8,682	8,546	26,908	5,233	5,362	7,560	18,155

Data Source: 2007-2011 CHAS

The number of renter and owner occupied households paying more than 50% of their income on housing, (those severely cost burdened) is 25,681, (see Table 12 Severely Cost Burdened >50% below). **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	3,799	2,359	410	6,568	1,338	1,198	1,234	3,770
Large Related	863	425	154	1,442	164	244	164	572
Elderly	1,224	906	255	2,385	1,493	1,216	684	3,393
Other	2,948	1,610	580	5,138	961	609	843	2,413

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	8,834	5,300	1,399	15,533	3,956	3,267	2,925	10,148

Data Source: 2007-2011 CHAS

The Consortium is focused on providing resources to low and moderate income, disabled and elderly homeowners in need of repairs through programs including emergency home repair, repairs on wheels and others. These programs have made important contributions to the stabilization of the housing market in the Consortium especially during the housing market crash after 2008 and after the several hurricanes that have impacted the region over the past decade.

There are large numbers of cost burdened owner occupied households in need of assistance and the Consortium's programs will continue to address these needs. These data also show large numbers of cost burdened renter occupied households and efforts need to be undertaken to reduce their costs. Renter households with at least one housing problem number 17,659. A small landlord repair program is therefore recommended in the future to address these needs.

Table 13 below shows that crowded renter households number 2,834 and the total crowded owner units is 601. Crowding presents less of a housing problem in the Consortium compared to the others and specifically cost burden.

Table 13: 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	603	614	559	329	2,105	10	99	74	154	337
Multiple, unrelated family households	180	160	200	75	615	18	139	59	38	254
Other, non-family households	40	20	19	35	114	0	10	0	0	10
Total need by income	823	794	778	439	2,834	28	248	133	192	601

The loss of rental units caused many persons to be temporary or permanently displaced between 2005 and 2013. This loss of units also led to higher rents generally across the region. Higher cost for home owners can be attributed to higher flood and hazard insurance. Both renters and homeowners are impacted by higher insurance costs, homeowners directly through rising premiums and renters through higher rents when costs are passed on by the landlords.

There is a need for more affordable multi-family housing in high opportunity areas in the Consortium. A major problem confronting the owners and investors in multi-family rental housing is the high cost of insurance which is now required at estimated rates double and triple the requirement pre-Katrina. Another housing problem was the general downturn in the housing market starting in 2008 that is only now in 2015 improving. There are impediments to the production of affordable rental housing and these issues are discussed in more detail in the Impediments to Fair Housing section.

Housing Trends

The number of building permits issued in 2014 was 346 well below the long term average of approximately 900 per year. It should be noted that the number of permits for new units built in the year 2007 was 4,727, reflecting the rebuilding of previously occupied units damaged by hurricane Katrina. A chart of building permit activity during this time period can be found below.

Table 14: Building Permit Activity

	1995	2000	2005	2010	2014
Total Units	920	817	944	274	346
Units in 1-Family Structures	657	699	912	274	340
Units in All Multi-Family Structures	263	118	32	0	6
Units in 2-Family Structures	8	0	8	0	6
Units in 3 & 4 Family Structures	4	12	4	0	0
Units in 5 + Family Structures	251	106	20	0	0

* Units in 5 year periods since 1995

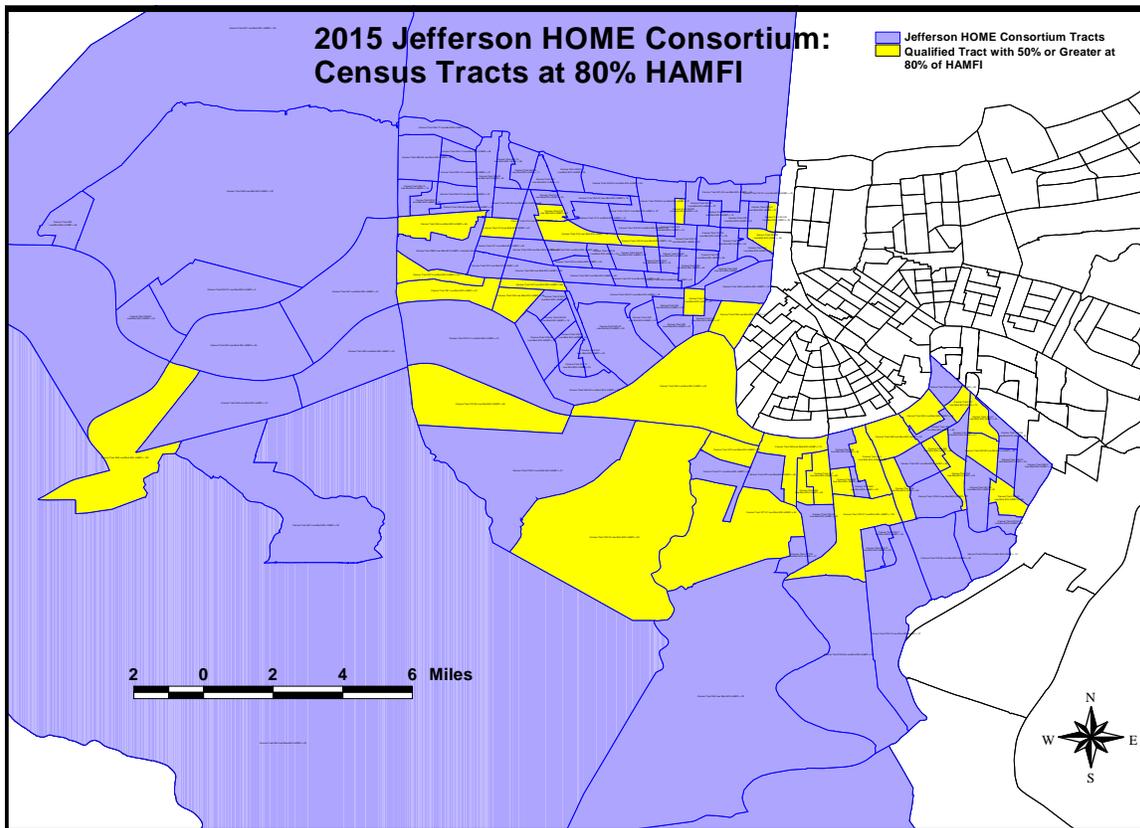
HOUSING MARKET ANALYSIS

This housing market analysis discusses the accessibility, availability, adequacy, and affordability of housing for a variety of population groups. This analysis will inform the policies, programs and activities that governmental units, grantees and others will undertake in order to positively affect those living in the Consortium. It should be understood that each of these housing factors is interrelated with other real estate market factors, such as interest rates, foreclosures, and insurance costs. This analysis uses 2010 census data and where appropriated and available updated 2007-2011 CHAS and 2013, 2014 ACS data.

I. Housing Accessibility:

Housing "accessibility" generally refers to the spatial segregation of housing, and includes not only racial segregation but also segregation by income and tenure (owner or renter) and by disability and family status. The Census does not have information directly relating to housing accessibility. However, one can ascertain if there is spatial concentration in a specific geographic area by examining the detailed demographic data of census tracts containing concentrated racial or income groups. It is suggested that having areas with 10% or more minority, or with 10% or more of low-income persons, would generally suggest that there is some housing accessibility problems for the area. The "Fair Housing" section covers other aspects of the Consortium's housing spatial concentration (accessibility).

The map below highlights in yellow the census tracts in the Consortium that have greater than 50% of the persons living in households at or below 80% of HUD Area Median Family Income.



II. Housing Availability:

Housing availability in its simplest form compares the rate of housing growth to that of its population's rate of growth to determine if the housing market is keeping up with the population growth and thus keeping up with the demand. Tight housing markets will generally result in higher prices, overcrowding and other problems. For the Consortium, the annual population growth rate was approximately 2.6% up until the year 2005, while housing permits data indicate that the number of new units added to the area had been approximately 5.6%. Population loss after Katrina in Jefferson Parish and the loss of housing, particularly at the lower end of the rental market have resulted in an approximately doubling of rents between the years 2000 and 2013.

Generally there appears to be an insufficient number of units being produced. A closer look also reveals that production and availability is geared to higher priced single family units. As a result of the characteristics of the housing stock and this housing production trend, there may be continued unavailability of housing at the lower price range, multi-family units and those for special needs populations. This may cause overcrowding and the affordability problems discussed in more detail later in this Plan, including the actual number of units estimated to be available to low and moderate income groups.

Table 15 below lists the number and percent of units by property type. Again, the large numbers of single family housing units makes housing in the Consortium more costly and limits choices for low and moderate income households. 70% of all properties are single unit structures.

Table 15: All residential properties by number of units

Property Type	Number	%
1-unit detached structure	138,021	66%
1-unit, attached structure	8,143	4%
2-4 units	21,231	10%
5-19 units	19,525	9%
20 or more units	16,050	8%
Mobile Home, boat, RV, van, etc	5,148	2%
Total	208,118	100%

Data Source: 2007-2011 ACS

Table 16 below lists the unit size by tenure numbers and percentages in the Consortium. Nearly 40% of all rental units are 2 bedrooms. 71% of rental units are two bedrooms or less. This characteristic of the rental unit structures in the Consortium limits the available of appropriate units for larger families. This also increases costs as those larger households that can't afford a single family home compete for a very limited number of larger rental units.

However, recent demographic trends nationally, due to an aging baby boom population, increased single parent households and a higher divorce rate (in all age categories) reveal a decrease in average household size. These demographic trends are also occurring in the Consortium. If these trends continue they will have the effect of reducing demand for units with 3 or more bedrooms and substantially increasing the demand for single room, zero room efficiencies and assisted living facilities for the elderly.

Table 16: Unit Size by Tenure

	Renters		Owners	
	Number	%	Number	%
No bedroom	2,459	4%	193	0%
1 bedroom	17,716	28%	2,183	2%
2 bedrooms	24,415	39%	15,105	12%
3 or more bedrooms	18,137	29%	103,765	86%
Total	62,727	100%	121,246	100%

Data Source: 2007-2011 ACS

III Housing Adequacy (Physical Condition of Housing):

Various methods can be used to determine the overall condition of housing. One commonly used definition is "Substandard Housing" often defined as housing which does not meet both the minimum standards of Section 8 and/or the local housing codes. This was the definition used previously by the Consortium in the 2005-2009 Consolidated Plan. Unfortunately, exact numbers could not be determined using this definition in 2010 because there was no comprehensive survey of the physical conditions of the area's housing stock.

As a result, the number of overcrowded units, combined with the number of units with incomplete plumbing, was used to approximate the number of substandard housing for the Consortium. The Consortium also used the definition of housing units "Suitable for Rehabilitation" as those units in substandard condition which are capable of being brought up to standard conditions through rehabilitation according to the following criteria:

- 1) Rehabilitation will be considered feasible for Owner Occupied Housing only if the estimated cost of rehabilitation is less than 75% of the replacement cost and the unit is structurally sound**
- 2) Renter Occupied units are suitable for rehabilitation only if the actual cost of the rehabilitation is financially feasible (i.e. debt service does not exceed cash flow) and the units are structurally sound.**

While these criteria are adequate to assess the feasibility of rehabilitation for individual sites, the total number of units which met this definition is not quantifiable at this time.

The state of Louisiana contracted with Legg-Mason in 1998 to review housing inadequacy within the state. The definition of substandard housing according to this study refers to housing units which are in need of substantial rehabilitation in order to make them structurally safe, sound, and habitable. The total number of structurally substandard housing units in Louisiana in 1995 as found by this study was approximately 119,175 or 6.7% of the existing stock. Of these, it is estimated that 54,938 were occupied units in need of substantial repair, while there were some 64,000 vacant or abandoned units statewide that could be rehabilitated.

For the Consortium, the Legg-Mason study estimated that there were 3,332 units (or 1.9%) of the occupied units in Jefferson, and 288 of the occupied units in St. Charles parish (1.8%) for a total

of 3,620 units in need of substantial repair. This number, plus 1,356 units (in Jefferson) and 172 units (in St. Charles) of vacant/substandard housing needing substantial repair, results in 4,976 units in Jefferson viewed as "substandard" and needing substantial repair with another 460 substandard units in St. Charles, for a Consortium total of 5,436 units in need of substantial rehabilitation.

The previously used local definition of substandard and suitable for rehabilitation did not take into account vacant units, and as previously mentioned, the Legg-Mason study used vacancy number of 9% from 1990. This vacancy rate is very close to the current number of 11.3% for Jefferson Parish but only half approximately of the 17.3% for St. Charles Parish (ACS 2013). Therefore in consideration of the reduced number of units and the previous estimates a Consortium wide number of 5000 units in substantial need of rehabilitation is considered to be fairly accurate and adequate.

In 2010 the Consortium also used the American Housing Survey (AHS) estimates which calculated 11,450 units in the area deemed "suitable for rehabilitation." Of these 7,214 were owner-occupied units and 4,236 were renter units with approximately 160 vacant owner and 203 vacant renter units. The Census and AHS for southern suburban areas indicated that approximately .09% units lack complete plumbing, 2.6% of the units are severely inadequate and that approximately 5.5% are moderately inadequate. These studies also indicated that about 15% of very low income renters live in inadequate units as compared to only 8% of total renters living in inadequate units.

The following tables are based on HUD's 2011 CHAS data and further delineate the incidence of housing problems and age by household tenure.

Table 17: Condition of Units

Condition of Units	Renter-Occupied		Owner-Occupied	
	Number	%	Number	%
With one selected Condition	29,429	47%	30,281	25%
With two selected Conditions	2,130	3%	476	0%
With three selected Conditions	83	0%	108	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	31,085	50%	90,381	75%
Total	62,727	100%	121,246	100%

Data Source: 2007-2011 ACS

Age of Housing:

Another commonly used measure of determining housing adequacy is the age of the housing stock. As the housing stock ages it deteriorates and if there is insufficient maintenance a higher incidence of inadequate units can be expected. Within the Consortium, due to the predominance of the housing stock being built after 1950, (only 8% was build earlier) most have modern conveniences such as air conditioning necessary for safe and sanitary conditions.

In 2011 the CHAS data estimated that the Consortium had 125,930 units build before 1980. Jefferson Parish's median year for housing construction was 1971 in 2010, while for St. Charles

Parish it was 1978. In the Consortium currently 69%% of the housing units were built prior to 1980.

With an aging housing stock and an aging population trend in the Consortium more owners will have reduced resources to maintain their dwellings. This is particularly evident in the older areas or the parish for both renter occupied and owner occupied units. These older residential areas are also characterized by larger numbers of low and moderate income residents.

Table 18: Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,816	7%	3,245	5%
1980-1999	29,202	24%	16,780	27%
1950-1979	73,926	61%	37,046	59%
Before 1950	9,302	8%	5,656	9%
Total	121,246	100%	62,727	100%

Data Source: 2007-2011 CHAS

Lead Based Paint Hazards

The estimated number of units with the potential for lead based paint is 125,930 in total. Applying the same percentage of units build before 1980 (69%) to the total households at or below 80% or HAMFI is 49,215 as the estimated potential number of housing units occupied by low or moderate income families that contain lead-based paint hazards. The actual number is likely lower because of the substantial number of units rebuilt after the various hurricanes over the past 10 years. All renovation of units build before 1980 using federal disaster funds and other CDBG and HOME funds have required lead based paint testing further reducing those remaining hazards.

Lead-based paint hazard testing and remediation is a requirement for all rehabilitation programs in the Consortium and this is an appropriate expenditure of resources in FY 2015 to 2017. Additionally, testing for lead will be a requirement for any new programs such as small landlord rehabilitation programs and others discussed in this plan.

Table 19: Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Renter-Occupied		Owner-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	42,702	35%	83,228	69%
Housing Units build before 1980 with children present	3,991	4%	6,600	5%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Need for Owner and Rental Rehabilitation.

The Consortium has a need for both owner and rental rehabilitation. With more than 23 thousand vacant housing units, see Table 20 below, and almost 140 thousand units built before 1980 the housing stock is potentially vulnerable to deterioration through vacancy and age. High rates of poverty and crime, particularly in areas with large minority populations also place stresses on the housing stock. These areas are identified on the Low Mod Income Census Tract Map and they are the focus of the various housing rehabilitation programs.

Table 20: Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	5000	NA	23,039
Abandoned Vacant Units	NA	NA	1000
REO Properties*	NA	NA	55
Abandoned REO Properties	NA	NA	NA

Data Source: 2007-2011 CHAS, 2014 ACS and RealtyTrac*

Overcrowding/Incomplete Plumbing:

The Census data historically used to track physical inadequacy of housing were overcrowding (more than 1.01 persons per room), severe overcrowding (more than 1.5 persons per room) and lacking kitchen or complete plumbing. However, each of these measures reflect a relatively small number of units because the adequacy of indoor plumbing has increased dramatically since the 1930's both nationally and locally. For the Consortium, the percentage of housing with incomplete plumbing was less than 1% in 2010 which is consistent with national trends for suburban areas, while overcrowding was estimated at approximately 3.8%. Currently overcrowding and severe overcrowding are estimated at 1.8% of households in total. Again, the changing demographics of the Consortium and local trends such as smaller household sizes are the reason for the substantial reduction in overcrowding.

IV. Housing Affordability (Current Housing Costs):

A commonly accepted measure of housing affordability is that household should not spend more than 30% of their income on housing cost. Housing costs greater than 30% of monthly income generally result in other needs being unmet, leaving little chance for saving or for emergencies, such as illness, short periods of unemployment, car repairs, etc. Households paying over 30% of income on rent or mortgage are cost burdened while those paying more than 50% of income on rent or mortgage are deemed to be severely cost burdened.

Numerous housing studies have shown that low income families pay a disproportionate share of their income on housing costs. As family income rises a smaller percentage of total income is spent on housing. Also, renters, more so than owners, will pay a higher percentage of income for housing. Housing affordability is a much more common problem nationwide than housing inadequacy.

The demographic profiles of the communities in the Jefferson HOME Consortium indicate that from 1990 to 2000, the overall housing costs increased by approximately 48% and rents increased by nearly 10%, (dollars not adjusted for inflation). This trend accelerated between 2000 and 2013 with a near doubling of median rents in Jefferson Parish (98%) and a massive (137%) increase in St. Charles Parish. These trends can be partly explained by the loss of housing stock due to natural disasters and recent national housing market trends. Therefore, the need for affordable housing is growing in the Consortium.

An additional challenge is to provide affordable housing to moderate income working families in the Consortium. According to the Center for Housing Policy, the critical housing needs of working families are growing rapidly, particularly for moderate-income working families. The dramatic increase in housing needs parallels the escalation in housing prices costs as discussed above. High house prices are making it much harder for working families to buy a home. As the demand for housing increases in high growth areas, units become unaffordable to many working families because of inflated housing costs.

Using the 2005 pre-hurricane home sales data as the baseline, the 2009 average sales prices reflects a decrease of 7.84% on the East Bank and an increase of 1.93% on the West Bank. The 2010 sales data shows a continuing price decline of approximately 10% on both the East and West Banks of the parish. Since 2012 a national economic and housing recovery has led to steadily rising prices throughout the Consortium to the extent that they have now surpassed the 2008 and 2009 crash lows.

Renter Cost:

As per UNO's Real Estate Market Analysis (January 2004), the average rent in Jefferson Parish in 2003 was estimated at \$566 representing a 3.8 percent increase from the year before. The change in rental unit prices between 2005 and 2014 is shown in the chart below. As indicated by studies and by housing agencies serving lower income persons, renter costs have risen dramatically after Hurricanes Katrina, Gustav, and Ike.

Using the year 2000 as a base, the Fair Market Rents have almost doubled across the Consortium. The 2005, 2010 and 2014 FMR rent levels are shown below based on the HUD supplied data.

Table 21: Fair Market Rents

	2005	2010	2014	% increase
1 bedroom unit	578	758	755	30.6%
2 bedroom unit	676	840	935	38.3%
3 bedroom unit	868	992	1,173	35.1%

Data Source 2007-2011 CHAS and 2014 ACS

Summary of Housing Market Analysis:

- Housing cost is more of a housing problem than overcrowding, or incomplete plumbing, or other types of physical inadequacies.
- Overcrowding is greatest for single family households averaging below 50% of AMI. These overcrowded households number 1217 for both these extremely low and very low income levels or 0.66% of the total households.
- There is a substantial number of units (estimated at 5000) deemed "suitable for rehabilitation" to warrant moderate rehabilitation programs for both renter and owner units.
- There are an insufficient number of public and private affordable housing units to meet the needs of low to moderate households. In order to follow HUD's guidelines of housing costs not to exceed 30% of income more affordable units are needed.
- There are an insufficient number of publicly assisted units and vouchers to assist special populations such as large family renters, disabled and the elderly.
- Minority households have greater affordability and greater inadequacy problems.
- The age of the housing stock and physical inadequacies are within normal limits for southern suburban counties and below that of Orleans Parish, the more urbanized adjacent area.
- Of all renter households at or below 80% of AMI 26,908 are cost burdened in that they have to spend more than 30% of their income on housing. 15,533 renters are severely cost burdened, spending more than 50% of income on housing.

