

JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

A Strategy for Neighborhood Revitalization



Jefferson
EDGE2020

Credits

JEDCO Housing Stock Enhancement Committee

"Al" Alaa Abuali	Terrytown Civic Association
Jerry Bologna	JEDCO
Cindy Callais	Latter and Blum
Lloyd Clark	Jefferson Financial Credit Union/JEDCO
Louis Lauricella	Lauricella Land Company, LLC
Bruce Layburn	Home Builders Association/JEDCO
Cynthia Lee-Sheng	Councilwoman At Large, Division B
Jon Luther	Home Builders Association
Jackie Madden	Friends of Jefferson the Beautiful
Mark Madderra	Apartment Association of Greater New Orleans/JEDCO
Terry McCarthy	Jefferson Parish Finance Authority
Lynda Nugent-Smith	New Orleans Metropolitan Association of Realtors/JEDCO
Veronica Reyes	Metairie Bank
Christopher L. Roberts	Councilman At Large, Division A
Melonie Stewart	Entergy
Liz Van Dervort	Gillis, Ellis and Baker/Jefferson Chamber Young Professionals
Jennifer Van Vrancken	Councilwoman, District 5
Karl Weber	Atmos Energy

Resource Group

Lacey Bordelon	JEDCO
Ridley Boudreaux	EIS/GIS
Greg Brousse	EIS/GIS
Juliette Cassagne	Planning
Tim Coulon	former Parish President
Michelle Gonzales	Floodplain Management
Ken Krobert	Parish Attorney's Office
Diane Roussel	Parish Administration
Tamithia Shaw	Community Development
Aimee Vallot	Inspection and Code Enforcement
Terri Wilkinson	Planning

Consultants

Michael Lauer, AICP – Principal	Michael Lauer Planning, LLC
Dwight Norton, AICP	Asakura Robinson

Table of Contents

Executive Summary	iii
Strategic Plan Basis	1
Need for Plan	1
Relationship to Other Plans	1
Existing Housing Stock	2
Demographic Trends in Jefferson Parish	5
Future Housing Needs.....	7
Plan Development	8
Process.....	8
Housing Stock Enhancement Objectives	8
Housing Tools.....	10
Case Studies	10
Strategic Recommendations	11
Neighborhood Revitalization	11
Sources of Funding and Incentives	15
Recommendations for Action	19
Strategic Plan Implementation Schedule.....	20
Appendix A: Comprehensive Plan Housing Element Goals & Objectives (2016)	26
Appendix B: Housing Stock Enhancement Toolbox	29
Appendix C: Glossary of Housing Enhancement Tools	36
Appendix D: Housing Enhancement Case Studies	43
Appendix E: Entities Providing Housing Related Services in Jefferson Parish	70
Appendix F: Housing Related Programs in Jefferson Parish	72
Appendix G: Neighborhood Revitalization Area Selection Criteria	75

Executive Summary

This Strategic Plan is intended as an initial step to help Jefferson Parish ensure that its housing stock fits the needs of existing and future residents and contributes to restoring the Parish as the premier place to live, work and play in southern Louisiana. The weaknesses in the current housing are reflected in demographic trends that include decreasing household sizes, decreasing household incomes and a senior population that is increasing more rapidly than the region's. This plan confronts the Parish's challenges and establishes a strategy to revitalize the Parish's existing housing stock, foster development of needed housing choices and improve the quality of life in its neighborhoods.

This plan is a first step in restoring Jefferson Parish as the premier place in the region to live, work and play

The plan is the product of a joint effort between Jefferson Parish and JEDCO, that arose from JEDCO's "Jefferson EDGE 2020 Economic Development Strategy," and was developed under the guidance of a Blue Ribbon Committee with diverse professional backgrounds. In the summer and autumn of 2016, the Committee discussed existing challenges, Parish plans and policies, and strategies employed by other communities throughout the United States before developing this Plan's recommendations for a set of actions to be initiated by various public and private entities over the next three years. These actions include:

- Launching two neighborhood revitalization pilot programs that will engage stakeholders within targeted neighborhoods and provide a template for other neighborhoods in the Parish;
- Improving coordination between various housing programs and initiatives in the Parish and targeting efforts to identified neighborhood revitalization areas;
- Establishing a clearinghouse for local housing programs to facilitate their use and enhance coordination between service providers;
- Pursuing public and private housing and neighborhood enhancement grants in a more coordinated and aggressive manner;
- Launching a housing rehabilitation pilot study to develop a better understanding of the resources required to revitalize local housing units and challenges faced during the rehabilitation process;
- Using the Comprehensive Plan update process to build support for neighborhood and housing revitalization efforts;
- Targeting capital improvements, housing programs and grants to support neighborhood revitalization efforts within the Parish;
- Adopting amendments to the Parish code to facilitate development of needed housing types within the context of more walkable, mixed-use neighborhoods; and
- Developing private sector partnerships to expand resources available for various housing and neighborhood enhancement programs.

Strategic Plan for Housing Stock Enhancement

Strategic Plan Basis

Need for Plan

JEDCO's "Jefferson *EDGE 2020* Economic Development Strategy" calls for the establishment of "a blue-ribbon committee to tackle housing and develop a suite of recommendations." The committee is charged with exploring "state and local incentive programs, financing programs, redevelopment authorities, housing and finance authorities, HUD funds and other options to help renovate existing homes as well as develop new housing stock."

The project focuses on the development of a strategy to ensure that the Parish's stock of housing will meet today's and tomorrow's needs. To achieve this objective, the Housing Stock Enhancement Committee reviewed existing programs, available tools and case studies showing how other communities have used those tools. The strategy in this plan includes public, private and joint public/private actions to capitalize on planning, infrastructure, funding, regulatory and other available tools to enhance the housing stock so that it better meets existing and future needs of Jefferson Parish's residents.

The focus is to enhance existing housing and facilitate creation of new housing to meet existing and future needs

Relationship to Other Plans

Housing issues encompass a range of issues that are much broader than the scope of the Committee's responsibilities in this project. The Housing Stock Strategic Plan resulting from the Committee's efforts focus on actions to enhance the existing housing stock and facilitate the creation of new housing to serve the Parish's needs. The topics and recommendations in this Strategic Plan overlap with both the Comprehensive Plan and the Consolidated Housing Plan for Jefferson Parish, but this Strategic Plan is intended to supplement, rather than replace either of those documents.

Consolidated Housing Plan. While affordability is a critical consideration when considering the suitability of housing stock, the provision of affordable housing for households that are eligible for HUD support are addressed through the Parish's Consolidated Housing Plan. This Strategic Plan does not affect that plan other than to recommend that a portion of expenditures from CDBG and HOME funds be directed towards areas that are included within designated neighborhood revitalization areas.

Comprehensive Plan. While mobility, neighborhood vitality, economic opportunity, education, public services and other quality of life factors will shape housing demands, these factors will be addressed through the pending update of the Parish's Comprehensive Plan. This document is not intended to supersede any portion of the Comprehensive Plan; it is intended to inform the pending update. Review of existing



housing goals, objectives and policies conducted during the development of this Strategic Plan confirmed the validity of Jefferson Parish’s existing Housing Element. Other than updating