No major changes in the Consortium's housing trends are expected during the three year application of this plan. The West Bank of Jefferson Parish and St. Charles Parish have most of the developable land in the Consortium and are therefore expected to grow at a higher rate than the East Bank of Jefferson Parish.

The number and percent of the low and moderate households, by tenure and size, is not expected to change dramatically during the course of this Consolidated Plan except as previously indicated through slow general trends such as through the shift to lower paying services sector jobs etc.

The Parish will continue to updated its Comprehensive Land Use Plan and affordable housing will be a continuing consideration.

Table 22: Priority Housing Needs

Priority Housing Needs (households)		Priority Need Level High, Medium, Low	
Renter	Small Related	0-30%	High
		31-50%	High
		51-80%	High
	Large Related	0-30%	Medium
31-50%		Medium	
51-80%		Medium	
Renter	Elderly	0-30%	High
		31-50%	High
		51-80%	High
	All Other Special Populations	0-30%	High
31-50%		High	
51-80%		High	
Owner		31-50%	High
		51-80%	Medium

HOMELESS NEEDS

There are various methodologies that can be used to count the homeless, all of which have some drawbacks which may affect the accuracy of the count. Homelessness is not always a constant state of being but is more episodic in nature, i.e. people do not stay homeless, but experience various lengths of time being homeless. Therefore a complete and accurate count of any area’s homeless population, even for a single day, is very difficult. Furthermore, estimating those persons who may be "at risk" of becoming homeless is even more difficult. Among those commonly accepted as being "at risk" of homelessness are those persons paying more than 50% of income for rent, poverty persons, and persons experiencing domestic violence. These persons are usually just one pay check away from homelessness, where any of life’s events such as health problems, a change in family status, periods of unemployment, lack of transportation to work, and other such factors, can result in homelessness.

Across the United States as many as 60,000 persons are homeless on any given night. While homeless studies indicate that most people do not stay homeless, the "chronic" homeless are usually those most visible to the public and as such, certain "stereotypes" of homeless persons often occurs for the average citizen, usually which results in an unfair or detrimental characterization of a homeless person or family.

In assessing the number of homeless within the Jefferson Parish Consortium one must realize that many homeless persons will not remain in the rural or suburban areas, but will migrate to the urban core (in our case, to Orleans Parish) where there are more homeless services and more public gathering places, as well as more areas to avoid harassment. Also, it is estimated that among the residents of the Consortium there are more "families" likely to become homeless than there are homeless "individuals". Families make up a larger percentage of the existing population, while the more migrant single persons are more likely to move within the urban

center. This is also one of the reasons why the first homeless shelter established in Jefferson Parish was an emergency "family" shelter. Given these facts, we must still rely on data and estimates given by UNITY of New Orleans for the most comprehensive estimates of the homeless needs for the area.

Prior to Hurricane Katrina, the number of homeless persons was estimated at approximately 5,000. This number more than doubled between 2005 and 2010 with those estimates stating that over 10,000 homeless persons may be found on any given night in the area. In 2014, Unity reported that, on any given night 2,337 people were literally homeless, sleeping on the street, in a shelter, or in a place unfit for human habitation in the Unity of Greater New Orleans CoC. However, over the entire year, at least eight times as many people (16,701) including 1,824 children, received help from the UNITY collaborative and its 60 member agencies because they were homeless or at risk of homelessness.

Homeless Facilities

The eight fundamental components of the continuum of care system for the Consortium are either in place, or are being developed. These eight components are:

1. Outreach/Intake/Assessment:

Project Reach is a program operated by Resources for Human Development (RHD). It provides outreach to the hard-to-serve homeless population living on the streets in Jefferson Parish. Project Reach employs a case manager and homeless/formerly homeless person to perform outreach geared to specific sub-populations (youth, families, persons with substance abuse disorders, persons with mental illness and veterans). Also, the Volunteer and Information Agency (VIA) provides a twenty-four hour emergency crisis hot-line which includes assistance for those who are homeless.

This Outreach to persons in the Consortium is proposed to continue as a partner with UNITY of New Orleans. RHD will continue to operate the Mobile Crisis Services/Assertive Community Treatment program in Jefferson Parish. As a Project Reach partner, RHD is integrated into existing homeless outreach efforts with Grace House, Bridge House, Covenant House and Volunteers of America and facilitates entry into, and movement through, the emergency stage of the continuum of care process. RHD also provides short-term rental (motels) through Operation Reach with Jefferson Parish Community Development funds.

2. Emergency Shelter:

The Care Center West Bank, operated by Catholic Charities of New Orleans, is the main publicly subsidized emergency shelter physically located in Jefferson Parish. Although it is currently closed this shelter is expected to reopen during the three year period of this Consolidated Plan. The other emergency shelters are located in Orleans Parish and provide for Consortium homeless people. In addition, Love Touch Ministries and Way Maker Ministries operate small emergency shelters in Jefferson Parish.

3. Transitional Housing:

Pathways: Resources for Human Development provides transitional housing and supportive services for 16 persons with mental illness and/or substance abuse.

Bridges to Self-Sufficiency: Catholic Charities provides transitional housing for ten families in scattered site apartments.

Responsibility House: Operates two supportive housing programs for Jefferson Parish residents.

Metropolitan Battered Women's Program: This is a thirty (30) bed shelter for battered women in Jefferson Parish (15, emergency and 15 transitional) on the East Bank, and an eight (8) bed shelter on the West Bank initiated in 2004.

4. Permanent Housing:

The following new or expanded permanent housing resources have been developed as part of the continuum of care since 1995 include: Permanent supportive housing provided by the Jefferson Parish Human Services Authority for fifty-two (52) families and individuals with disabilities, Shelter Plus Care provided by Gateway, Volunteers of America (for persons with disabilities), Grace House, and New Orleans Womanspace provided by Resources for Human Development.

5. Samaritan Program by JPHSA:

Provides housing and services for homeless persons with disabilities. The agencies funded by UNITY are included in the appendix.

6. Mental Illness and Substance Abuse:

Pathways is a transitional housing program for homeless single people with mental illness and/or substance abuse that houses sixteen (16) single adult individuals. It is the only transitional housing program in the Consortium area for homeless persons with mental illness. However, it is not exclusively for MI people, as it accepts those with a substance abuse diagnosis as well. Additionally, the Jefferson Parish Human Services Authority and Volunteers of America provide permanent housing for persons with disabilities. The program administered by the Jefferson Parish Human Services Authority serves approximately 52 individuals over a three-year period or 18 annually.

The following are existing housing programs of private social service agencies not related to UNITY which are located within the Consortium, where homelessness is not a criteria for admission.

7. Transitional Housing:

Family House: A substance abuse treatment facility which serves up to eight (8) women and their children.

Responsibility House: A substance abuse treatment facility that serves up to twenty-eight (28) single adult men.

Salvation Army: A substance abuse treatment facility that serves up to one-hundred fifty-five (155) adult single men age 28 years and older.

8. Permanent Housing:

Friends Alliance for the Mentally Ill: An agency which provides housing for twenty (20) persons with mental illness.

Ciara House: A program of Catholic Charities, providing housing for fifteen people with mental illness.

Special Needs Populations

The Consortium has identified three special needs populations. They are the disabled (developmental and physical), the elderly and the frail elderly. Other possible special needs populations included in the needs identification discussions were domestic violence victims and newly released prisoners. Although it is realized that these persons have many housing and other needs, the disabled, the elderly (and frail elderly) were considered as the primary special populations to be addressed in this plan. Programs and facilities to serve domestic violence victims have been previously recognized as an important need and as such have received significant past funding. A more detailed description of the needs and current programs for these special populations follows.

1 Disabled Populations

In 2013 the ACS reported that an estimated 57,042 persons or 13.3% of the total non-institutionalized population had some disability in Jefferson Parish. For St. Charles Parish the number was 6,868 or 13.2% of the population. Due to the large number and variety of these disabilities these residents require a broad range of housing options to address their needs. These options include group homes, transitional programs, assisted living facilities and case management assistance in maintaining independence in their own homes. It is a fundamental belief of service providers that each type of housing for the disabled should be integrated throughout normal residential neighborhoods and not segregated.

Transportation services to health providers is also deemed an important issue for persons with disabilities due to the inadequacy of public transportation systems in the region. Besides their

disability, which may mean that physical modifications need to be made to their housing units, these persons generally have limited or fixed incomes, which often adds to their over all housing problems.

In 2010, the local mental health treatment agency has estimated that it treats approximately 11,000 persons annually who have a mental illness while its case managers estimate that approximately one-half of these persons have some type of major housing crisis each year. For example, many become homeless due to being hospitalized and not being able to pay the rent because their SSI is discontinued while they are in the hospital. Also, many cannot afford to pay rent using the SSI payments alone, while some are abandoned by their families.

The "neediest" population in the area and the population that finds itself homeless or those most "at risk" of homelessness (and who may experience excessive cost burden more often than other population) are those who are disabled and unable to work to supplement their income. These are persons having a mental illness, persons with developmental disabilities, those with physical/medical disabilities, and the frail elderly. These persons generally try to survive on a limited income, usually a SSI check or an SSDI check. It is often impossible for these persons to survive without continuous rental assistance, and in some cases, without support services. Local support agencies report more demand than they can meet and this creates long waiting lists for case management services, personal care attendants, and other home health medical care services.

Persons with disabilities generally cannot afford even the lowest area rents available, and rarely can a single person on SSI wanting to live alone in any geographical area follow federal guidelines for housing affordability (i.e. pay only 30% of their monthly income for rent). Instead, based on the national average, persons with a disability spend an average of about 69% of his SSI monthly income on rent, usually only getting a modest one-bedroom apartment priced at the HUD's Fair Market Rent. Often these persons revert to overcrowded housing, which usually causes more stress to the disabled person.

In 2009, Jefferson Parish received 160 Section 8 vouchers designated exclusively for people with disabilities. The Jefferson Parish Housing Authority received approximately 1,000 applications for these vouchers. The authority could have taken more applications but chose not to do so because the waiting list would be too long. One problem indicated by PHAs in the area is that there are an insufficient number of landlords/units willing to participate in voucher programs. A plan to increase the number of landlords willing to participate in the Housing Choice Vouchers program is warranted.

As a result of the Fair Housing Amendment Act of 1988 there has been some increase in the number of units available to the disabled, but demand has also increased as more and more people with disabilities have recognized their right to live in the community, instead of in institutions. They are also demanding a variety of housing, from group homes, to public housing and even affordable single family homes. This trend, away from institutional living, is likely to continue. Therefore, accessible, as well as affordable, units are in high demand. Unfortunately, even if it is against the law, landlords rarely allow a disabled renter to make accessibility changes in the unit, even at the renter's expense. Finally, supportive services for these persons can also help alleviate their total housing cost burdens.

Jefferson Parish Human Services Authority is the lead public agency to serve persons/households with disabilities, mental illness, and/or substance abuse. Below is a synopsis of the agency and its various services.

The Jefferson Parish Human Services Authority (JPHSA) was established in 1989 by the Louisiana State Legislature to provide administration, management and operation of mental health, addictive disorders, and developmental disabilities services to the residents of Jefferson Parish, Louisiana. JPHSA is capable of providing a wide array of services to such consumers who are eligible for Category 1 vouchers. JPHSA's Access Division serves as the single point of entry to JPHSA programs. Upon presentation to the Access Division, consumers are screened and evaluated to determine eligibility for JPHSA services. Consumers are then linked to appropriate Behavioral Health or Developmental Disabilities services and supports. Urgent psychiatric care is provided to those consumers with an immediate need. Individuals who are determined to be ineligible for JPHSA services are provided with referrals and information about community resources that are more appropriate to their needs. Consumers who receive ongoing care for mental illness or addictive disorders at one of the JPHSA community-based clinics have access to several services, including:

- **Psychiatric evaluation, medication management, and nursing care**
- **Individual and group therapy**
- **Support groups**
- **Pharmacy services**
- **Crisis intervention**
- **Intensive outpatient programs for addictive disorders**
- **Referral to inpatient or detoxification services for addictive disorders**
- **Outpatient treatment for compulsive gambling**

Through JPHSA's Division of Community Support, consumers also have access to a wide variety of supplementary services, including:

- **Assertive Community Treatment**
- **Supervised Adult Independent Living (Intensive Case Management)**
- **Case Management services**
- **Medicaid application assistance**
- **Social & leisure activities**
- **Emergency financial assistance**
- **Drop-in center**
- **Employment support services**
- **Residential substance abuse treatment**
- **Hospital diversion program**
- **Volunteer opportunities**

Consumers with a diagnosis of a developmental disability will be provided with services through a variety of programs, including:

- **Disability-Related Financial Support**
- **Temporary Respite Services**

- **Vocational Training & Services**
- **Crisis Intervention Services**
- **In-Home Personal Companion**
- **Supported Living Services**
- **Psychological & Behavior Support Services**

The Jefferson Parish Community Development Department provides a handicap rehabilitation program and home buyer assistance to physically and mentally challenged persons. The "A Home of My Own," is a first time home buyer program for persons with disabilities. Approximately five households are served each year. In addition to a small in house rehabilitation program to address accessibility issues for the physically impaired, the Repair on Wheels program also offers handicap ramps to the elderly and disabled.

Other possible specific activities to be undertaken by the Consortium as it relates to special needs populations include:

- Promoting the concept of universal design criteria in all publicly assisted housing and in the private housing market by offering training to agencies, developers, and design professionals.
- Ensuring that public buildings and private not-for-profit shelters include accommodations for homeless persons with disabilities.
- Expanding the handicap rehabilitation programs to offer low interest loans to modify existing renter units.
- Promoting programs to enforce ADA and other Fair Housing regulations.

2. HIV/AIDS Population HOPWA Process:

The eligible applicant for the Housing Opportunities for Persons with AIDS (HOPWA) grant for the Greater New Orleans SMA, is the City of New Orleans. The "Neighborhood One" agency is responsible for securing the necessary information regarding the unmet needs of low income individuals and their families who are living with HIV/AIDS and identified those service providers in the community who were either currently providing those services needed or were in the process of securing the funds needed to start such programs.

Statistics indicate that there were 17,273 AIDS cases in Louisiana as of May 2009 with 6,739 within the City of New Orleans. Jefferson Parish (to include Kenner) has the third highest number of AIDS diagnosed cases in Louisiana, just behind Orleans and East Baton Rouge parishes. In 2009, it was indicated that 1,987 residents in Jefferson Parish had been diagnosed with AIDS/HIV. Other members of the Consortium, i.e. St. Charles Parish, report a lower number of HIV/AIDS cases. Recent trends indicate that minorities and women are being diagnosed as HIV positive at a greater rate than other groups.

The following needs were revealed by the HOPWA needs assessment

- Housing is a critical problem for families living with HIV/AIDS with over 56% reporting a severe cost burden in 2010.
- Housing and related services was one of the highest needs in the survey for total respondents.
- It is estimated that 40% of those who are HIV positive or living with AIDS will require from six (6) months to one (1) year of housing.
- There is also great need for transportation, utility assistance, rent deposits and other health related services for people with AIDS/HIV.

Past recipients of HOWPA funding in the area include Residential Facilities, Belle Rev., Brotherhood, Concerned Citizens for a Better Algiers, Odyssey House, Project Lazarus, and Responsibility House. It is anticipated that these and new organizations will be available to support the needs of those with AIDS in the Consortium during the 2015 to 2017 Consolidated plan.

There has been some reduction in HOPWA funds nationally, as the emphasis in AIDS has decreased somewhat at the national level. There is often a misinterpretation that AIDS has been cured and is no longer a severe problem. This is incorrect, although newer drugs have allowed patients to live longer, the self-care problems of AIDS/HIV persons are usually only delayed, and many services are needed by affected persons as the disease progresses. The number of cases has increased locally over the last 4 years, while the number of women affected has also increased following the national trend.

3. Elderly and Frail Elderly Populations:

In the United States people are living longer on average, reported as 78.7 years in 2012. Life expectancy varies by sex and race, with females averaging to age 81.3, while male's average life expectancy is age 76.3. Louisiana ranks 48th out of the 50 States and the District of Columbia in terms of life expectancy (75.7). This translates to approximately a 6.2 year shorter lifespan when compared to the state of Hawaii which is ranked number 1.

In absolute numbers, and in the percentage of total population, the elderly population is increasing on the national, state and local levels. As an example, in 1900, 1 person in 25 was over the age of 65, while in 1994, 1 person in 8, or 33.2 million nationally, was over the age of 65. The growth of this population is expected to increase at a rate of 2.8% per year and accelerate as the baby boom generation ages.

Within the Consortium, there were approximately 58,623 persons, or 11.6% of the population, age 65 and over in 2000. By the year 2013, 66,240 or 14% of the population was over the age of 65. Median age increased in the Consortium between 1990 and 2000 by 11.1%. Between the year 2000 and 2013, for Jefferson Parish the median age went from 35.9 years to 38.2. In St. Charles Parish between the year 2000 and 2013 the median age went from 34.2 years to 36.8.

More elderly are facing dependency as they age and face chronic or limiting illness. They often must rely on others in performing one or more activities of daily living. The number of frail elderly is expected to grow during the three years of the Consolidated Plan. Frail elderly, defined as those persons 60 years of age or older having at least two limitations with activities of daily living. "Activities of daily living" include getting around inside your house, bathing, dressing, getting in and out bed/chair, using the toilet, eating and grooming oneself. It was estimated by the Council on Aging in 2010 that approximately 2,890 or 8% of the elderly over 60 are "frail elderly."

In regards to housing availability, there are approximately 1000 Section 202 apartments for the elderly within the Consortium. All of Jefferson Parish Section 8 units have preference for elderly and disabled.

Many elderly homeowners are on limited incomes. The CHAS data reported for 2011 that 6,700 elderly homeowners were cost burdened (paying more than 30% of income on housing) and that 3,393 were severely cost burdened (paying more than 50% of income on housing). Due to financial and/or physical limitations, many of these persons are not able to maintain their homes adequately. Also physical impairment may become so great as to force many into assisted living. Therefore, there is a need for both owner and renter housing assistance for the elderly. The local Councils on Aging and other agencies who serve the elderly also report the need for transitional or temporary housing for those found in abusive situations, sometimes within their own homes.

Current Programs:

Jefferson Parish, through its Volunteers of America (VOA) Minor Home Repair program, serves approximately 60 elderly homeowners annually in making minor repairs that they are not able to do themselves, reducing their housing cost burdens. It also prevents further decline of housing units making it more likely that the elderly can stay safely in their homes instead of moving to institutional care. Additionally, five (5) senior facilities have been built in the Consortium with CDBG funds.

Other general objectives for Special Needs Populations to be undertaken by the Consortium in the next three years include:

- **Increasing public awareness of the needs of the disabled**
- **Increasing landlord training and knowledge of ADA**
- **Promoting ADA standards in regards to new construction**

The elderly generally must chose from one housing extreme to another, i.e. from no assistance living in their own homes to living in a nursing home. Therefore, some housing goals for the elderly would include:

- **Assistance to help them remain in their own home**
- **Expand choices available to the elderly and coordinate services with housing choices**
- **Expand the availability of low and moderate housing for the elderly.**

Table 23: Special Needs of the Non-Homeless

Sub-Populations	Priority Need Level – High, Medium, Low, No Such Need
Elderly	High
Frail Elderly	High
Severe Mental Illness	High
Developmentally Disabled	High
Physically Disabled	High
Persons w/Alcohol/Other Addictions	High

Public and Assisted Housing

There are approximately 7,000 rental and assisted housing units distributed through the Jefferson HOME Consortium. Approximately 1,000 of these are assisted under HUD’s 202 program and are available only to the elderly. As contracts with owners of multi-family housing complexes expire, the PHAs and HUD are making every effort to provide incentives for owners to stay in the project-based Section 8 program. If these owners choose to opt out of the program, HUD will replace all such project based Section 8 units with vouchers. These clients would then need to relocate to their own housing. Although the “one for one” replacement policy guarantees that the total number of assisted households remains the same, it is highly likely that when project based units are lost, the total number of available affordable housing units to non-elderly persons or families will also be reduced in the future.

There are four (4) public housing authorities (PHAs) in the Jefferson HOME Consortium operated by Jefferson Parish, the City of Kenner, the City of Westwego, and St. Charles Parish. These PHAs collectively maintain a total of approximately 800 project based units. Table 24 below lists units by bedroom size that are available at each PHA. None of the units in this inventory are expected to be lost during the duration of this Consolidated Plan.

Jefferson Parish Public Housing Authority: Number of Public Housing Units: 200

All of the HAJP’s public housing is located within its Acres Road Public Housing Development, located at 1718 Betty Street in Marrero, LA. Construction of this housing development was completed in 1963. This property consists of 100 duplexes containing 200 dwelling units ranging from One (1) Bedroom to Four (4) Bedrooms. There is also one Multipurpose Building onsite, providing space for administration, maintenance and community functions. Occupancy currently stands at 98%.

Table 24 below lists the Unit Types of the Jefferson Public Housing Authority

Table 24: Jefferson HOME Consortium Public Housing Authority Units

Unit Type	#	Sq. Ft. Each (floor area)	# Duplexes	Sq. Ft./Duplex (floor area each)
1-Bedroom	22	690	11	1,380
2-Bedroom	80	916	40	1,832
3-Bedroom	90	1,350	45	2,700
4-Bedroom	8	1,490	4	2,980
Admin/Maintenance	1	5700 (approx.)		

Physical Condition of Public Housing Units

The Jefferson Parish Public Housing Authority reports that all units are over 50 years old and that they are deteriorating. The HAJP plans to conduct a comprehensive Physical Needs Assessment in the coming year and reports the following general conditions:

- Bathrooms and Kitchens are outdated, and plumbing systems have deteriorated.
- Underground utilities (water and sewer lines) and unit systems have deteriorated.
- Interior wall surfaces are aging and deteriorating and are in need of replacement.
- Wall Insulation is non-existent in most units

Restoration and Revitalization Needs of Public Housing Units

The Capital Improvement Need of the property to assure long-term viability (20 Years) is approximately \$7,400,000.

- Kitchen upgrades - \$4,500/unit
- Bathroom upgrades – \$3,500/unit
- Flooring - \$4,000/unit
- Drywall and painting - \$15,000/unit
- Utilities - \$5,000/unit
- Exteriors - \$5,000/unit
- **TOTAL/UNIT \$37,000/unit**

The HAJP receives an annual Capital Fund Program Grant from HUD in the amount of approximately \$240,000.

Public Housing Waiting Lists

The HAJP Public Housing Waiting List totals 205 families. This waiting list has been closed since April, 2015.

Table 25: Public Housing Waiting List by Unit Type

Unit Type	# on List
1-Bedroom	17
2-Bedroom	119
3-Bedroom	58
4-Bedroom	11

Results of Needs Assessments

The last Section 504 Needs Assessment of public housing in Jefferson Parish was conducted a number of years ago and that data is no longer available. The HAJP will evaluate accessible unit requirements when it undertakes its Comprehensive Physical Needs Assessment in the coming year.

Tenant-Based Assistance

The number of Units provided through tenant-based assistance in Jefferson Parish is currently approximately 4,400.

Jefferson Parish Section 8 Housing Choice Voucher (HCV) Program

The HAJP administers, through its Contractor, a Housing Choice Voucher (HCV) program in Jefferson Parish. Families with vouchers are able to lease privately-owned housing by paying a portion of the rent (approximately 30% to 40% of their adjusted gross income), with the HAJP paying the balance. Units must meet applicable Housing Quality Standards (HQS) and rents must not exceed the Payment Standards established by the HAJP. The HAJP is authorized to assist up to 4,730 families, but there are presently approximately 4,400 families receiving assistance at this time. In the coming year, the HAJP plans to fully utilize its authorized vouchers.

The breakdown of units leased by the number of bedrooms is provided below in Table 26 below.

Table 26: Breakdown of Occupancy with Tenant-Based Vouchers based on Bedroom size.

Unit Type	# on List
1-Bedroom	2,741
2-Bedroom	1,412
3-Bedroom	453
4-Bedroom	55
5-Bedroom	9
Total	4,400

Jefferson Parish Tenant-Based Waiting Lists

The current Section 8 Housing Choice Voucher (HCV) waiting list totals approximately 8,000 families. The HCV waiting list is not arranged by unit size. This waiting list has been closed since May, 2011.

Kenner Housing Authority: Number of Public Housing Units 137

All of the Kenner Housing Authority's (KHA) public housing is located within the city limits of Kenner, Louisiana. Construction of the housing was completed in the 1970's. The dwelling units consist of units ranging from One (1) Bedroom to Four (4) Bedrooms. There is also one Multipurpose Building onsite, providing space for administration, maintenance, and community functions. See dwelling unit breakdown below.

Table 27 Kenner Public Housing by Bedroom Type

Bedroom Unit Type	Number of Units
1-Bedroom	10
2-Bedroom	52
3-Bedroom	47
4-Bedroom	1
Total	137

As of June 1, 2015, the occupancy rate of the public housing units was 100%.

Physical Condition of Public Housing Units

All units are over 40 years old and they are deteriorating. The KHA conducted a Physical Needs Assessment on the properties in December 2014. The Table 28 below contains a summary of the physical needs of KHA units, such as replacement, refurbishment and accessibility over a long-term viability of 20 Years.

Table 28 Kenner Public Housing Summary of Physical Needs

Immediate Physical Needs	Immediate Needs	Per Unit Cost
Total Immediate	\$ 130,000.00	\$ 948.91
Total 5 yr	\$ 1,743,306.44	\$ 12,724.86
Total 10 yr	\$ 1,163,168.00	\$ 8,490.28
Total 15 yr	\$ 358,824.00	\$ 2,619.15
Total 20	\$ 80,060.00	\$ 584.38
Grand total	\$ 3,475,358.44	\$ 25,367.58

The KHA receives an annual Capital Fund Program Grant from HUD in the amount of approximately \$160,250 to complete capital improvements to the properties.

Kenner Housing Authority: Public Housing Waiting Lists

The KHA Public Housing Waiting List totals 205 families. This waiting list has been closed since April 2015. Table 29 below lists the waiting KHA waiting list by bedroom type.

Table 29: Kenner Public Housing Waiting List by Bedroom Type

Unit Type	# on List
1-Bedroom	154
2-Bedroom	108
3-Bedroom	33
4-Bedroom	4

Kenner Housing Authority: Housing Choice Voucher (Section 8) Program

The number of units provided through housing choice voucher (Section 8) in the City of Kenner is 1,322. The KHA administers a Housing Choice Voucher (HCV) program in the City of Kenner. Families with vouchers are able to lease privately-owned housing by paying a portion of the rent (approximately 30% to 40% of their adjusted gross income), with the KHA paying the balance. Units must meet applicable Housing Quality Standards (HQS) and rents must not exceed the Payment Standards established by the KHA. The KHA is authorized to assist up to 1,322 families, but there are presently approximately 1,215 families receiving assistance at this time under the KHA Budget Authority. In the coming year, the HAJP plans to fully utilize its full budget authority or authorized vouchers.

Kenner Tenant-Based Waiting Lists

The Section 8 Housing Choice Voucher (HCV) Waiting List totals approximately 122 families. The HCV waiting list is not arranged by unit size. This waiting list has been closed since March 2008.

Westwego Housing Authority: Number of Public Housing Units 300

The Westwego Housing Authority has 300 public housing units. 30 public housing units (10%) are completely accessible for disabled persons. There are approximately 20-25 units that have handicap ramps and/or rails installed for tenants that have a medical need. Units are made accessible to tenants based on need. At this time, the Westwego Housing Authority estimates that applicants with handicap needs on the waiting list total approximately 5% of the total.

The Westwego Housing Authority reports that the general condition of the units are “good to fair”. The primary restoration and revitalization needs are for the upgrade of plumbing infrastructure and unit bathrooms. The Westwego Housing Authority does not have a current estimate on the restoration work required on specific units. There are plans for a future assessment that will be taken to determine future housing and program needs.

Table 30: Westwego Housing Authority Unit List by Bedrooms

Units	Westwego Housing Authority Units by Bedroom Size						
	0	1	2	3	4	5	Sites
Total							
300	22	88	88	88	14	0	4

Westwego Housing Authority Waiting List

Currently there are 770 families on the Westwego Housing Authority waiting list.

St. Charles Parish Housing Authority (SCPHA): Number of Public Housing Units 129

The St. Charles Parish Housing Authority has 129 residential units in 49 buildings. These units were all constructed in 1969 and are located in the communities of Boutte, Hahnville and Des Allemands. Table 31 below lists the SCPHA units / bedrooms by community location.

Table 31: St. Charles Parish Housing Authority Unit List by Bedroom Size

St. Charles Parish Housing Authority Units by Bedroom Size							
Community	0	1	2	3	4	5	Year Built
Boutte	4	24	18	18	2	0	1969
Hahnville	0	20	18	12	1	0	1969
Des Allemands	0	4	4	4	0	0	1969
Total	4	48	40	34	3	0	

Table 32 below lists St. Charles Parish Housing Authority building types by community. Additionally, SCPHA operates one community room in a building with units and one office.

Table 32: St. Charles Parish Housing Authority Building Types by Community

Community	Single Detached	Duplexes	Row	Fourplexes	Vacancies	Total Units	Total Buildings
Boutte	0	11	4	4	1	66	20
Hahnville	0	19	0	3	1	51	23
Des Allemands	1	4	0	2	0	12	6
Total	1	34	4	9	2	129	49

St. Charles Parish Section 8 Housing Choice Voucher (HCV) Program: Total 235

In July, 2015 the St. Charles Parish Housing Authority had a total of 235 active Housing Choice Voucher (Section 8) participants. Table 33 below lists current active and available units.

Table 33: St. Charles Parish Housing Authority: Housing Choice Voucher (Section 8)

HCVP (Section 8) Participation	Active Cities / Communities	Active Participants	Available Units	Ports	Search
	13	235	373	14	12

The Capital Fund of the St. Charles Parish Housing Authority for 2015 is \$137,897.

Summary: Public Housing Consortium Wide

Table 34 below lists each PHAs and the unit breakdown by bedroom size.

Table 34: Consortium Bedroom Size by Community

PHA	Bedroom Size						Totals	Sites
	0	1	2	3	4	5		
Jefferson	0	22	80	90	8	0	200	1
Kenner	0	15	78	43	1	0	137	40
Westwego	22	89	87	88	14	0	300	6
St. Charles	4	48	40	34	2	1	129	3
Totals	26	174	285	255	25	1	766	50

Note: "0 bedroom unit is a 1 room efficiency apartments No units in this inventory are expected to be lost.

Because of the fact that these housing authority complexes were initially constructed in the 1960's, they are generally in need of periodic renovations as well as preventive maintenance. Each of the PHAs in the Jefferson HOME Consortium are participating in the FY 2015-2017 3-year Consolidated Plan. Some of the current and future renovation needs anticipated through this program include roof replacements, new windows and security screens, plumbing improvements, new air conditioners and heaters, new appliances, new floors, new exterior doors, new electrical wiring, and new smoke detectors.

In addition to these anticipated unit renovations, some of the previous resident initiatives have expressed a need to improve the living environment at these complexes including the development and/or improvement of recreational areas, drainage improvements, the development and/or improvement of community centers, improved site and security lighting, site landscaping, and bus shelters.

As per discussions with the executive directors, each PHA is meeting or exceeding their need for providing units that are accessible for persons with disabilities. Also, each PHA is either in good standing with HUD or is considered a high performance agency. Therefore, the strategy for improving the management and operation of these complexes will center primarily on efforts to improve resident boards and provide additional information, services and programs aimed at helping residents achieve self-sufficiency and home ownership where appropriate. The strategy for improving the living environment (as discussed above) at these complexes will involve maintaining and improving site amenities.

The stated mission adopted by these housing authorities is to develop viable urban communities by providing decent, safe, and affordable housing in good repair, providing suitable living environments, and expanding economic opportunities. These goals are HUD approved and the PHA follow mandated tenant eligibility criteria and priority rating systems requiring that PHAs primarily serve very low (< 30% of median) and low (< 50% of median) income persons.

One of the other goals of Consortium PHAs is to help tenants move from public housing into home ownership. Towards this end, there are plans to improve current resident services that

include continuing educational, job training and placement programs, drug elimination programs, childcare services, and first time homebuyer assistance. Adequate meeting space in a public housing complex is considered a key by management for promoting resident initiatives and activities, and for providing these programs and services. Therefore, the PHAs are seeking additional space and equipment to meet these needs.

The general government of each Consortium member is continuing to refine its working relationship with its PHA, and will continue to assist them and will become a partner in providing site improvements, where feasible, and in providing and/or expanding resident programs and services (as feasible) for PHA residents.

A Board of Commissioners governs each of the four PHAs in the Jefferson Parish Consortium. A nine-member Board governs the Jefferson Parish Housing Authority. Each member of the Jefferson Parish Council appoints one Commissioner to serve on the Board as does the Parish President and the resident/tenant association. The Commissioners serve five-year terms.

A five-member Board of Commissioners governs the Westwego, Kenner and St. Charles Parish Public Housing Authorities. Commissioners are appointment by the Mayor of the Cities and the Parish President, respectively. Westwego's Commissioners serve four-year terms; Kenner's serve five-year terms and St. Charles' serve five-year terms. There are no limitations on term limits at any PHAs.

Public Housing Authority Assisted Living Facilities

Consortium PHAs do not operate assisted living facilities for the elderly. A number of private assisted non-profit facilities are available for referrals. The St. Francis Villa Assisted Living facility is the largest non-profit available in Jefferson Parish. Ville St. Martin and Brookdale are two other privately available assisted living facilities in Jefferson Parish. The Consortium recognized that increasing elderly and frail elderly population in Jefferson and St. Charles Parishes will require increased support and resource allocation during this plan period and in future years.

Public Housing Resident Initiatives

All public housing authorities in the Consortium support public housing resident initiatives. The Housing Authority of Jefferson Parish was one of the first public housing authorities in the nation to undertake resident management. This policy has continued for many years. Home ownership is encouraged by a series of resident meetings, and by the targeting of literature and other public outreach, and by the Home Ownership Training Program outreach conducted by the HAJP for residents.

The Kenner Housing Authority is also committed to providing decent, safe and sanitary housing for disadvantaged citizens of the City. The Housing Authority worked with the Community Development Department to inform the City of the needs and activities concerning its public housing. The City's Police Department also worked with the Housing Authority to reinforce drug prevention within the complex. A number of social, educational, families' services, and recreational programs have also been undertaken. Resident initiative plans include the following: Police Department Summer and Mentorship Programs, an After-School tutorial program, Title

I/Chapter I Program, job training, motivational speakers, community day (block party), health fair, HIV testing, entrepreneur workshops, monthly council meetings with door prizes, and a monthly newsletter.

Conclusions: Public Housing Authorities

The Public Housing Authorities are essentially State agencies and as such are guided by the ethics, hiring, contracting and procurement laws of the State of Louisiana, which closely parallel parish and city laws. Any new or additional affordable housing ventures by any public housing authority is subject to the same, or to a similar process, as any other entity seeking to develop affordable housing in the Consortium. These processes include assurances that development conforms to land use, zoning and density requirements. Also each authority must request a statement of consistency with the Consolidated Plan for any such ventures requiring federal funds. Other entities concerned with affordable housing have input into the authority's plans as part of either of these two processes.

None of the four (4) public housing authorities in the Jefferson Parish Consortium are deemed "troubled" by HUD or are performing poorly. Therefore, there is no formal plan to omit any PHA in addressing affordable housing problems within the area. The PHAs and Section 8 administrators are considered essential players in the provision of affordable housing in the Consortium.

All of the PHAs will continue to apply for all funding available to them, where feasible, and will participate in new federal initiatives for public housing such as increased opportunity for home ownership, which will help the PHAs compete with the private housing market. These efforts will increase the efficiency of the PHAs and will bolster the effectiveness of public housing as a positive impact in the lives of low-income persons. All public housing authorities are expected to continue to undertake the actions and steps as specified in this three-year strategy to improve the management, operation, and the living environment of their respective housing residents.

LIHTC Housing in the Consortium

HUD states that, “The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. The LIHTC database, created by HUD and available to the public since 1997, contains information on 40,502 projects and 2.6 million housing units placed in service between 1987 and 2013, (HUD 2015).

HUD continues, “Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households (HUD 2015).

The Louisiana Housing Corporation (LHC) is the allocating agency for Louisiana. In 2014 the LHC application log a total of more than \$35 million LIHTC requests with two projects listed for Jefferson Parish. The first was Charleston Homes containing 54 new construction/conversions-Scattered Site homes with a total LIHTC request of \$742,963. The second request, recorded as a late request, was by New Horizon Homes Jefferson for 55 new construction/conversions-Scattered Site homes in the amount of \$995,300. There were no reported LIHTC projects in St. Charles Parish.

Lead-Based Paint Hazards in Housing

According to the Center for Disease control, childhood lead poisoning is "the most common environmental disease of young children". Today, children in the United States are lead poisoned primarily through ingestion of lead-based paint by normal hand-to-mouth activity, and to a lesser extent, by the inhalation of lead contaminated dust and soil found in, and near, older houses.

Children under 6 years of age are considered to be the most at risk of lead-based paint hazards because they are most likely to ingest lead-contaminated paint chips or soil and due to the potential damage of the lead contamination. According to 2013 ACS Data, there were approximately 34,712 children under 6 years of age living in Jefferson and 4,016 St. Charles Parish for a total of 38,728 in the Consortium. Among these youngest children, the risks are even greater for those whose families are poor because these families are more likely to live in older, more dilapidated and/or the least maintained housing units. The child poverty rate is 25% for Jefferson Parish and 18% for St. Charles Parish.

In 2010, the Department of Community Development contracted the Louisiana Childhood Lead Poisoning Prevention Program, located at 3101 West Napoleon Ave. Suite #141 and received information from Carol Randall, Environmental Coordinator who advised that there were fourteen (14) environmental investigation results for the elevated blood lead levels. Of those cases only two (2) dwellings were the source of lead poisoning due to lead-based paint, all other sources were mini blinds, soil, occupational or "no source found" on the day of the investigation in JP (including Kenner) since 2006.

The latest data from the Louisiana Report Card, Department of Health and Hospitals (2012) reported that of the 30,434 children under 6 years of age in Jefferson Parish 5,307 or 17.4% were tested for lead. The results showed that 130 or 1.2% had elevated lead levels. In St. Charles Parish 655 (17%) of the 3,842 children under 6 years of age were tested with 1.5% having elevated level of lead.

Although the U. S. Consumer Products Safety Commission "banned" the residential use of lead-based paint in 1978, millions of housing units built before 1978 are still in regular use and may, therefore, pose a threat, particularly to their youngest inhabitants. HUD estimates that three quarters of pre-1980 housing units contain some lead-based paint. The likelihood, extent, and concentration of lead-based paint all increase with the age of the building. Fully 90 percent of the privately owned units built before 1940, 80 percent of units built between 1940 and 1959, and 62 percent of units built between 1960 and 1979, all contain some level of lead-based paint.

One method of assessing the extent of the hazards posed by lead-based paint within a community considers the age of housing with the income of households, to estimate that portion of the housing stock which is both old and more likely to be poorly maintained. The 1990 census indicated that approximately 162,812 (or 81%) of the Consortium's housing units were built before 1980, and therefore may be more likely to be contaminated with lead-based paint. By the year 2013 the estimated number of units built prior to 1980 in the Consortium was 139,421 (or 67%) a reduction of approximately 10%.

Table 35: Households by Age of Housing Units

Age of Unit	Consortium	Consortium's Low and Moderate Income Areas
Pre-1940	8,484 (4.22%)	4,209 (8.22%)
1940-1949	12,993 (6.46%)	4,555 (8.90%)
1950-1959	30,103 (14.97%)	9,100 (17.78%)
1960-1969	49,870 (24.8%)	11,904 (23.25%)
1970-1979	61,362 (30.51%)	14,426 (28.18%)
Total Pre-1980	162,812 (80.97%)	43,857 (85.67%)

The table for households by age reveals that in the Consortium's low to moderate-income areas (i.e. census tracts/block groups having 50% or more of the people with an income less than 80% of the MSA's median family income) 8.22% of all units were built before 1940. In low and moderate income areas 85.7% of all housing units were built between 1940 and 1979.

The table below displays the total number of older housing units in the Jefferson HOME Consortium by age category and the number of units which are possibly contaminated with lead-based paint based on HUD's estimates of the varying rates of lead contamination.

Table 36: Potential Lead-Based Paint Hazards in Housing Units Consortium-Wide

Age of Unit	Total number of units	Estimated Percent of units with potential Lead-Based Paint	Estimated number of units with potential Lead-Based Paint
Pre-1940	8,484	90%	7,636
1940-1949	12,993	80%	10,394
1950-1959	30,103	80%	24,082
1960-1969	49,870	62%	30,919
1970-1979	61,362	62%	38,044
Total Pre-1980	162,812	N/A	111,075

Data Source: CHAS 2009-2011

Reduction of Lead-based Paint Hazards

This table indicates that over 110,000 units may have a significant amount of lead paint and that the lower income areas will have a greater percentage of potential lead-based paint units, than non-lower income area.

Another way to assess the impact of environmental lead hazards on children is to screen the children for elevated levels in their blood. The State of Louisiana's Department of Health and Hospitals reports that in 1998 blood tests to screen for the presence of lead were administered to 0.84 % of the Consortium's 44, 551 children under 6.

The Center for Disease Control and Prevention has set 10 micrograms per deciliter (10 ug/dl) as the threshold value for lead in child's blood with any level greater than 10 ug/dl considered elevated. Within the Consortium, a total of 373 children were tested in 1998 and 33 (8.9%) were found to have elevated blood levels.

According to the State of Louisiana, this data represents only those children who attend public health facilities and is not reflective of the entire population of a given parish. Furthermore, the number of children screened for lead poisoning at the public health clinic in Jefferson Parish is relatively small compared to those screened by health units in the other areas of the state. Therefore the true extent of lead hazards to Jefferson is not known.

According to 2000 Census data in the Jefferson Consortium's low and moderate income areas, there were 22,199 (or 27.28%) of the Consortium's children aged 6 years of age or younger. It cannot be surmised that 9 percent (1,997) of the children, if screened, would have elevated blood levels. However, it can be surmised that the current figures from the 1998 screening represent a reason for the Consortium to maintain its vigilance as to the current problem of lead-based paint hazards.

The numbers reflected in the preceding tables and paragraphs provide a glimpse of the extent of the potential lead based paint problem in interior painted surfaces of housing units in the Consortium. The information in these tables do not reflect the extent to which lead based paint may exist on exterior walls, trim, porches, stairs, outdoor and indoor furniture, garages, outdoor play equipment, and other households items. Additionally, the extent of exposure to transferred lead contaminated dust into the home as a result of a family member's occupational exposure or exposure while engaging in hobby related activities is not reflected.

Most existing programs have been affected by the implementation of the lead-based paint regulations by reducing the number of cases that can be completed due to increasing time and costs associated with the need to test and mitigate lead hazards. , Jefferson Parish does not have a large problem with lead-based paint issues compared to the City of New Orleans and other urban areas. This can be evidenced by both the very low number of instances of lead paint health cases in the Consortium, and by the amount of properties found to have lead-based paint in the rehabilitation programs (less than 10% of any units tested were found to have lead-based paint). When lead paint was found the cost of abatement was very limited, for example the last unit abated had approximately \$2,000 in abatement costs.

Therefore, the Consortium members are continuing the implementation of the lead-based paint requirements in all of its housing programs. Currently the Consortium contracts with State of Louisiana certified Lead Inspectors who conduct the lead inspection, the risk assessment, and the collection of dust wipes and soil samples. These samples are then shipped to a laboratory for analysis and for clearance on properties in the programs that were built prior to 1978. Jefferson Parish also maintains a two year contract with a certified laboratory to conduct these analysis and clearances. Sub recipients will presume that lead exist in units built prior to 1980 and will perform a lead test utilizing a XRF lead paint analyzer as well as test the surrounding soil on the property for any lead hazards.

In addition a copy of the notice of lead hazard evaluation is provided to each affected resident along with a pamphlet that explains the hazards of lead based paint. The sub recipients and staff

of the department are all responsible for ensuring that all lead-based paint workers are trained in lead-safe practices and they will be supervised by a certified Abatement Supervisor. All workers must use HUD guidelines as it relates to Safe Work Practices when renovation or painting. Any minor or emergency repair programs operated by the Jefferson Parish Community Development Department will not normally disturb any painted surfaces due to the programs design. However, if painted surfaces are disturbed all threshold requirements as required by HUD will be met or exceeded. St. Charles Parish and Kenner follow similar procedures.

Environmental Concerns

As previously indicated, geographical features contributing to flooding and soil subsidence are a primary concern within the Consortium. Much of the land is located in designated special flood hazards areas inundated by the Consortium's one hundred-year flood. Both parishes participate in the FEMA flood insurance program. Flood insurance is also required for participation in any of the federally subsidized housing programs, including the locally administered CDBG and HOME funded housing programs. Additionally, local housing building codes require the proper elevation of the base floor above sea level which may add to the cost of replacement housing and new construction. This cost increase is significant in the lower lying areas where this required elevation is also significant.

Another problem being faced by the Consortium members in the land lost to coastal erosion and other factors. The more land lost, the greater the value and stress placed upon remaining developable land.

The chart below indicates the current land area and the 30-year land area loss for the Consortium.

Table 37: Jefferson HOME Consortium Land Area

	Total Area (Square Miles)					
	1960	1970	1980	1990	2000	2010
Jefferson Parish*	409	369	347	306	300	296
City of Kenner	15	15	15	15	15	15
St. Charles Parish	304	294	286	284	282	279
Total	728	678	648	605	597	590

*include City of Kenner

Note: Average loss per decade due to coastal erosion - 41 sq. miles

Other environmental concerns such as the presence of petro-chemical plants and a nuclear power plant are found primarily in St. Charles Parish, which has an evacuation plan to address emergencies. In Jefferson Parish, chemical plants are primarily located on the West Bank of the parish, as are the majority of the low and moderate income areas. However, the increase in community awareness pertaining to these issues should prevent further unsolicited industrial developments near these communities.

The major airport of the Consortium is the Louis Armstrong International Airport. This is located on the western fringe of Kenner on the border with St. Charles Parish where there is a predominance of wetlands and undeveloped land. Recently those persons residing in areas with excessive noise were bought out and relocated. The total number of housing units impacted by runway clear zones or excessive noise level are very limited within the Consortium, however the removal of these units, most of which were affordable housing stock, did affect the City of Kenner's inventory of affordable units.

Other environmental concerns including lead-based paint hazards were discussed more fully in the Lead-Based Paints Hazards section above.

Fair Housing

Updated 2015 Analysis of Impediments

Previously, the firm Western Economic Services, LLC and the Greater New Orleans Fair Housing Action Center were contracted by the Louisiana State Office of Community Development and Jefferson Parish respectively to complete an Analysis of Impediments to Fair Housing Choice in Jefferson Parish. These documents identified impediments to fair housing choice for Jefferson Parish but also in the case of the Western Economic Services study for all areas that received LRA funding after Hurricane Katrina.

Statewide impediments to fair housing include an insufficient fair housing system capacity that limits access to the system and the ability to respond to fair housing needs, insufficient or ineffective communication and coordination among agencies and those interested in affirmatively furthering fair housing, and lack of understanding of fair housing by both consumers and providers. These study detail these impediments with guidance on specific actions to consider in order to eliminate impediments. For Jefferson Parish, these impediments and recommendation to consider include the following:

Jefferson Parish Impediments to Fair Housing Choice

1. Insufficient fair housing system capacity to respond to questions or concerns or to address fair housing needs.
2. Lack of effective referral system, as interested persons are referred to many different places.
3. Lack of sufficient fair housing outreach and education resulting in:
 - a. Lack of understanding of fair housing issues and knowledge of fair housing laws,
 - b. Confusion about the differences between fair housing, housing production planning, and landlord/tenant issues.
4. Lack of sufficient financial literacy resulting in:
 - a. Disproportionately high denial rates for racial and ethnic minorities,
 - b. Denial rates disproportionately high in lower-income areas, and
 - c. Originated high annual percentage rate loans targeted to minority areas.
5. Discrimination in rental markets.
6. Implementation of local land use codes and/or zoning regulations, or the use of construction moratoriums, that may not be in the spirit of affirmatively furthering fair housing.

Suggested Actions to Consider in Addressing Impediments to Fair Housing:

1. Participate in Louisiana Fair Housing Working Groups.
2. Increase fair housing outreach and education to Jefferson Parish residents.
3. Enhance homebuyer education activities, increasing financial literacy.
4. Monitor current and upcoming housing projects to be certain that they are in compliance with the American with Disabilities Act and fair housing law for the disabled.
5. Enhance educational opportunities for existing landlords in Jefferson Parish.
6. Review inclusiveness of housing development activities, including efforts to eliminate segregation of racial and ethnic minorities.
 - a. Assist the Statewide FHWG with research on identification of best practices
 - b. Assist the Statewide FHWG to make specific recommendations for zoning and land use regulations.

City of Kenner Impediments to Fair Housing Choice

1. Insufficient fair housing system capacity to respond to questions or concerns or to address fair housing needs.
2. Lack of effective referral system, as interested persons are referred to many different places.
3. Lack of sufficient fair housing outreach and education resulting in:
 - a. Lack of understanding of fair housing issues and knowledge of fair housing laws,
 - b. Confusion about the differences between fair housing, housing production planning, and landlord/tenant issues.
4. Lack of sufficient financial literacy resulting in:
 - a. Disproportionately high denial rates for racial and ethnic minorities,
 - b. Denial rates disproportionately high in lower-income areas, and
 - c. Originated high annual percentage rate loans targeted to minority areas.
5. Discrimination in rental markets.
6. Implementation of local land use codes and/or zoning regulations, or the use of construction moratoriums, that may not be in the spirit of affirmatively furthering fair housing.

Suggested City of Kenner Actions to Consider

1. Participate in the proposed Louisiana Fair Housing Working Group.
2. Increase fair housing outreach and education to Kenner residents.
3. Enhance homebuyer education activities, increasing financial literacy.
4. Monitor current and upcoming housing projects to be certain that they are in compliance with the American with Disabilities Act and fair housing law for the disabled.
5. Enhance educational opportunities for existing landlords in city of Kenner.
6. Review inclusiveness of housing development activities, including efforts to eliminate segregation of racial and ethnic minorities.
 - a. Assist the Statewide FHWG with research on identification of best practices
 - b. Assist the Statewide FHWG to make specific recommendations for zoning and land use regulations.

A complete copy of this plan can be located at the Jefferson Parish Office of Community Development where a summary of these findings are included as an appendix to the Consolidated Plan. The specific recommendations of the group as listed above will be undertaken where feasible.

Barriers to Affordable Housing

Barriers to affordable housing may take many forms including, but not limited to, state tax policies, local land use policies and federal policies. While the cost, supply and availability of housing are principally market driven, most government jurisdictions recognize that their policies and laws can affect this market. These policies can influence the housing market by impacting employment, interest rates, and taxes. Although any discussion about policies that influence the overall housing market would be lengthy and beyond the scope of this plan, barriers to affordable housing can be narrowed to a few potential major impediments which are discussed below. However, growth limits and policies that affect the return on investment are mentioned as examples in 24 CFR 91.310(d) and are not considered to exist as barriers in the Jefferson HOME Consortium.

Tax Policies

The Louisiana State Constitution includes a homestead exemption, which limits the value of property that a homeowner must pay tax on. While the \$75,000 "homestead exemption" reduces the tax burden of many citizens and may appear to make housing more affordable, this exemption has an indirect affect on the revenue raising ability of the local governments and its ability to provide neighborhood services such as education, parks, streets, sidewalks and other services that are important quality of life issues. In fact, the homestead exemption has the effect of transferring much of the property tax burden from homeowners to renters and businesses. The tax structure is also biased towards businesses (often cited as a barrier to economic development) and consumers with a sales tax of 8.75%, one of the highest in the nation. Unfortunately, it is unlikely that any major change in this homestead exemption or in other tax policies will occur during the next three years.

The property millage tax rate for Jefferson Parish has varied across the parish with millage rates from 58.73 to 129.24 while the city of Kenner's millage rate has been approximately 21.7. Orleans Parish's rate is 161.34 while St. Tammy Parish's rate is 159.4. Therefore, Jefferson's and other Consortium member's property tax rate are very competitive, compared to two of the major alternative housing markets adjacent to the Consortium.

In 1990, the state adopted a "Cooperative Housing Corporation Law" to offer an alternative to traditional home ownership opportunities. This law provides that the capital stock of a cooperative housing corporation is exempt from state tax and that these properties are also entitled to the State Homestead Exemption. This law was designed to stimulate non-traditional endeavors such as cooperative housing. To date the Consortium has seen limited examples of Co-Op housing, however, "Community Land Trusts" have offered non-traditional home ownership opportunities in the region particularly through the Crescent City Community Land Trust (CCCLT).

Regulatory Controls: Land Use, Zoning, and Building Codes

Jefferson Parish (including Kenner) was unique as a fast growing suburban county in that growth occurred in spite of a limited supply of land available for development. Only as the marshes were drained and levees built, was housing able to follow. Not unique was the inability of the parish to provide for adequate planning for infrastructure to keep pace with the growth. Concurrently, zoning laws were kept at a minimum. The growth of the largely unincorporated areas was primarily influenced by supply and demand. The limited amount of adequate land for development resulted in quite small minimum lot sizes when compared to other suburban communities.

The Building Codes presently used in Jefferson Parish were changed in the aftermath of Hurricane Katrina, along with the rest of the State of Louisiana, to the International Residential Code. Jefferson Parish also established a "One-Stop Permitting Process" to ease any burdens on commercial building developers. Residential fee scales are considerably less expensive compared to other areas with an average of \$330 for homes within the \$100,000 - \$130,000 range. In addition, no "impact fees" have been established, or have been charged to developers to date, which could act as a regulatory barrier.

Jefferson Parish adopted its first Comprehensive Plan in 2005 which includes a housing element where it can be shown that there is a significant amount of land available for each type of housing (single, multi-family, etc.) An update of the Comprehensive Plan is proposed to be undertaken by the Planning Department in the next two years, however, at this time no formal process is scheduled.

The City of Kenner adopted "The Building Code of the City of Kenner" referred to as "the Building Code and Related Regulations of the City of Kenner", January 11, 1971. The purpose of these Building Codes are to provide minimum standards to safeguard life or limb, health, property, and public welfare by regulating and controlling the design, construction, quality of materials, use and occupancy, location and maintenance of all buildings and structures within the City of Kenner and certain equipment. Code Officials are authorized and directed to enforce the provisions of the Building Codes. For such purposes, code officials and designated deputies in Kenner have the powers of a law enforcement officer to enforce the provisions of the codes. The Code Official is further authorized to render interpretations of Building Codes, which are consistent with its spirit and purpose. All CDBG and HOME rehabilitation projects are required to be completed according to the latest City of Kenner Code of Ordinances.

In St. Charles Parish, housing construction and subdivision development are controlled by four separate and comprehensive regulatory tools: the St. Charles Parish Zoning Ordinance, the St. Charles Flood Damage Prevention Ordinance, the St. Charles Parish Building and Related Construction Code Ordinance, and the St. Charles Parish Subdivision Regulations. These regulations are similar to other rural/suburban areas and do not contain any excessive restraints to housing affordability, such as mandated larger lot sizes.

While the St. Charles Zoning Ordinance prescribes land use limitation for all land in St. Charles Parish, the Flood Damage Prevention Ordinance dictates how a structure must be constructed to substantially limit the potential for flood damage from 100-year storm events in special flood hazard areas. Since the entirety of St. Charles Parish is located in a special flood hazard area, the

mandate of this ordinance affects all housing construction in the parish. A large portion of Jefferson is also affected by a similar regulation. Both Jefferson and St. Charles parishes participate in the FEMA flood insurance program. Flood insurance is also required for participation in any of the federally subsidized housing programs, including the local CDBG and HOME funded housing programs.

The codes that require the proper elevation of the base floor above sea level add to the overall cost of construction. Although this regulation on new construction may increase housing costs, the long-term safety, resiliency and viability of the area is better served. The recent effects of major hurricanes indicated that the most impacted types of housing were mobile units which do not conform to current building codes and those housing units in the low lying areas which were not elevated.

A more recent challenge involves the use of prefabricated and/or manufacturing housing to increase the supply of affordable housing where local building codes have not accommodated them. These newer housing construction techniques have been shown to be safe, cost competitive and popular amongst the public and developers alike in other jurisdictions. It is anticipated that these restrictions will be relaxed and lifted altogether within the next few years as the regulatory agencies become more experienced with these newer housing processes and systems.

Strategic Plan

The Consolidated Plan 2015-2017 is a three (3) year plan that covers the projects and activities to be funded by the CDBG, HOME and ESG programs. Since the fiscal program year for the Jefferson HOME Consortium starts on July 1 of each year, the time period covered by this three (3) year plan spans from July 1, 2015 to June 30, 2018.

General Long-Term Objectives

The major long-term three-year objective of the Consortium is to **maximize limited public resources and to act as a catalyst to address the needs of the area, to include affordable housing needs, mainly for low and moderate-income persons.**

Other general long-term objectives and policies include the following:

- Provide essential services and facilities which promote self-sufficiency, emphasize prevention, and improve the quality of life for the homeless, frail elderly, special needs and low and moderate-income residents of the Consortium.
- Support projects which focus on basic needs of health and welfare.
- Reduce the isolation of income groups within the communities and geographical areas by revitalizing deteriorating neighborhoods. This includes support for projects which increase the capacity of individuals, families and communities to develop their own resources.
- Encourage and promote housing and community development activities which are consistent with local comprehensive and capital improvement plans.
- Provide assistance to neighborhoods and organizations in identifying and accessing resources.
- Encourage projects and activities which provide transportation, or otherwise facilitate, reasonable access for residents in all areas of the Consortium, including access for individuals with disabilities and those with language or cultural barriers.
- Maintain and increase the quality of housing available to lower-income Consortium residents.
- Alleviate physical and economic distress through the stimulation of private investment and the provision of employment opportunities, in conjunction with other agencies and the private sector.
- Restore and preserve properties of special historic, architectural or cultural value, chiefly in low-income neighborhoods or for lower income populations.
- Promote equal public facilities usage.

Housing Priority Needs: Analysis and Strategies

As described previously in this plan, the basis for assigning priorities included input received from many sources, namely, consultation meetings, focus group committee meetings, public hearings, survey/questionnaire results, consultation with public housing authorities, and consultations with other public and private agencies. A complete list of agencies consulted is listed in the appendix. Concurrently, data was gathered from numerous resources and documents pertaining to the national, regional, and local housing market in order to attempt present a true analysis of the Consortium's housing market.

Methodology

In preparing this housing strategy, the Consortium was guided by established housing planning principles where housing is seen as a function of many factors: supply and demand, the economic characteristics of the population, the costs of building and maintaining units, and others. These planning efforts also took into account the fact that federal, state and local policies have historically relied on the private housing market to meet demand. In the United States "market failure" often occurs at the lower end of the economic scale and therefore public policies and programs are geared towards meeting those housing demands.

The focus for the Consortium is in meeting housing demand for lower income households. Planning efforts also realize the concept of filtering, i.e. as units age living conditions usually decline, followed by a reduction in rent, resulting in more units added to the affordable housing inventory. Filtering is one of a number of phenomena at work in the housing market and this tends to mitigate the rising costs of housing experienced, however, strategies can not include all of the local, regional and national factors at work within the housing market and the local housing delivery system.

Some questions asked in preparing the strategy included:

- * How many households are currently receiving assistance?
- * Is there a housing availability problem, a housing adequacy problem, a housing affordability problem and/or a housing accessibility problem?
- * Which types of households are experiencing housing problems? Are there disproportionate needs?
- * What types of housing problems are evidenced?
- * What is the best method for public entities to assist these persons (direct subsidy, another method)?

More specifically, and in order to complete this Consolidated Plan, the question for the Consortium is, "**How can it best intervene in the housing market to be most productive in assuring that safe and affordable housing is available for more of its citizens?**"

In answering this question it should be understood that the Consortium, as a public entity, may do one or more of three basic actions:

- **Acquire and/or rehab existing renter and/or owner units for low and moderate income persons,**
- **Foster new construction of renter and/or owner units for low and moderate income persons,**
- **Provide direct subsidies for renter and/or owner low and moderate income households allowing them to choose units from the existing private housing market.**

Before deciding on which action(s) to undertake the advantages and disadvantages of each action should be considered. For example, acquisition and/or rehabilitation of existing units, compared to tear down/new construction, has the obvious advantage that it can be less costly and time consuming. Additionally, rehabilitation leaves a unit that is (presumably) more in character and more to scale with its neighborhood and it involves less relocation (if any). Finally, rehabilitation while removing any obvious blighting factors also preserves historical attributes and places residents generally in higher opportunity areas closer existing patterns of development, employment, major streets, parks, and other facilities and amenities.

In regards to disadvantages, unfortunately, rehabilitation can be more costly, it often does not allow for more modern amenities, and market demands such as larger home sizes and may involve other environmental issues. Finally, rehabilitation may be initially chosen as the most cost effective manner only to run into unforeseen problems resulting in higher cost and/or inferior work.

For new construction, overall cost is relatively high and this usually requires a deeper public subsidy for meeting affordability criteria. For many years new construction was not allowed to be undertaken with CDBG dollars, and as a result many of the local housing providers had little experience with new construction. Moreover new construction which is publicly subsidized, is often not welcomed in some neighborhoods and by some local building trades. Also, some real estate professionals may not know how to market the subsidized units to low/moderate income households. Lastly, the newer cost effective home construction techniques, such as prefabricated or manufactured housing units are not universally allowed under current building codes (these codes are being updated) and/or there are insufficient builders with such experience in the area.

The third method of affecting the local housing market by governmental action is by direct assistance. Direct subsidy programs, such as tenant assistance, are unfamiliar to many smaller local governments as well as to many non-profit housing providers. Furthermore, experience has shown that to effectively administer these programs requires an elevated administrative capacity.

Currently there are limited allowable funds for administration negatively impacting innovation and expansion of affordable housing choices in the Consortium.

It is often a challenge to convince sufficient numbers of landlords in some areas to participate in either the regular or special Section 8 programs. NIMBYism is an issue throughout the Consortium and therefore getting landlords to participate in any new local tenant based programs may be different. Lastly these programs often have a negative perception by the public as they are viewed as a form of "welfare" although they may be the more cost-effective forms of assistance.

Any housing strategy will have to take into account the advantages and disadvantages of each of these actions. Each specific housing proposed project will bring its own set of circumstances which must be addressed to be a successful affordable housing project.

To reiterate the results of the Housing Market Analysis was as follows:

- Overcrowding is greatest for large renter families averaging approximately 40% for both the extremely low and very low income levels.
- Housing cost is more of a housing problem than overcrowding, or incomplete plumbing, or other types of physical inadequacies.
- There is a substantial number of units (estimated at 11,450) deemed "suitable for rehabilitation" to warrant moderate rehabilitation programs for both renter and owner units.
- There are an insufficient number of public and private affordable housing units to meet the needs of low to moderate households in order to follow HUD's guidelines of housing cost not to exceed 30% of income. (Total units available to 0-30%, is 7,553 units as compared to 19,332 households at 0-30% of MFI.)
- There is an insufficient publicly number of assisted units and vouchers to assist special populations such as large family renters, disabled, the elderly and veterans.
- Minority households have greater affordability and greater inadequacy problems.
- Age of housing stock and the physical inadequacy is within normal limits for southern suburban counties and is below that of Orleans Parish, the more urbanized adjacent area.
- Of all renter households 46% have a housing problem, and for most of these the housing problem is the cost burden.

As indicated above, housing cost burden is the most common housing "problem" for all types of low income households and for both renter and owner households. In order to reduce the housing cost burden, there must be an adequate supply of affordable housing. Several methods can be used to increase the supply of affordable housing in a market area and include the following:

- **Substantial Rehabilitation** (i.e. making uninhabitable units habitable) for renter or owner units.
- **Moderate Rehabilitation** and other actions taken to prevent further deterioration of the existing occupied units also contributes to this goal.

These substantial and moderate rehabilitation programs as operated by Consortium members (as described below) are targeted to low income households (\leq 50% of median income). Programs designed to improve energy efficiency will also contribute in the reduction of housing cost burdens by lessening the amount paid in utilities so that these funds which can be used for other essential living purposes.

Additionally, moderate rehabilitation programs and infill replacement housing satisfy general neighborhood stabilization goals by preventing further decline of the area as well as contributing to non-housing goals. For example, by assisting in keeping the elderly in their own homes, as opposed to institutionalization, contributes to public service goals. Efforts taken to preserve the existing public housing units, and other publicly assisted housing, will have the ultimate affect of reducing cost burdens for all lower income households, as availability is increased.

Although all households types may experience some housing cost burdens as exhibited by the previous charts and as previously discussed, those persons who have a disability and truly cannot add even the smallest economic contributions to their economic well being are those generally with the most severe housing cost burden, i.e. those paying more than 50% of income for housing. Within the Consortium area there are an estimated 10,000 mentally ill persons and some 8,500 persons who report a work disability.

Approximately 6,000 lower income households are receiving some type of housing assistance either through Section 8 or through other HUD financial assistance. The various types and amounts of assistance are simply insufficient to meet the demands including for affordable housing in the Consortium. Therefore, housing affordability is deemed a high concern by member communities. It is anticipated that by offering several types of assistance to reduce housing cost burdens for a variety of sub-populations, that a more fair allocation of limited housing assistance funds will result. This plan will attempt to help a greater number of households and persons through a greater variety of products and services.

Increasing homeownership rates in the Consortium is a high priority and the benefits of increased owner occupancy rates impact both households and the jurisdiction as a whole. Homeowners are subjected to less inflationary and other market trends, and homeownership is a means by which households can build wealth through rising housing values and tax benefits. This priority mirrors that of the National Affordable Housing Act (NAHA) of 1990. This legislation created the HOME program which will be the primary funding mechanism for supporting this priority. Also moving moderate-income renter households into the owner housing market, potentially frees up existing rentals for other lower income households. This strategy is further justified by the fact

that the homeownership rate for Jefferson and the area, is slightly lower than the national average. More importantly, the percentage of minority owner households also lags behind non-minority owner households. Finally, it is well documented that the lack of funds for closing or down payment costs is a major obstacle for low to moderate income persons in acquiring a home. Therefore programs designed to increase first time homeownership by offering closing or down payment assistance are justified in the Consortium.

The homeless and other special populations have needs that go beyond simply the availability of safe and affordable physical structures. Comprehensive strategies combined with housing efforts will provide for those persons deemed as a high priority by the Consortium and its service providers.

The analysis of the local housing market involved consultation with a myriad of persons and agencies. The housing strategic objectives to be addressed in this Strategic Plan are:

- **Address excessive housing cost burdens for low and moderate income persons**
- **Increase the number of owner occupied households, specifically by providing support for low to moderate income persons within reach of homeownership**
- **Address housing and supportive services for the homeless and for non-homeless special needs populations.**

Actions and strategies to be undertaken to address each of these housing priorities are detailed below. These specific programs and actions were chosen in that:

- They offer a variety of avenues to address each priority.
- There is a national precedence for these types of programs.
- These programs have evolved in response to citizens needs and thus have proven to be effective in addressing needs.
- The local housing delivery system including, the Community Development Departments and/or PHAs, have operated these programs in a proficient manner.

Priority: Reduction of excessive housing cost burdens for low and moderate income persons.

The Consortium members will assist an estimated 260 households (excluding Section 8) during the next three years to facilitate the reduction of housing cost burdens. The forms of assistance will be both direct and indirect. Direct assistance will include Section 8 at \$6,000 per year on average and other rental assistance and moderate rehabilitation programs. Indirect forms will include assistance to community based housing organizations and other efforts for the general enhancement of affordable housing. The following programs detail these forms of assistance.

Priority - Reduction of Housing Cost Burdens: Specific Housing Programs for Period 2015-2017 (Estimated)

Program Name	Type of Assistance/ Limit	Type of Unit	Type of HH	5 Year Funds	No. of HH	Service Area	Comments
Owner-Occupied Rehabilitation	Direct \$50,000	Owner	0-50% Grant 0-80%	\$1,600,000 HOME 750,000 Private \$1,000,000 CDBG	20	Consortium	Also assists in Homeownership priority
Emergency Repair	Direct	Owner	0-50%	\$500,000 Previous CDBG	25	Jefferson-Excluding Kenner	Also assists in Homeownership priority
Handicap & Disabled	Direct \$7,500	Owner	0-50%	\$500,000 CDBG	25	Jefferson-Excluding Kenner	Also assists in Homeownership priority
Replacement Housing	Direct \$50,000	Owner	0-80%	\$1.25 Million HOME and HOME match & CDBG	12	Jefferson-Excluding Kenner	Replacement of substandard units not suitable for rehabilitation
Elderly Home Repair VOA	Direct	Owner	0-80% Elderly Only	\$100,000 CDBG	120	Jefferson-Excluding Kenner	Material cost provided by household where affordable
TBRA	Direct	Renter	0-50%	HOME	30	Jefferson-Excluding Kenner	Elderly & Disabled
Rental Rehabilitation	Indirect	Renter	0-50%	\$150,000 CDBG 50,000 CDBG	20 + 10 Units	Jefferson-Including Kenner	

The various programs listed above are described in detail below.

Program 1: Owner-Occupied Rehabilitation

Each Consortium member has operated an owner-occupied rehabilitation program and plans to continue. Program requirements are detailed in the Action Plan portion of this Consolidated Plan. This program will aid in reducing housing cost burdens by providing a direct grant for the moderate rehab of owner-occupied units and is awarded to those who cannot afford the rehabilitation necessary to prevent further deterioration. This program may also allow many elderly homeowners to delay entering institutions or other non-imperative assisted living facilities by allowing for a safe living environment within their own home. This program also contributes to the preservation of existing housing stock.

Program 2: Elderly Home Repair Program – VOA

An on-going program operated in conjunction with Volunteers of America that offers minor and other home repair services (labor only) for low to moderate income homeowners age 60 years and older. Household residents usually provide the cost of materials themselves. This program reduces "out of pocket" funds for these special population households.

Program 3: TBRA Program

The purpose of the program is to provide financial assistance, to income qualified households at or below 50% of the Area Median Income, in the form of rent assistance for up to a two year period, in order to housing more affordable to specific hardship cases that will be selected for program participation from the existing Section 8 Housing Program Waiting List and service provider referrals. This program will operate in accordance with specific targeted categories of disaster displacement, condemned housing, court-ordered eviction, domestic violence, inaccessibility/unsuitability of dwelling unit, homelessness prevention, homeless, HIV/AIDS assistance, with preference for the elderly, non-elderly disabled working family and veterans. All rental housing to be subsidized with HOME TBRA funds must be safe, decent and affordable in order to be acceptable for occupancy by program participants.

Program 4: Emergency Repair Program

An on-going program designed to address emergency situations, that threaten the safety and integrity of the housing unit. The maximum grant amount is \$20,000 per unit/family. Targeted groups (i.e. outreach efforts) include those affected by Katrina, the very low income homeowners and the elderly. Addressing the emergency repair requirements that the household is unable to afford, reduces overall housing cost burdens and potential more expensive future repairs of even the loss of the affordable housing stock.

Program 5: Handicap and Disabled

An on-going program that addresses handicap needs and other housing accessibility issues for low/income disabled persons.

Program 6: Replacement Housing

A program designed to provide funding assistance to qualified low income homeowners for the demolition of substandard units not suitable for rehabilitation, and for the construction of new single family residences on the same site. The maximum funding amount is \$50,000 per unit/household. This direct assistance program will reduce housing cost burdens by reducing the mortgage amount for households while concurrently allowing them to live in a safe environment, with improved energy efficiency. The improved energy efficiency will also reduce the household's housing cost burdens.

Other Actions:

In addition to the specific programs detailed above, the Consortium will undertake the following actions to reduce the housing cost burdens for low and moderate-income persons/households within its jurisdictions.

- Jefferson Parish will offer when feasible low interest mortgage bond funds proceeds to be used for part of the HOME match.
- CDBG entitlement communities will use these HUD funds to assist in the provision of housing, either through site acquisitions or by providing public improvements, where necessary, warranted, and feasible to support the upgrading of housing conditions. Alternative funding resources, outside of the Block Grant program will be investigated, applied for, and used when granted to assist in housing efforts.
- Efforts will continue in housing planning activities including planning for the development of new programs as well as in the review and the possible revision of existing programs to assure maximum productiveness.
- The building of capacity to address housing needs will occur through the creation of partnerships between non-profit agencies, lending institutions, for-profit developers and state and local governments and through the sponsoring of workshops and other training for existing non profit housing providers.
- Non-traditional funding resources (example: local credit unions), for affordable housing development will be investigated.
- Employee-based housing and transportation programs will be investigated.
- The feasibility of using the following programs to increase the variety of options for lower income persons to reduce housing cost burdens will be examined:
 - Unconventional Mortgages,
 - Establishing Cooperative Housing,
 - Combining rehabilitation with home ownership programs,
 - Using "Sweat Equity" programs,
 - Establishing a local Revolving Loan Fund for Housing.

Priority: Expansion of Homeownership

The Consortium will assist an estimated 400 households during the next three years to facilitate the expansion of home ownership opportunities for low and moderate income persons, through both direct and indirect means. Direct assistance will include providing expanded home ownership opportunities to very low and lower income households through the provision of a financial assistance by grants or loans to make home ownership more affordable. Indirect assistance will include assistance for new homeownership opportunities through educational training and housing counseling to reduce and/or eliminate common barriers to homeownership. It is anticipated that the Consortium area’s CHDO’s will also offer direct and indirect assistance for increasing homeownership.

Priority Expansion of Homeownership: Specific Housing Programs for Period 2015-2017

Table 38: Programs for Expansion of Homeownership

Program Name	Type of Assistance/ Limit	Type of Unit	Type of HH	3 year Amount	No. of HH	Service Area	Comments
First-Time Buyer Assistance	Direct Up to \$50,000	Owner	0-80%	\$500,000 HOME	150	Consortium	Uses low interest bond funds as well
Homeownership Training & Housing Counseling	Indirect N/A	Owner & Renter	0-80%	\$200,000	150	Parishwide	JeffCAP and other funds use FEMA, Community Services, Housing Counseling Grant, etc
CHDO’s – Affordable Housing	Direct or Indirect or Loan	Owner & Renter	0-80%	\$0.5 Mil HOME	10	<i>Jefferson</i>	Must meet all other eligibility guidelines - Flexible programs depends on site
HOME of My Own	Direct	Owner	0-80%	\$0.5 mil HOME	10	Jefferson	Also assist in Homeowners priority

Program 1: First Time Home Buyer Assistance

An on-going program that provides down payment and closing cost assistance to first-time homebuyers for mortgage loans administered by the Home Mortgage Authority of Jefferson Parish and/or other traditional mortgage sources. The lack of down payment and closing costs have been identified as major obstacles preventing low income households from becoming homeowners.

Program 2: Homeownership Training and Counseling

An on-going program designed to assist lower income residents (80% of median income or less) with home ownership opportunities through training to reduce and/or eliminate barriers to home ownership. The program will be operated by a Parish and/or other HUD certified agency. The reason for this activity is that credit problems, and lack of knowledge of homeownership requirements are another reason why many lower income and minority households cannot enter the house market. Also, homeownership training is perceived as helpful in limiting potential mortgage default.

Program 3: Community Housing Development Organizations

A Community Housing Development Organization (CHDO) is a non-profit, community-based organization which is committed to, and has demonstrated the capacity to develop affordable housing. The CHDO must meet strict federally imposed guidelines and be certified as such by Jefferson Parish. The CHDO's activities as developer, sponsor and/or owner of affordable housing, are accomplished through a federally mandated set-a-side of a minimum of 15% of the Consortium's annual HOME Program allocation. Two organizations are designated as CHDOs for FY 2015, (Peoples and New Hope) and each agency is working on a variety of affordable housing projects to be funded by HOME, the 15% set aside and other resources.

Program 4: A Home of my Own

A first-time homebuyer program for developmental disabled persons operated through JPHSA. Assistance may be given to participants for down payment requirements, closing costs, minor home repairs, and accessibility modifications. This assistance reduces mortgage costs and allows for greater owner equity. Not funded in 2015, anticipated program activities for FY 2016 and FY 2017.

Other Actions:

In addition to actively offering the above specific housing activities, the Jefferson HOME Consortium will undertake the following actions to expand homeownership opportunities for low and moderate-income persons.

- Consortium members will continue to investigate the concepts and specific activities necessary to encourage developers and home builders to provide expanded affordable housing homeownership opportunities to low and moderate income residents.

- Jefferson Parish will assist the Jefferson Parish Finance Authority in its efforts to offer low interest loans to Jefferson Parish residents through the sale of tax-free bonds. The assistance will be in the form of authorization of and input into their activities.
- A strict RFP process will be implemented for the allocation of resources to the production of rental housing. The provision of affordable rental housing is a priority goal and the RFP process will be designed to determine and award the most appropriate types of developments in areas with the highest opportunity for low and moderate residents.
- Members will continue to offer to the public programs regarding fair housing issues by offering counseling services and equal housing opportunity and the processing of housing discrimination complaints through the appropriate local agencies. Other fair housing efforts will be addressed as discussed in that section of this plan.

Priority: Homeless and Other Special Needs Populations Housing Activities

The Consortium will assist an estimated 400 households, excluding those persons assisted with Section 8 vouchers, during the next three years to address the housing needs of the homeless and other special needs populations, such as the persons with disabilities, the handicapped, the elderly and frail elderly. The following programs are the more common programs expected to be available to assist these special needs populations within the Consortium during the next three years. These programs are similar to those offered to reduce housing cost burdens. They will be offered to all qualified persons generally on a first come first served basis and therefore will not have geographical limitations.

Homeless & Other Special Needs Housing Activities: Specific Programs for 2015-2017

Table 39: Programs for Special Needs Housing

Program Name	Type of Assistance/Limit	Type of Unit	Type of HH	3 year Amount	No. of HH	Service Area	Comments
Emergency Shelter Family Care	Indirect to Subrecipient	Shelter	Homeless (0-30%)	\$0 CDBG \$0 ESG	50	Areawide	Supportive services also offered
Transitional Shelter	Indirect to Subrecipient	Shelter	Homeless (0-30%)	Supportive Housing Program \$400,000	30	Parishwide	Direct grant to Catholic Charities
Battered Women's Program	Indirect	Shelter	Domestic Violence (0-30%)	\$900,000 T \$10,000 CDBG \$200,000 ESG \$200,000 SHP	50	Consortium	Most funds private
Homeless Prevention	Direct	Renter	0-50%	\$1.7 JP \$350,000 Ken	60	Parishwide	HPRP
Handicap & Disabled Home Improvements	Direct/ Indirect \$7,500	Owner / Renter	0-80%	\$200,000 CDBG	10	Parishwide	Also uses VOA program
Elderly Home Repair VOA	Direct	Owner	0-80% Elderly Only	\$100,000 CDBG	90	Jefferson-Excluding Kenner	Material cost provided by household where affordable
A Home of My Own	Direct \$120,000	Owner	0-80%	\$200,000 HOME 80,000 CDBG	10	Parishwide	Also assist in Homeowners priority
Section 8 Disabled	Direct Voucher	Renter	Disabled Only 0-50%	\$175	100	Jefferson	For physically and mentally disabled only
Shelter Plus Care Tenant Based	Direct Tenant	Renter	0-50%	\$763,000	50	Parishwide	Part of SuperNOFA
Elderly Home Repair VOA	Direct	Owner	0-80% Elderly Only	\$900,000 CDBG	90	Jefferson-Excluding Kenner	Material cost provided by household where affordable
TBRA	Direct	Renter	0-50%	HOME	20	Jefferson-Excluding Kenner	Elderly & Disabled
Samaritan JPHSA	Indirect	Renter	0-50%	\$120,000	2	Jefferson	..
Women Services RHD	Indirect	Renter	0-80%	\$150,000	30	Jefferson	..
Supportive Housing	Supportive Housing	Renter	0-80%	\$120,000	20	Jefferson	Responsibility House
Social Detox RH	Supportive Housing	Renter	0-80%	\$70,000	20	Jefferson	Responsibility House
Rental Assistance	Direct	Renter	0-50%	\$450,000 JP \$350,000 Ken	50	Parishwide	HPRP funds

In as much as each of these programs target a special needs population such as the homeless, the disabled, etc. they will directly address this housing priority.

Total Expected Federal Allocations

The FY-2015 Action Plan allocations are: \$2,421,224-CDBG; \$1,055,157-HOME, (with approximately \$240,000 of required match and \$200,000 of projected program income), and \$226,424 in ESG funds. This allocation is reduced by approximately 40% from the FY-2010 funds made available to the Jefferson HOME Consortium. During the three year period of the Consolidated Plan the Consortium expects to receive an estimated \$10 million of CDBG and HOME funds allocated to meet community development and affordable housing goals, (\$7 million for CDBG, \$3 million for HOME and \$800 thousand for ESG). This funding projection is based upon steady funding with receipt of these funds dependent upon national trends, including reductions in federal governmental spending.

Consolidated Plan Proposed Programs

Program 1: Homeless Emergency Shelter - Family Care Center

Shelter currently closed. This was a multi-year program that supplemented the operational cost of the Jefferson Parish Family Care Center, a 30-day emergency, 36 bed family homeless facility operated by Catholic Charities of the Archdiocese of New Orleans, also offering after-care and other homeless services. Not funded for FY 2015 anticipated reopening for FY 2016 and 2017.

Program 2: Homeless Transitional Shelter - Family Care Center

Shelter currently closed. This was a transitional shelter for persons leaving the Jefferson Parish Family Care Center or other emergency shelters, providing scattered site housing and supportive services by Catholic Charities of the Archdiocese of New Orleans. Funding provided by HUD Homeless McKinney funds and other sources. Not funded for FY 2015 anticipated reopening for FY 2016 and 2017.

Program 3: Battered Women's Services

An on-going program that provides partial operational support for the operation of Metropolitan Battered Women's Center (MBWC), a 30 bed facility for battered and abused women. Women may stay in the emergency section for up to six (6) weeks and in the transitional program for up to three (3) months while supportive services are offered to clients.

Program 4: Homeless Prevention

This program is designed to assist persons discharged from shelters and/or other persons threatened with homelessness due to eviction or foreclosure, with security, rent, and/or utility deposits who also are receiving supportive services.

Program 5: TBRA Program

The purpose of the Tenant Based Rental Assistance (TBRA) program is to provide financial assistance and rental assistance to income qualified households at or below 50% of the Area Median Income. This assistance takes the form of rent assistance for up to a two year period, to make housing more affordable to specific hardship cases that will be selected for program participation from the existing Section 8 Housing Program Waiting List and service provider referrals. The program will be in accordance with specific targeted categories of disaster displacement, condemned housing, court-ordered eviction, domestic violence, inaccessibility/unsuitability of dwelling unit, homelessness prevention, homeless, HIV/AIDS assistance, with preference for the elderly, non-elderly disabled working family and veterans. All rental housing to be subsidized with HOME TBRA funds must be safe, decent and affordable in order to be acceptable for occupancy by program participants.

Program 6: Emergency Home Repairs for Elderly, Handicapped and Disabled Persons

An on-going program operated in-house designed to provide grants to qualified handicapped or disabled residents (50% of median income or less) in Jefferson Parish for modifications to their homes to effect more accessible, barrier free, and safe living conditions. The maximum grant amount is \$ 7,500 per unit/family.

Program 7: A Home of my Own

A first-time homebuyer program for developmental disabled persons operated through JPHSA. Assistance may be given to participants for down payment requirements, closing costs, minor home repairs, and accessibility modifications. This assistance reduces mortgage costs and allows for greater owner equity. Not funded for FY 2015 anticipated reopening for FY 2016 and 2017.

Program 8: Section 8 Disabled Voucher Program

Section 8 Designated vouchers for physically and mentally disabled persons. (175)

Program 9: Elderly Home Repair Program - VOA

An on-going program called Repairs on Wheels operated in conjunction with Volunteers of America that offers minor and other home repair services (labor only) for low to moderate income homeowners age 60 years and older. Households usually provide cost of materials. This program reducing "out of pocket" funds for these special population households.

Program 11: The Samaritan Project

Partial funding of a supportive housing program operated by the Jefferson Parish Human Services Authority (JPHSA) that provides permanent housing opportunities and supportive services for chronically homeless persons with a disability.

Program 12: Outreach Program

Partial funding of program operated by Resources for Human Development (RHD) that provides outreach to the hard-to-serve homeless population living on the streets who initially refuse shelter services and short-term housing. It is an integral part of the parish's Continuum of Care.

Program 13: Women’s Services

Funding for two programs as operated by Resources for Human Development (RHD) that provides residential substance abuse treatment to women and their children and for those with chronic substance abuse or mental illness.

Program 14: Match for SHP Programs – Responsibility House

Partial funding of the local match required for the services portion of two supportive housing programs for homeless funded through HUD and operated by Responsibility House.

Program 15: Social Detoxification Program – Responsibility House

A program operated by Responsibility House that provides shelter, nutrition and an introduction to treatment for substance abuse to people in emergency (homeless) situations.

Other Actions:

- Jefferson Parish, along with other Consortium members, will maintain a close relationship with “Unity for the Homeless” whose membership includes over 60 agencies involved in the various aspects of providing services for the homeless, (Unity 2015). These agencies have updated their Continuum of Care Strategy which specifies the shelters and services available to the homeless. The Continuum of Care has also identified and prioritized service gaps. Agency members plan to continue to apply for homeless funding along with the City of New Orleans’s UNITY program for additional funding under the "Homeless Super NOFA" in an effort to directly address the service gaps as identified in the Continuum of Care Strategy.
- Consortium members will explore participating in non-traditional housing efforts to include:
 - -- **Group Homes**
 - -- **Single Room Occupancy Programs**
 - -- **Assisted Living Programs**

Priority: Non-Housing Community Development Plan Jefferson Parish

Note: As per the Consolidated Plan regulations, only CDBG grantees need to produce a non-housing community development plan and each grantee may address this aspect separately. This first section therefore pertains only to Jefferson Parish while the non-housing community development plan for Kenner will follow in the next section.

Stated in its most general terms, this aspect of the Strategic Plan was intentionally designed to mirror the stated purpose of Community Development Block Grant program, that is to help develop a viable community and achieve the following CDBG statutory goals, principally for low and moderate-income people. These goals are:

- **Provide decent housing,**
- **Provide a suitable living environment, and**
- **Expand economic opportunities.**

Providing decent housing is addressed in the housing section of this plan as previously discussed. Providing a suitable living environment and expanding economic opportunities are the main objectives of the non-housing community development plan. Many of the past ideas and views expressed as part of the consolidated plan's planning process centered on public services and other needs which are outside the purview of the Community Development Block Grant Program.

A summary of the results of the public participation components and the results of surveys of civic associations and faith-based organizations can be found in the appendix of this plan. The ideas and strategies pertaining to these issues will largely be pursued through other avenues to include Youth and Senior Task Forces established by Jefferson Parish. Also, as detailed in the 'Institutional Structure' section of this plan, the Consortium members will continuously cooperate with other agencies to fulfill the needs of the lower income community in realizing all goals as set forth as a result of the Consolidated Plan Planning Process and collaboration efforts.

Infrastructure Needs:

Following the prioritized needs as expressed by the various participants in the Consolidated Plan it was determined that some infrastructure improvements, particularly drainage and streets, followed by parks and recreation activities are deemed as being of high to medium importance to most residents. The large amount of public support for infrastructure is reflected in each jurisdiction's capital budgets. These budgets reveal high annual expenditures on infrastructure financed by mileage and/or special bonds. However, there are still great needs for neighborhood level projects, especially in the older and lower income neighborhoods (i.e. as shown on the HUD 50% HAMFI Map) and where these services are rarely up to the standards seen in the newer and more affluent areas.

Infrastructure elements such as streets and drainage are exposed to the problems of the environment as discussed earlier, which puts more demands on these services and facilities. Development generally results in more impervious surfaces, causing an increase in storm water drainage requirements which may in turn cause drainage problems to the immediate neighborhoods through increase flooding. Therefore there is the constant need to upgrade much of the subsurface drainage systems and most minor and major streets. The use of CDBG funds in such circumstances will not supplant local resources as required by HUD regulations.

In regards to other infrastructure needs, it was determined that basic services such as fire and water in most areas of Jefferson Parish are fairly standardized and meet national codes, although there are still some areas with fire ratings that are less than the optimal. However, any deficiency is not due to a lack of infrastructure (i.e. there is adequate water pressure and hydrates) but due to other factors that are outside the ability of the Jefferson Parish Community Development Department to address (primarily manpower, and structure of services).

Water is supplied by Jefferson Parish, except for the city of Westwego which has its own systems. Both use the Mississippi River as the source of its water. Both the water and sewer systems have been substantially upgraded in the last decades and now meet EPA Standards. Jefferson Parish is also investigating increasing water storage capacity for emergency situations, such as oil and other hazardous material spills into the river, which may occur upriver from the intake valves.

In lower Jefferson, there still is a need to connect individual sewer feeder lines into the newly installed sewer system. Previously funded CDBG dollars have been used to assist low-income homeowners with this effort. Concurrently, all septic tank systems will be phased out of use. These actions will help bring the parish into compliance with EPA requirements in lower Jefferson.

It is thought that the urban (and agricultural) run-off is a major source of pollution for Lake Pontchartrain now that shell dredging and other drilling has been halted. Jefferson and other parishes which border this lake are seeking assistance to address these problems of urban and rural storm water runoffs discharged into Lake Pontchartrain in order to return, and maintain, the lake to an ecologically acceptable state, so that recreational activities (such as boating and swimming) can safely be resumed.

Solid waste disposal is provided by contracted private companies and uses landfills located in the more remote areas of West Jefferson and St. Charles parishes.

In summary the infrastructure needs of street reconstruction and flood/drainage projects including subsurface drainage, take precedence over the other infrastructure needs, and as such, are deemed as being of a high priority for the area. Subsurface drainage is generally incorporated in street projects. Other street projects that include sidewalks installation with curb cuts are also requested by many civic associations, and are considered to be of medium to low importance.

Parks and Recreation:

Parks and Recreation projects for upgrading existing sites and for adding new parks, and playgrounds and open spaces were deemed of medium priority. Although, there are extensive recreational programs carried out throughout the Parish and in most of the cities and towns, it does not fulfill all of the recreational needs as expressed by citizens. More programs and additional sites are recommended by most residents, particularly programs and areas to be used by youth and the elderly.

Historic Component:

There is a limited historical housing stock and cultural sites within the Consortium especially when compared to the adjacent City of New Orleans. Exceptions are the Gretna local and national Historic Districts recently expanded to include 643 homes and the opening of the Jefferson Performing Arts Center representing the changing character of Jefferson Parish and the investment of almost \$50 million if Parish funds.

All potential housing units being considered for inclusion in any of the rehabilitation, replacement or new construction funded with CDBG or HOME funds (that are over 50 years old) are referred to the State Historic Preservation Office (SHPO) for comment prior to approval. No negative impacts on historic sites or districts are expected to occur during this 3 year plan.

Transportation:

As part of a community's "infrastructure," transportation is seen as an essential element in determining a healthy developmental pattern. The effects of public funds spent on transportation systems and the subsequent impacts on land development patterns have been well documented. These investments are known to affect not only commercial and economic development, but housing development as well. The Consortium will attempt to incorporate the Jefferson Parish Administration's and regional planning emphasis on making transportation investments that are sustainable and that contribute to improved quality of life and healthy environment.

Streets in the area are maintained either by the state, the parish or the individual cities. In addition to normal use, roadway routes are very important at the time of evacuation due to the threat of hurricanes. Major roadway transportation routes are currently being improved with State of Louisiana Department of Transportation gasoline tax revenues. These improvements include millions in planned major intersections improvements to increase traffic flow. Residential and other minor streets are subject to periodic flooding which increases the need for upgrading and general maintenance. Street improvements in the lower income areas are deemed to be a high to medium priority depending on need.

Rail service is primarily served by east-west routes including a crossing over the Mississippi River. Therefore, there is ample freight and passenger service to the area with the major terminals located within the City of New Orleans. Rail service is now being explored as a possible way to increase public transit options. A high speed rail service is still being considered for federal funding which would link the downtown area of New Orleans to the Louis Armstrong Airport in Kenner and to the North Shore of St. Tammany Parish. Finally, it should be noted that water transportation, specifically cargo shipping and port facilities are important aspect of the area's economy.

Jefferson has a limited public transportation system. However, throughout the Consolidated Plan's planning process, the need for affordable public and other affordable transportation means were consistently mentioned as lacking in the area. Specifically, the lack of an adequate and affordable public transit system and the need for affordable disability transportation was cited by many agencies and persons. There are other public agencies designated by law to provide these services, and it is not under the auspices of CDBG program to provide such services. As a result, no CDBG funds are currently planned to be used to subsidize increased adequate and affordable public transportation services. However, the Jefferson Parish Department of Community Development will work diligently with other agencies in developing a long term strategy to increase public transit and/or other efforts to actualize an affordable transportation system in the area to enhance the quality of life of disabled and lower income persons. Therefore, transportation will be listed as a medium priority although no direct funding by the CDBG program is planned.

Other Quality of Life Issues:

Other "Quality of Life" issues discussed as being important to the various groups and agencies participating in the preparation of this plan includes health care and other public services (discussed more thoroughly in the next section), anti-crime and the need for youth services and facilities.

Public Facilities include neighborhood centers, senior centers, libraries, schools, recreational facilities, and others. These are often mentioned by citizens as an important need. The presence of these types of facilities within a neighborhood can expedite service delivery and improve program performance. Additionally, these facilities serve as unifying forces and act to stabilize and improve areas within the Consortium. Unfortunately, these facilities carry a high cost of construction, and a high cost of maintenance, and are often subject to limitations on their use. Meet fire standards at the lowest cost, can result in structures with limited architectural value or which have little relevance to the community it is designed to serve. Therefore, the need to incorporate public participation and universal design during the planning stages is recognized. Some public facilities previously planned will be undertaken with CDBG funds where appropriate.

Youth Services are important for young people and several types were cited by agencies as being of a medium priority. A study of the existing public facilities usage is necessary to determine if some of the previously suggested sites could be used for these youth activities, and to ascertain if these existing facilities could be better utilized by all citizens for a variety of needs. The Jefferson Parish Department of Community Development will undertake such as study during the three year period of this Consolidated Plan.

As it relates to quality of life concerns, various theories and trends regarding urban sprawl and the growth of suburbs have been developed that suggest that urban sprawl is detrimental to central cities. Theories and trends such as “regionalism”, “new urbanism” “smart growth” and others are being touted by some federal agencies, planning institutions and others as the solution to the problems of the central city and suburbs alike. The Consortium members recognize that regional cooperation on issues such as transportation, homelessness and other issues that are not tied to a specific geographical base is mutually beneficial. Therefore regional cooperation is expected to increase in the next three years to help solve common concerns.

Three Year Specific Objectives: Public Improvements and Public Facilities

Streets/Drainage: The overall goal for street and drainage projects is to continue with the brick and mortar component of CDBG in the lower income areas to improve streets and drainage on a neighborhood level. It is very difficult to estimate the exact location and amount of projects to be undertaken for this effort, however, the proposal process will restrict projects to serve low and moderate-income areas. Also, this project selection process will be guided by the principals of leveraging and prior use of other funds before the use of CDBG funds.

Parks and Recreation: The goals for the parks and recreation component of public facilities and improvements is to continue with upgrading existing parks and recreational sites and facilities and to add new sites and programs where it will be done with the concurrence of the implementing agency. It is anticipated that at least one major park facility will be substantially upgraded during this three year period while several minor and neighborhood level parks, and other green spaces, will be improved using part or all of CDBG funds. All parks and recreation projects will follow the proposal guidelines stated above.

Public Facilities: Expansion and/or rehabilitation of the community and senior centers can be expected to occur within the time frame of this plan. Phase 1 rehabilitation of a health center on the West Bank of Jefferson Parish is proposed for FY 2015 with Phase 2 and Phase 3 proceeding in subsequent years.

Public Services: During the past decade, the federal commitment to social programs in many areas has shifted from being seen as a federal responsibility to a responsibility of state and/or of local governments. This "devolution" of responsibility is not likely to be reversed soon. Therefore state and local governments are increasingly involved in social programs formally guided by federal policies and priorities, and more importantly supported by federal funding. These services include housing services and other public services as it relates to homeless.

With these restrictions in mind, and with the regulatory restrictions of the CDBG program of limiting public services expenditures to 15% of total expenditures the Jefferson Parish Department of Community Development has documented that the amount of funds requested by potential CDBG sub-recipients for a variety of public services is continually growing. Many of the proposals address very real and unmet needs. However, there is simply an insufficient amount of funds for resolving public service needs in the community. Therefore it is necessary to prioritize the needs and use other funding sources. As a result of the prioritization process, the following needs were determined to be of a high or medium priority, listed by priority from highest to lowest.

- **Priority for continued support of match needed for HUD's homeless programs**
- **Increased services for the elderly, frail elderly, especially those involving health, housing, safety and self care**
- **Other (non housing) public services for homeless and special needs population**

See the attached table for additional public service needs priority listing.

Specific Three Year Objectives: Public Service

The Jefferson Parish Community Development Department intends to continue to allocate the allowable public service portion of CDBG funds, estimated at approximately \$360,000 annually, or \$1.1 million for the three year period. These funds will be used for the homeless, for youth programs, for health services, and for the elderly. These funds will be distributed on an annual basis among the types of public services as specified in the Action Plan. These funds may be allocated to both direct subsidy programs and indirect assistance but most will be indirect. Also, other funding sources as specified elsewhere in this plan such as homelessness funds for veterans, FEMA programs, etc. will be used in tandem with the CDBG dollars where feasible to address public service needs across the Parish, in the most cost effective and efficient method available.

Guiding the annual selection of public services activities will be the prioritization for those public services addressing essential needs of food and shelter especially for those most in need. In addition the selection will be limited to those agencies who follow the principle of obtaining financial self-dependency both for the agency selected to deliver the services, and for their participants. (Programs which are only a duplication of existing services will not be eligible for funding.)

Economic Development

Local and state economic development strategies often focus on the retention and/or expansion of existing businesses, and encouraging new firms to locate inside local and state boundaries. To support their economic development strategies, state and local governments may use a variety of federal economic development programs, including the CDBG Program, to supplement their own resources. Many economic development activities can be funded under the CDBG Program, including (1) direct financial aid to for-profit businesses; (2) assistance to for-profit businesses for land acquisition, infrastructure development, construction, or rehabilitation; and (3) commercial and industrial improvements by the grantee (4) the establishment, stabilization, and expansion of micro-enterprises (a commercial enterprise that has five or fewer employees, one or more of whom owns the enterprise).

The amount of funding that each CDBG grantee chooses to commit to economic development varies and depends on many local factors. Many of these local factors could influence how much CDBG funding an entitlement grantee or a state chooses to use for economic development. These factors include a grantee's emphasis on economic development versus funding other CDBG activities such as housing or public services, the degree to which other non-CDBG funds are available, the grantee's capacity to implement economic development, and the grantee's degree of success in previous economic development activities.

The lead organization for economic development strategy in the Consortium is the Jefferson Economic Development Commission,(JEDCO). JEDCO has an overall economic development strategy for Jefferson Parish and this organization coordinates and number of initiatives including the promotion of a new major business park on the West bank, improvement of marinas, and other activities.

The Jefferson Consortium understands that economic development as a source of jobs and income bolsters the housing market, which helps to create a suitable living environment, which in turn sustains the community as a viable long-term asset. The Consortium is utilizing a pro-active approach to economic development. The Consortium understands that its major focus involves an emphasis on low and moderate-income persons and neighborhoods within its jurisdiction. With regards to economic development, the Consortium's primary goal will be to ensure that program funds are allocated to economic development activities to expand economic opportunities for low and moderate income persons, and to assist in sustaining, and improving low and moderate income communities.

Specific Three Year Objectives: Economic Development

The start of the "close out" of the Small Revolving Loan Fund operated by JEDCO is proposed in the FY 2015 Action Plan. This fund contains over \$700 thousand currently and a Façade Improvement Programs for Shrewsbury and Fat City is anticipated to initiate this funds close out. Annually some twenty jobs are expected to be created or maintained through the program. In addition technical assistance and micro business programs are being considered to be undertaken within the next three years. Specific objectives and outcomes will be documented on an annual basis.

The Table below is required by HUD and lists the relative priority of various Public Facilities, Infrastructure, Public Services and Economic Development Initiatives for Jefferson Parish. .

Table 40: Non- Housing Community Development Needs - Jefferson Parish

Priority Community Development Needs	Priority Need Level: High, Medium, Low No Such Need
PUBLIC FACILITY NEEDS	
Neighborhood Facilities	Medium
Parks and/or Recreation Facilities	Medium
Health Facilities	Medium
Parking Facilities	Low
Solid Waste Disposal Improvements	Low
Asbestos Removal	Low
Non-Residential Historic Preservation	Low
Other Public Facility Needs	Low
INFRASTRUCTURE	
Water Improvements	High
Street Improvements	High
Sidewalks	Medium
Sewer Improvements	Medium
Flood Drain Improvements	High
Other Infrastructure Needs	Medium
PUBLIC SERVICE NEEDS	
Handicapped Services	High
Transportation Services	High
Substance Abuse Services	High
Educational Enhancement	Medium
Health Services	Medium
Homeless Services	High
Other Public Services Needs	Medium
ANTI-CRIME PROGRAMS	
Crime Awareness	Low
Other Anti-Crime Programs	Low
YOUTH PROGRAMS	
Youth Centers	Low
Child Care Centers	Low
Youth Services	Medium
Child Care Services	Low
ANTI-CRIME PROGRAMS	
Crime Awareness	Low
Other Anti-Crime Programs	Low
SENIOR PROGRAMS	
Senior Centers	Medium
Senior Services	High
Other Senior Programs	High
ECONOMIC DEVELOPMENT	
Rehab; Publicly or Privately - Owned	Medium
Commercial/Industrial	Medium
Other Commercial/Industrial Improvements	Low
Micro-Enterprise Assistance	Medium
ED Technical Assistance	Medium
Other Economic Development	Medium
PLANNING	
Planning	Medium

Non-Housing Community Development Plan: City of Kenner

The City of Kenner is the sixth largest city in the State of Louisiana and the largest incorporated area of Jefferson Parish. Kenner has an area of 15 square miles located between Lake Pontchartrain to the North, the Mississippi River to the South and Plantation Country to the West. The City of Kenner currently has a total population of approximately 66,975, (ACS 2013). The racial makeup percentage of the City of Kenner is as follows: White (60%), African American (20%), Hispanic and Latino (16%), and Asian (4%).

Kenner is a community with its own strong sense of identity and high quality of life. Strong residential neighborhoods are interspersed with shopping centers, a hospital, hotels, the International Airport, the Pontchartrain Center and riverboat casino and a number of popular parks and other recreation, cultural and natural features. Kenner like many cities across the country suffered tremendously during the recession beginning in 2008, which, included a loss of revenue from a drop in sales tax and falling property values. These issues forced Kenner to institute a hiring freeze and cutbacks on capital spending beginning in 2009. More recently Kenner has reversed these setbacks and economic growth has improved the overall outlook in Kenner.

Kenner has reported a number of priorities for non-housing community needs. All the needs listed below impact the safety and quality of life of Kenner residents. The City of Kenner's non-housing Community Development Plan notes the following priorities:

HIGH

- Public Facilities
- Infrastructure
- Anti-crime
- Economic Development

MEDIUM

- Public Services
- Youth Programs
- Senior Programs
- Planning and Administration

Public Facility Needs:

This is a high priority need. In 2010 it was determined that \$11,000,000 was needed for the next five years to adequately accomplish our goals and address our current needs. Due to a funding shortage, an area community center has been closed and plans to re-build a new center have been postponed. Neighborhood facilities provide a safe haven and social and recreational opportunities for area youth. Additionally, improvements to the city-wide sewer system are needed for solid waste disposal. Funding for historic preservation would foster redevelopment efforts in South Kenner and the Rivertown area. In 2008 a Kenner landmark, the old Kenner High School was added among the list of structures on the National Historic register. Now the challenge is funding this building's rehabilitation so it can once again be put into commerce.

Infrastructure:

This is high priority need. In 2010 it was determined that \$15,000,000 was needed for the next five years to adequately accomplish the goals and address current needs. The major areas of need in low to moderate income area are: sidewalks, drainage improvements for flood control, street improvements, and other infrastructure. In the older parts of Kenner, particularly the Lincoln Manor and South Kenner area, development was initiated and completed without the benefit of a master plan. Streets are ill sized, many do not have sidewalks and open ditches exist in many areas. As an urban county, the infrastructure of Kenner needs to be improved. Therefore, funds are needed to aid in street and drainage improvements in South Kenner and other low to moderate income areas of the City.

Public Service Needs:

This is a medium level priority. In 2010 it was determined that \$576,000 was needed over the next five years to adequately accomplish the goals and address current public service needs. These funds will be used to provide additional emergency shelter to the homeless, counseling and supportive services including; youth after school and adult literacy programs.

Anti-Crime:

This is high priority need. In 2010 it was determined that \$300,000 was needed for the next five years to adequately accomplish our goals and address our current needs. Anti-crime youth programs will have long term effects on the quality of life of youth and throughout Kenner generally when coupled with academic enrichment. Additional funds are needed to provide for such program offerings.

Youth Programs:

This is medium priority need. In 2010 it was determined that \$915,000 was needed for the next five years to adequately accomplish goals and address the current needs of youth. Plans continue to dedicate approximately \$183,000 per year to this very vital area. Continued funding for the operation of two existing after school programs at community resource centers and summer camps are planned. However, as noted above, a third resource center is desired but unattainable due to a lack of funding. Kenner will continue to fund after-school tutorial programs, which provide tutorial services to low to moderate income youth in the area. This service assists in afterschool education, computer skills, and volunteer tutorial services. These services are provided in designated, targeted areas.

Senior Programs:

This is identified as a medium priority level. In 2010, it was determined that \$200,000 was needed for the next five years to adequately accomplish our goals and address our current needs. Additional funding would complement current activities. In the last five year plan, funds were allocated for several major Senior Programs including improvements to the Old Wentwood gym which made the facility ADA compliant providing a venue for senior services and programs. Those programs have been either completed or are being planned for future activities at this time.

Economic Development:

This is high priority need. In 2010 it was determined that \$1,187,000 was needed for the next five years to adequately accomplish the goals and address current needs. Between 2008 and 2013 the National recession impacted the City's revenue base. Many local and national businesses closed their doors during those years. More recent economic growth has occurred including increasing small business loans and other economic development tools. Additional funding would aid in the development, expansion, and/or retention of small businesses. It will also assist in the creation and/or retention of permanent jobs. This service will be available on a citywide basis to all businesses.

The next section contains a table listing the non-housing community development priorities of the City of Kenner.

Table 41: Non-Housing Community Development Needs - City of Kenner

Non-Housing Community Development Needs	Priority Need Level High, Medium, Low No Such Need	Estimated Dollars to Address Needs
PUBLIC FACILITY NEEDS	High	\$11,500,000
Neighborhood Facilities		
Parks and/or Recreation Facilities		
Health Facilities		
Parking Facilities		
Solid Waste Disposal Improvements		
Asbestos Removal		
Non-Residential Historic Preservation		
Other Public Facility Needs		
INFRASTRUCTURE	Medium	\$15,000,000
Water/Sewer Improvements		
Street Improvements		
Sidewalks		
Sewer Improvements		
Flood Drain Improvements		
Other Infrastructure Needs		
PUBLIC SERVICE NEEDS	Medium	\$576,000
Handicapped Services		
Transportation Services		
Substance Abuse Services		
Employment Training		
Health Services		
Other Public Services Needs		
ANTI-CRIME PROGRAMS	Medium	\$300,000
Crime Awareness		
Other Anti-Crime Programs		
YOUTH PROGRAMS	High	\$915,000
Youth Centers		
Child Care Centers		
Youth Services		
Child Care Services		
SENIOR PROGRAMS	Low	\$ 200,000
Senior Centers		
Senior Services		
Other Senior Programs		
ECONOMIC DEVELOPMENT	High	\$1,187,000
Rehab; Publicly or Privately - Owned Commercial/Industrial		
CI Infrastructure Development		
Other Commercial/Industrial Improvements		
Micro-Enterprise Assistance		
ED Technical Assistance		
Other Economic Development		
PLANNING & ADMINISTRATION	High	\$2,500,000
OTHER		

Anti-Poverty Strategy

Breaking the "cycle of poverty" has been a high priority topic throughout the nation's history and this was especially so during the Great Depression of the 1930s and with the advent of the "war on poverty" during the Johnson Administration in 1964. The purpose for creating and funding many federal departments and agencies including the FHA and HUD can be traced to these efforts. Public and private assistance to poverty households accounts for billions of dollars appropriated annually across the nation.

Understanding the dynamics of poverty is important in establishing policies and programs to help eliminate need. In recent national studies older adults are experiencing increased amounts of poverty and for longer time periods. Census data also indicate that more children are in poverty for longer than other age groups, and that many more persons fluctuate in and out of poverty than have in the past. Therefore, any national and/or local programs should take these facts into account when designing poverty reduction programs. This discussion of poverty is limited to actions that can be taken by CDBG, HOME and ESG grantees.

In August of 2004, Louisiana had the nation's highest rate of poverty, with 29% of children live in poverty. This rate of 20.3% was compared to the national rate of 13.8%. By 2014 the poverty rate by household income in Louisiana was 18%, the third highest after the District of Columbia and Mississippi. The national poverty rate in 2014 was 12.3%. The overall poverty rates of Consortium communities, estimated at 13.8% for St. Charles Parish and 18.9% for Jefferson Parish are similar to the state's as a whole. However, when looking at those in poverty in the under 18 years of age category the numbers in poverty are substantially higher with 18.5% and 31.1% percent for St. Charles and Jefferson respectively.

The efforts by the Consortium that are planned to be undertaken to increase affordable housing and reduce housing cost burdens will greatly assist in addressing some of the most severe problems of persons in poverty. All members realize that poverty is closely tied to a person's ability to make a decent wage and efforts to improve the overall economic base are important in eliminating poverty.

It is hoped that the new emphasis on homeless prevention by federal agencies will have a positive effect on reduction of poverty in that housing costs burdens for these households are well documented.

The Jefferson HOME Consortium has and will continue to participate in a multi-directional effort targeted at reducing the number of poverty households within the area. A sample of the programs in which the Consortium is participating includes:

- Jeff Cap's Head Start (pre-kindergarten education program)
- Food Commodities
- HPRP and FEMA Food and Shelter Program (Utility)
- Low-Income HOME Energy Assistance Program (Housing)
- HPRP and other HUD Homeless programs
- East Jefferson Community Health Center (Healthcare)
- Workforce Investment Board (Employment)

Other efforts and partnerships initiated by Consortium communities with not-for-profit organizations such as the Volunteers of America, Catholic Charities, United Way, Resources for Human Development, JPHSA, and others will also be utilized and leveraged with public efforts where appropriate. Efforts by agencies in support of the homeless and those "at risk" of homelessness are especially valued for their results in reducing poverty.

Low cost quality daycare, and the lack of affordable transportation have been identified as two issues of importance to low and moderate income residents in Jefferson Parish. Local efforts at improving each of these services will be designed to assist low income households in breaking the "cycle of poverty." New programs will be investigated by each Consortium member and in collaboration to fulfill these needs.

Disproportionately Greater Needs with regards to Housing Cost Burdens have been identified in the Consortium. Black residents of the Consortium have a disproportionately greater need in comparison to the needs of that category of need as a whole. As such this population will be a priority for the various owner and renter programs and undertaken by the Consortium..

Table 42: Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	35,905	23,411	26,342	2,528
White	82,513	16,119	12,727	1,150
Black / African American	22,299	9,503	10,509	1,083
Asian	3,539	879	728	105
American Indian, Alaska Native	437	119	104	0
Pacific Islander	65	0	0	0
Hispanic	9,878	3,821	2,951	175

Data Source: 2007-2011 CHAS

Discussion

Obstacles to Meeting Under-served Needs:

The high cost of rebuilding and the need to elevate structures to meet new FIRM level requirements is inhibiting some of the traditional moderate and major rehabilitation efforts normally under taken by CDBG or HOME funds. This has forced the use of replacement efforts which are often more costly and time consuming and which ultimately reduce the amount of clients that can be assisted.

Another obstacle discussed across the region is the negative impact of rising insurance on housing affordability.

The historical lack of non-profit organizations with housing production skills specifically has also contributed to a lack of affordable housing options and accessibility across the Consortium

Lastly, the Lead-Based Paint requirements are expected to continue to cause increased costs and time delays for the implementation of programs.

Institutional Structure

Each member of the Consortium supports the consolidated planning process, and as a result, has designed a proactive strategy to eliminate institutional barriers, to foster the program delivery structure, and to enhance coordination within, and among, its boundaries to carry out the stated objectives of the Plan. Jefferson Parish, as the lead agency for the Consolidated Plan, will also take the lead in the implementation of the specific activities and programs described in this Plan.

Many private and public entities worked with the lead agency in establishing this Consolidated Plan. A complete list of agencies and persons participating in this can be found in the Appendix to this Plan.

The very existence of the Jefferson Home Consortium (since 1993) exemplifies the cooperative initiatives undertaken by each governmental jurisdiction to enhance coordination among various public entities resulting in increased resources for affordable housing.

As previously stated, the Jefferson HOME Consortium also participates with UNITY of New Orleans, a multi-agency homeless provider network, to meet the needs of the homeless population on a regional basis, resulting in increased resources and better services for the homeless.

There is an identified need for more timely information from cooperating agencies, in order to have accurate and realistic budgets prior to the final selection of activities. To help achieve this, the Jefferson Parish Community Development Department will conduct workshops as needed to educate and inform potential sub-recipients on the nature of the proposal process and the required rules and regulations which must be followed if funding is granted. Funded sub-recipients receive formal monitoring as well as technical assistance on a scheduled and on an "as needed" basis, (See "Monitoring" portion of this Plan).

The Jefferson Parish Community Development Department will be the primary agency to carry out the Consolidated Plan Strategy. It will coordinate with other Parish and municipal departments such as the Jefferson Parish Planning Department, Public Works, Parks and Recreation, Inspection and Code Enforcement, the Community Action Agency, the Council on Aging and others, as well as with non-profit service providers in the delivery of services and in the identification of needs in order to avoid duplication and to maximize resources. The Jefferson Parish Community Development Department will also continue to promote further capacity for its CHDO's (see HOME section).

Specific City of Kenner Activities:

The City of Kenner plans to continue to provide annual support and technical assistance to non-profit organizations. As an example, in 1998, Peoples Organization for Social Equality (POSE), Inc. and the City of Refuge, Inc. received assistance. Space was provided (at no cost) at the Community Resources Center for the First-time Home buyers Program and the City of Refuge, Inc. received technical assistance to establish specific guidelines for requesting available funds.

Kenner also plans to continue to support "Operation Too Smart," a program designed to assist area youth, ages 8-17, with homework, computer training and life skills, and to provide for extracurricular activities. Certified teachers and college students are employed to assist these youth in scholastic areas of math, science, English and Social Studies. Extracurricular activities include various enrichment and recreational opportunities and field trips throughout the year.

Various departments within the City work together to help with housing rehabilitation, private property improvements, inflow and infiltration, capital improvements and safer neighborhoods. Those departments include Community Development, Public Works, Parks and Recreation, Code Enforcement, Planning and the Police Department.

Kenner Community Development also will continue to work with its Citizens Advisory Committee and other non-profit organizations such as the Concerned Citizen Civic Coalition (4C's) to help implement goals and priorities concerning changes within the community regarding housing and community services.

Specific St. Charles Parish Activities:

St. Charles is a member of the Southeast Regional Planning Agency. Its Community Services Department will be charged with operating the parish's housing element of this plan, and will be the lead agency to address most public services for its lower income persons.

Homeless Delivery System

Various homeless prevention efforts are funded through HUD through the Continuum of Care concept to serving the homeless. Unity of New Orleans has received national acclaim in these efforts.. Activities are underway that expand the process to include banks and financial institutions, housing developers, community groups, neighborhood associations, churches, professional organizations, local foundations and universities. Effectiveness will be measured and documented through evaluation studies conducted by the Alliance and collaborative, inter-agency relationships that have been established among members.

Among the principal organizations responsible for implementing the Consortium's Continuum of Care are: UNITY for the Homeless, Jefferson Parish governmental agencies including: Community Development, JPHSA and Community Action agencies; private non-profits such as Resources for Human Development, Catholic Charities, St. Vincent de Paul, Metropolitan Battered Women Program, Responsibility House and others found in the list of Unity's grantees.

The most significant partnership is now in place with UNITY for the Homeless of Orleans using RHD for outreach in Jefferson Parish. Therefore, in designing the programs for the use of past HPRP funding, Jefferson was able to build upon this system by allowing a central intake system as an extension of RHD's outreach program.

Throughout the planning and implementation processes, it was recognized that homelessness is a concern most effectively dealt with in a regional basis. Many service providers from New Orleans are members of Unity, and as such are active partners in planning efforts.

At the service provision level, it is clearly in the best interests of people experiencing homelessness to have a unified and cohesive continuum of care that operates across parish lines. On a systems level, the bi-parish efforts enable local jurisdictions to avoid the duplication of effort by facilitating the integration of existing services. This is particularly true at the emergency shelter stage of the continuum. With a fairly extensive network of shelters in Orleans Parish, it makes sense to design programs to provide services for people from other parishes who need emergency housing in shelters in the City of New Orleans. This effort of joining together across parish lines the homeless service providers offers an enormously important opportunity to advance the continuum of care.

The principal State coordinating mechanism for homeless assistance services is the Louisiana Interagency Action Council for the Homeless (LIACH) and the Louisiana Department of Social Services.. This state commission comprises representatives of the following agencies and interests: Governor's Executive Office, Governor's Offices of Elderly Affairs, Veterans Affairs, Women's Services, Louisiana Housing Finance Agency, Department of Corrections: Office of Adult Services, Office of Youth Services, Department of Culture, Recreation & Tourism: Office of Cultural Development, Department of Education, Department of Labor, Department of Health & Hospitals (DHH) Bureau of Health Services Financing, DHH/Office of Alcohol & Drug Abuse, Office of Mental Health, Office/Citizens with Developmental Disabilities, Office of Public Health, Department of Social Services: Office of Community Services, Child Welfare Program, Grants Management Division, Office of Family Support, Louisiana Rehabilitation Services, a member from the Louisiana House of Representatives, one member from the Louisiana Senate, a member of the Drug Policy Board, three members from homeless service providers, two members from local government agencies, two members from local homeless advocacy groups, a member from a non-profit legal service agency, and four members from the community at large.

Together all of the agencies are working collaboratively to forge an effective institutional structure in meeting the needs of low and moderate income persons, the homeless, and other special needs populations.

Monitoring and Reporting Processes

The standards and procedures for monitoring activities and programs supported by HUD funding track all federal, state and local regulatory guidelines and legislative mandates. In addition to the specific regulatory requirements of a particular HUD program through which funding is made available (such as CDBG, ESG & HOME), grantees and sub-recipients are required to comply with other applicable federal requirements such as:

- Fair Housing Act as implemented by 24 CFR Part 100,
- Title VI of the Civil Rights Act of 1964 implemented by 24 CFR Part 1,
- The Age Discrimination Act of 1975 implemented by 24 CFR Part 146,
- Section 504 of the Rehabilitation Act of 1973 implemented by 24 CFR Part 8,
- Section 3 of the Housing and Urban Development Act of 1968, Executive Order 11063, as amended,
- Executive Order 11246 implemented by 24 CFR Part 60,
- Executive Order 11625 and 1242 on Minority Business Enterprise,
- Executive Order 12138 on Women's Business Enterprise,

- Americans with Disabilities Act of 1990,
- National Environmental Policy Act of 1969 implemented by 24 CFR Parts 50 & 58,
- Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 implemented by 24 CFR Part 24,
- Davis-Bacon Act, Contract Work Hours & Safety Standards Act, and HUD Handbook 1344.1,
- Conflict of Interest provisions in OMB Circular A-110 implemented by 24 CFR Part 85,
- Debarment and Suspension provisions in 24 CFR Part 25, and
- Flood Disaster Protection Act of 1973.

The compliance standards required by a HUD program, as well as all applicable federal requirements such as those listed above, have been adopted and are being followed by all agencies and sub-recipients administering HUD funds. These entities are charged with the responsibility of assuring that all programs and activities are operated in accordance with all applicable laws and regulations through the use of legally binding contracts and certifications.

Monitoring includes education, ongoing evaluation and on-site observation and assistance.

All monitoring activities are conducted in a positive, assistance-oriented manner, and when feasible, deficiencies are corrected on-site through technical assistance. Proposals, applications, expenditure and performance reports, regulatory agreements, reporting forms and audit procedures have been adopted or developed to insure compliance with all applicable laws and regulations. If problems are identified in the monitoring process, corrective measures are taken.

Education is provided through workshops, public hearings, manuals, and other handouts that tell potential sub-recipients how to apply for funding and what is expected regarding management, fiscal policies and other requirements. Another workshop/meeting is held for all funded sub-recipients prior to the execution of the contract, which also explains the management and fiscal standards, reporting process and other items as specified in the contract.

Ongoing evaluation is the systematic process used to maintain contact with all sub-recipients and contractors in order to track their progress in meeting the objectives of the activity, to track performance and compliance requirements, and to determine the need for additional technical assistance. Document sources used in this process include the Sub-recipient Agreements, the Requests for Payments, and Performance Reports. Jefferson Parish assigns a program manager to work with each sub-recipient on a routine basis and to act as the main communication agent between the grantee and the sub-recipient or contractor.

On-site observation and assistance includes monitoring and providing technical assistance. This is considered very important to effective program implementation. During such visits technical assistance is provided to facilitate the correction of any problems identified during on-site reviews, and to prevent future occurrences. On-site monitoring is done on an as needed basis and as specified in the contracts (generally a minimum of once a year).

St. Charles Parish does not use sub-recipients in carrying out HOME activities, whereas the City of Kenner and Jefferson Parish each use a minimum number of sub-recipients, as well as for-profit contractors in the implementation of HOME and CDBG housing activities.

Sub-recipient performance reporting is required on a quarterly basis (at a minimum), at the end of the contract, and at the end of the fiscal year. The annual grantee performance report (CAPER) contains all the required data and other elements as required by HUD.

Citizen complaints are also used in the overall monitoring and evaluation process. A record of complaints received, actions taken and the results of such actions is maintained. All complaints suggesting problems in performance or compliance are examined to assess the need for additional education, evaluation, observation and technical assistance.

Long-term compliance with housing codes are insured by requiring that first-time homeowners and rehabilitation clients be counseled and trained in home maintenance as requirements for participation in these programs. Data has indicated that the number of clients requesting additional rehabilitation assistance from the Department is minimal. Also, Jefferson Parish Inspection and Code Enforcement have been more active in enforcing current codes and regulations. Lastly, the Jefferson Parish Community Development Department will hold home maintenance classes at the various community centers on various topics leading towards long-term compliance with minimum HQS standards.

Long-term program compliance for HOME funded activities is ensured by using the following methods:

- Written compliance requirements are contained within all sub-recipient agreements,
- Progress reports and financial reports,
- Expenditures/Payment Request reviews,
- Periodic on-site monitoring,
- Audits conducted by Independent Public Accounts.

The Department of Community Development has established a process similar to the one used for "sub-recipients" for ensuring that the goals and objectives committed to in the Consolidated Plan and annual Action Plans are being met. This process includes staff supervisors meeting each month to discuss and evaluate the progress and status of programs and activities. Currently, the CDBG program meets HUD's timeliness guidelines. Also, the CAPER will be used to provide an annual evaluation of the progress made toward addressing Consolidated Plan goals and priorities and the specific objectives addressed in each annual Action Plans.

FY 2015 Action Plan Narrative

FY-2015 Jefferson Parish HOME Consortium: Action Plan Summary

CDBG HOME and ESG PROGRAM ACTIVITIES

CDBG PROGRAM ACTIVITIES

HOUSING PROGRAMS:

EMERGENCY HOME REPAIRS \$170,000

A program for low income, elderly and disabled homeowners operated by the Jefferson Parish Community Development Department to provide home repairs up to \$20,000. The program will provide assistance to eliminate situations that may cause health and safety issues for residents that have no other financial resources and/or are medically necessary for the homeowner to remain in their home.

JEFFERSON JOINING FORCES \$100,000

A program for elderly and disabled homeowners operated by NOEL that provides home repairs for code violations.

HOUSING REPAIRS ON WHEELS \$300,000

A program for elderly and disabled homeowners operated by Volunteers of America that provides minor home repairs, safety assessments and disabled accessibility items such as grab bars and exterior ramps.

ACTIVITY COSTS IN SUPPORT OF HOUSING REHABILITATION \$300,000

Rehabilitation services, such as rehabilitation counseling, preparation of work specifications, loan processing, inspections, and other services related to assisting owners, tenants, contractors, and other entities, participating or seeking to participate in rehabilitation activities.

Total CDBG Housing Costs \$870,000

PUBLIC SERVICES:

SENIOR SERVICES: MEALS ON WHEELS \$30,000

Partial funding for a program operated by the Jefferson Council on Aging that provides meals to low and moderate income, elderly and disabled persons.

MENTAL HEALTH: FAMILY COUNSELING

\$45,000

Partial funding for a program operated by Healing Hearts for Community Development (Celebration Church) that provides mental health, substance abuse treatment, trauma counseling and other services for families in crises.

HOUSING COUNSELING AND HOMEOWNERSHIP TRAINING \$85,000

Partial funding for a program operated by Jeff CAP that provides housing counseling for first-time homebuyers on financial literacy, real estate, legal, credit, fair housing and other issues.

HOMELESS: SUPPORTIVE HOUSING \$30,000

Partial funding and match for a program operated by Responsibility House that provides supportive housing for the homeless.

HOMELESS: SUPPORTIVE HOUSING **\$90,000**
 Partial funding and match for Women’s Space and Family House, programs operated by RHD, that provides residential substance abuse and other services for women (with their children), who have severe mental illness, substance abuse.

HOMELESS: SUPPORTIVE HOUSING **\$40,000**
 Partial funding and match for a program operated by the Jefferson Parish Human Services Authority (JPHSA) called Samaritan House that provides supportive housing for the homeless.

Activity Delivery Costs in Support of Public Services **\$40,000**

Total CDBG Public Services Costs **\$360,000**

PUBLIC FACILITIES AND IMPROVEMENTS:

PARISHWIDE STREETS **\$230,000**
 Funding for eligible and compliant Jefferson Parish Capital Street Program reconstruction projects. Areas to be considered including Shrewsbury, Gretna, Marrero and Harvey.

WEST BANK HEALTH CENTER FACILITY **\$300,000**
 Partial funding for renovations to the Jefferson Parish Human Services Authority’s (JPHSA) West Bank Center including: four new exam rooms, a nurse’s station, lab and drug screening room and separate adult waiting room.

Activity Delivery Costs in Support of Public Facilities and Improvements **\$20,000**

Total CDBG Public Facilities Costs **\$550,000**

ECONOMIC DEVELOPMENT:

JEDCO: FAÇADE IMPROVEMENT GRANT (*Program Income Estimated at*) **\$500,000**
 Fat City and Shrewsbury Neighborhoods: Eligible activities serving defined low/moderate income residential communities. Program targets business façade and accessibility improvements for persons with disabilities with anticipated public/private leverage ratio of 3:1. Proposed use of HUD/JEDCO Revolving Loan Fund, a reallocation of program income funds, (*Not part of FY 2015 Allocation*).

OTHER CDBG PROGRAM COSTS

Contingency **\$156,979**

Administration **\$484,245**

TOTAL CDBG GRANT ALLOCATION **\$2,421,224**

EMERGENCY SOLUTIONS GRANT (ESG) PROGRAM ACTIVITIES

HOMELESS OUTREACH (SHELTER) \$30,000

Funding for outreach efforts by Resources for Human Development (RHD) for unsheltered individuals and families, who qualify. Essential services including: engagement, case management, emergency health, mental health, transportation, and services for special populations. Special populations are homeless youth, victims of domestic violence and related crime/threats, and people living with HIV/AIDS in emergency shelters. Proposed match for Continuum of Care (CoC) Grant.

EMERGENCY SHELTER OPERATION \$30,000

Partial funding for the Metropolitan Center for Women, (Metro), for the operation of the Women’s Space and Family House, a facility for support of domestic abuse victims.

RENTAL: RAPID RE-HOUSING \$100,000

Homeless Rental Assistance: Programs to be operated by various non-profit organizations that will offer short-term and medium-term rental assistance and housing relocation and stabilization services. Eligible program participants are individuals and families who are literally homeless, meaning those who qualify under paragraph (1) of the ESG definition of homeless. Priority to be placed on efforts for homeless veterans and other families facing economic crisis as a result of no-fault loss of income and/or due to health issues. Organizations being considered are the Metropolitan Center for Women (Metro), Resources for Human Development (RHD), Start Corporation and Southeast Louisiana Legal Services for the provision of appropriate assistance to eligible recipients.

RENTAL: HOUSING AND STABILIZATION SERVICES \$87,424

Rental Assistance funds and stabilization services for person at risk of homelessness. Organizations being considered are the Metropolitan Center for Women (Metro), Resources for Human Development (RHD), Start Corporation and Southeast Louisiana Legal Services for the provision of appropriate assistance to eligible recipients.

ESG Program Administration **\$15,000**

TOTAL ESG ALLOCATION and EXPENDITURES \$262,424

**HOME PROGRAM ACTIVITIES for the JEFFERSON HOME CONSORTIUM
(Total funding including City of Kenner, St. Charles Parish and Jefferson Parish)**

OWNER-OCCUPIED REHABILITATION PROGRAM \$282,396

A program that offers home owners deferred grants up to \$60,000 to bring existing single family units up to all applicable electrical, plumbing, mechanical, and building codes and to the Housing Quality standards established by HUD. Operated by Jefferson Parish and St. Charles Parish. (Grant funds: Jefferson Parish - \$216,633, St. Charles Parish - \$65,763, City of Kenner - \$0.) Match: Total \$70,599. Jefferson - \$54,159, St. Charles Parish - \$16,440, City of Kenner - \$0.

CHDO SET-ASIDE \$158,274

A program that sets aside funding for housing development activities, generally new construction and projects for Community Housing Development Organizations (CHDO’s) designed to create affordable housing for qualified first-time homebuyers. [Jefferson Parish only]

FIRST-TIME HOMEBUYER PROGRAM	\$508,971
A program that assists first-time home buyers in purchasing homes by subsidizing closing costs and/or down-payment requirements in conjunction with conventional mortgage loans. All loans are subject to debt ratio and occupancy requirements, property standards, training and loan principles, etc. as per Jefferson Parish, City of Kenner and HOME program requirements. (Jefferson Parish - \$400,000, City of Kenner \$108,971 grant and \$100,000 and \$27,243 in match respectively).	
ADMINISTRATION	\$105,516
(Jefferson Parish - \$93,285, City of Kenner - \$7,628, St. Charles Parish - \$4,603)	
TOTAL FY-2015 HOME GRANT	\$1,055,157
Anticipated Program Income	\$200,000
(From selling of LRA rehabbed/new construction housing units)	
LOCAL MATCH REQUIREMENT: (Uses shown above)	\$237,410
TOTAL ESTIMATED FUNDING AVAILABLE FOR FY-2015:	\$1,492,576
HOME PROGRAM ACTIVITIES	

Jefferson Parish (Only) HOME Allocation

OWNER-OCCUPIED REHABILITATION PROGRAM	\$216,633
A program that offers home owners deferred grants up to \$60,000 to bring existing single family units up to all applicable electrical, mechanical, plumbing, and building codes and to the Housing Quality standards established by HUD. (Grant: \$216,633; Match: \$54,159, Total - \$270,792)	
FIRST TIME HOMEBUYER	\$400,000
A program operated by the Jefferson Parish Department of Community Development that assists first time homebuyers in purchasing homes by subsidizing closing costs and/or down payment requirements in conjunction with conventional mortgage loans. All loans are subject to debt ratio and occupancy requirements, property standards, training and loan principles, etc. as per Jefferson Parish HOME program requirements. (Grant: 400,000; Match: 100,000; Total: 500,000)	
CHDO SET-ASIDE	\$158,274
A program that sets aside funding for housing development activities and projects for Community Housing Development Organizations (CHDO's) designed to create affordable housing for qualified first-time homebuyers. (Grant: \$158,274; Match: \$39,568, Total - \$197,842)	
ADMINISTRATION	\$93,285
TOTAL HOME PROGRAM for JEFFERSON PARISH	\$868,192

City of Kenner (Only) HOME Program Activities

FIRST TIME HOMEBUYER	\$8,971
Program provides assistance with closing costs and prepaids up to \$10,000 (secured by a forgivable second mortgage) in conjunction with primary financing. Eligible applicants must be first time homeowners whose income does not go above 60% of the median income. Participants are required to come up with a minimum of \$1,500 towards closing costs and/or down payment. (Grant: \$8,971, Match: \$2,243, Total: \$11,214.)	
FIRST TIME HOMEBUYER MORTGAGE REDUCTION PROGRAM	\$100,000
Program working in conjunction with the closing costs and prepaid assistance which provides mortgage buy down assistance up to \$25,000 (secured by a forgivable second mortgage) to address the affordability gap faced by low/moderate income households desiring to purchase their first home. (Grant: \$100,000; Match: \$25,000; Total: \$125,000)	
ADMINISTRATION	\$7,628
TOTAL HOME PROGRAM for CITY OF KENNER	\$116,599
HOME PROGRAM ACTIVITIES	

St. Charles Parish (Only) HOME Program Activities

OWNER-OCCUPIED REHABILITATION PROGRAM	\$65,763
A program that offers home owners deferred grants up to \$60,000 to bring existing single family units up to all applicable, electrical, mechanical, plumbing, and building codes and to the housing quality standards (HQS) established by HUD. (Grant: \$65,763, Match: \$16,440, Total - \$82,203)	
ADMINISTRATION	\$4,603
TOTAL HOME PROGRAM for ST. CHARLES PARISH	\$70,366

HOME RECAP GRANT FUNDS ONLY

JEFFERSON PARISH	\$868,192
CITY OF KENNER	\$116,599
ST. CHARLES PARISH	\$70,366
TOTAL	\$1,055,157

TOTAL HOME PROGRAM for JEFFERSON HOME CONSORTIUM	\$1,292,567
(Includes match of \$237,410)	
Anticipated Program Income: HOME	200,000
(Program Income to be use for various affordable housing activities)	
TOTAL ESTIMATED FUNDING AVAILABLE FOR FY-2015	\$1,492,567

OTHER ACTIONS

Meeting Underserved Needs and Fostering and Maintaining Affordable Housing

Wherever possible the grantees will continue to foster activities to increase the availability of affordable housing. These activities include the following:

Jefferson Parish and the City of Kenner will use Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and other funds to assist in the provision of housing, either through site acquisition or by providing public improvements, where necessary, warranted and feasible, to support the accessibility, availability and affordability of housing.

For all Consortium members, alternative funding resources outside of the Community Development Block Grant (CDBG) and/or HOME Investment Partnerships (HOME) funds will be investigated, applied for, and used when granted to assist the Consortium in its affordable housing efforts.

Jefferson Parish will continue to work with their Public Housing Authority and the other three PHAs (Kenner, Westwego and St. Charles Parish PHAs) to assist with the provision of standard housing units for the low-income population. This assistance will be primarily in the form of aid in developing applications for additional units and funds for new programs which will fall under the jurisdiction of the housing authorities. The Jefferson Parish Community Development Department will review PHA activities such as the rehabilitation and construction of new housing units for environmental compliance.

The City of Kenner and St. Charles Parish community development agencies will continue to work with their Public Housing Authorities in meeting all program requirements and in the same manner as stated above.

For the two entitlement communities, CDBG and HOME funds will continue to be used for housing planning activities, including the development of new programs, as well as the review and possible revision of ongoing programs.

Jefferson Parish and the City of Kenner will assist the Jefferson Parish Finance Authority in their efforts to offer lower interest rate mortgage loans to Jefferson Parish residents through the sale of tax-free bonds. Annual bond issues have been as high as \$20 million per year for first time homebuyers and it is anticipated that future amounts, although reduced, can be anticipated.

The Jefferson HOME Consortium will continue to offer to the public a fair housing program involving counseling services, equal housing opportunity and the processing of housing discrimination complaints through the Jefferson Parish Community Development Department and through the St. Charles Parish Department of Community Services.

The Consortium is also investigating new concepts and specific activities necessary to encourage developers and homebuilders to provide affordable housing to low and moderate income residents for expanding their homeownership opportunities.

Institutional Barriers to Affordable Housing

The housing needs of the area are still being greatly affected by the impacts of hurricanes. The barriers to affordable housing are cost and the availability of qualified contractors in the area.

Jefferson Parish is unique as a former fast growing suburban county as its growth was affected mostly by the limited supply of developable land. Only as the marshes were drained and levees built was housing able to follow. Not unique to Jefferson Parish was the inability of the parish to provide for adequate planning for infrastructure to keep pace with the growth. Concurrently, zoning was kept at a minimum. Largely unincorporated, growth was influenced by supply and demand. The lack of adequate developable land and the unincorporated nature of its government resulted in minimum lot sizes (average of 5,000 square feet) which were quite small when compared to other suburban communities.

Four of the incorporated areas have their own land use and zoning regulations. They are Kenner, Gretna, Harahan and Westwego. Two of the towns with less than 5,000 in population have no land use regulations or building permitting processes. They are Grand Isle and Jean Lafitte.

Jefferson Parish has established a "one-stop permitting process" to ease any burdens on commercial building developers. Residential building fee scales are considerably less expensive compared to other localities. St. Charles Parish is largely rural, and has just recently re-established comprehensive zoning. However, it is subject to the same problems, such as, wetlands and other unsuitable land areas, initially found in Jefferson. St. Charles is a member of a regional planning authority, the South Central Planning and Development Commission, composed of six adjacent parishes.

During the past several decades significant governmental barriers to growth have been mandated by federal laws under the floodplain requirements, wetland and other environmental regulations. For example, the entire area of the Consortium is regulated under the Coastal Zone Management Act. The Consortium abides by these requirements and acts affirmatively to enhance environmental conditions including the reduction of flood risk. Hurricanes Katrina, Gustav, Ike and Isaac have brought a new awareness of these environmental problems amongst the public and policy makers alike.

Reduction of Lead-based Paint Hazards

For FY-2015, the Consortium is continuing the implementation of the lead-based paint requirements in its housing programs. Most existing housing programs have been affected by the implementation of these regulations, resulting in an overall lower number of units assisted at a higher cost per unit. The Consortium currently contracts with a State Licensed contractor that conducts lead inspections, risk assessments and clearances on properties built prior to 1978 for all the housing rehabilitation programs. Also, sub-recipients that expend \$20,000 or more on a property will assume that lead exists on the property. This will result in lead tests for both soil and paint and if lead exists they will follow HUD guidelines as it relates to encapsulation. Subsequently a qualified laboratory will issue a clearance report. The minor or emergency repair programs operated by Jefferson Parish Community Development will not normally disturb any painted surfaces due to the program's designs. However, if painted surfaces are disturbed we will meet the minimum threshold requirements for encapsulation .

Reduction of Poverty

Significantly reducing the number of families living in poverty will require a concentrated effort. This effort involves the increase in the number of employment and educational opportunities to low income families, as well as the assistance of social service and housing providers in the Consortium. Therefore, the actions described previously and throughout this Action Plan by the Consortium will help alleviate poverty. It is understood that the causes of poverty are multiple and that a comprehensive approach at the individual level is required. All of the public service activities will directly or indirectly impact persons and are designed to reduce the likelihood of poverty for these persons.

It is anticipated that all of the rebuilding efforts in metropolitan areas will result in a reduction of poverty for all areas. The high cost of housing is still a severe problem for poverty level families and as such the reduction of the high costs of housing is the number one priority in the Consolidated Plan.

Development of Institutional Structure: Coordination Among Public and Private Agencies

The burden of increased client demand due to past natural and man-made disasters and the national housing market crash has reached a critical level for those serving all of the metropolitan area. The demands for services are far outpacing supply especially in the areas of housing provision.

The delivery of housing services for the Jefferson HOME Consortium is fairly constrained in that a limited number of agencies and departments are involved, as described in the Consolidated Plan previously. The number and type of public and private organizations are readily identified. For FY '15, the Parish will continue the joint cooperation between the Departments of Community Development, Workforce Connection, and JEFFCAP to operate the housing counseling and other programs. It will also continue its coordination with the public housing authorities as applicable and with the disaster relief organizations. For Consortium members, cooperation with the Council on Aging for elderly projects will also be continued. Additionally, coordination with homeless service providers will be handled through the Unity for the Homeless, through which all Consortium members engage.

Administrative Actions: Program Consolidation

Jefferson Parish anticipates the need to periodically consolidate program funds in order to simplify the accounting of such funds. These efforts will not contradict the citizen participation and notification requirements.

Program Guidelines

There may be some changes in eligibility guidelines and/or in program or activity guidelines during the FY 2015 year. Changes that may occur include extending the maximum grant amounts on housing rehabilitation/construction programs. It is unknown at this time if these changes will

be needed. Prior amendments completed in 2007 and 2010 resulted in changes to program guidelines to increase the amount of funds for each activity as a result of higher costs of labor and material \as a result of Hurricane Katrina. These changes will be re-evaluated during the FY 2015 program year to assure continued relevancy.

Public Housing Efforts

See PHA section in the consolidated plan portion of this document.

Home Recapture Provision

HOME Program regulations 24CFR92.254 specify certain requirements to ensure affordability for certain minimum periods when HOME funds are used in affordable housing programs for homeownership. The regulation allows for either resale or recapture (repayment) provisions. The Jefferson Consortia believes the recapture or repayment provision is the easiest for our clients to understand, presents less of a barrier to private financing, and also is consistent with the Consortia's ongoing commitment to HOME eligible activities which will be enhanced through the reuse of the recaptured HOME funding. For these reasons the Consortia has made the decision to implement the following recapture provision:

Any HOME funding utilized in an affordable housing/homeownership activities will in accordance with 24CFR92.254(a)(5)(ii) require an affordability “deferred payment” Mortgage to be filed with the Clerk of Court of the participating jurisdiction, which Mortgage shall require, that if the assisted Housing does not continue to be the principal residence of the assisted household for the duration of the period of affordability as required by 24CFR92.254 (a) (4), will require a recapture (repayment) of the HOME investment by the homeowner. The Mortgage and Promissory Note signed by the homeowner will contain the terms and conditions of said deferral.

All affordability periods will be based on the following affordability period schedule as required for homeownership in accordance with 24CFR92.254 (a) (4), as follows:

<u>AMOUNT OF FUNDS</u>	<u>PERIOD REQUIRED</u>
<Less Than \$15,000	5 Years Required
\$15,000 to \$40,000	10 Years Required
>Greater Than \$40,000	15 Years Required

In the event the mortgaged property is sold or no longer occupied by the Mortgagor or the Mortgagor's spouse or heirs during the term of the mortgage as the principal resident, a portion of HOME assistance will become due and payable. A recapture (repayment) reduction of the HOME investment during the affordability period will be based on a prorata basis for the time the homeowner has owed and occupied the assisted housing, measured against the required affordability period.

Example: The homebuyer receives \$20,000 of HOME assistance, which requires a minimum of a 10 year affordability period. The homeowner decides to sell the property after the fifth (5) year of occupancy. The recapture (repayment) will be based on a prorata payment of 1/10th or \$2,000 of subsidy for each year that the homeowner does not live in and own the HOME-assisted property. In the given example, the program would forgive 5/10th or one-half of the \$20,000 subsidy for the owner occupying the property for 5 out of 10 years; and the homeowner would owe 5/10th of one half (\$10,000) for deciding not to own and occupy the property for the remaining 5-year term of the affordability period.

In the event the Mortgagor successfully fulfills their obligation for the entire affordability period, the homeowner will be free to sell the property at that point in time without concern for the recapture provision. Upon the maturity of the affordability “deferred payment Mortgage”, the recorded lien will be cancelled from the public records with all obligations by the Mortgagor to the Jefferson Consortium fully satisfied without further obligations.

Other Specific Submission Requirements

Any program income will be expended in accordance with regulations. There are no urban renewal funds from settlements, there are no grants or funds returned to the line of credit, and there are no float-funded activities anticipated. No programs or activities have been identified for urgent needs in the FY 2015 Action Plan or the FY 2015-2017 Consolidated Plan. (all will meet the low moderate income criteria). Detailed activity descriptions including expected location and type of families to be served are found in the CDBG summary and in the matrix.

Specific Home Requirements

A tenant-based rental assistance with the use of HOME is currently underway with 30-40 persons participating. This program was established in response to the needs identified as result of hurricane Katrina where housing costs (rents, mortgage and homeowners insurance) have greatly increased.

The Jefferson Parish Consortium also plans to use HOME funds to provide incentives for the development of affordable housing through other forms of investment such as equity investments, interest bearing loans or advances, non-interest bearing loans or advances, including deferred payment loans, grants, or other forms of assistance that is deemed necessary and appropriate, if it is consistent with eligible forms of assistance as specified by HOME regulatory requirements at 24 CFR Parts 92.205-92.215, "Eligible and Prohibited Activities."

The Jefferson Parish Department of Community Development has adopted and implemented the necessary Affirmative Marketing Plan include as required by HOME regulations. This plan, available for review, includes a statement of policy, the affirmative marketing procedures, the requirements that housing owners and developer's (those with 5 or more units) must have to be funded including their methods of advertising, use of posters and logos, special outreach procedures and the use of minority specific media, and other actions. The HOME Consortium's affirmative marketing plan also contains assessment and corrective actions including remedies for non compliance.

In addition, the citizen participation plan also outlines measures that the members of the Consortium take in notifying all residents of the programs and activities undertaken. These measures include outreach to low and moderate income and minority residents, mailings and other means of notification of organizations and agencies representing minorities and disabled persons. The Community Development Department will participate in annual or other more frequent minority homeownership workshops for clients, realtors and financial institutions. Fair housing and affirmative marketing requirements for participation in our programs will be promoted.

No refinancing of existing debt secured by multi-family housing that is to be rehabilitated with HOME funds. Detailed activities are found in the HOME summary page. .

References

HUD (2011) CHAS: Comprehensive Housing Affordability Strategy data.
<http://www.huduser.org/portal/datasets/cp.html>

HUD (2015) LIHTC. <http://www.huduser.org/portal/datasets/lihtc.html>

Unity (2015). <http://unitygno.org/about/member-agencies/>

U.S. Census American Community Survey (ACS)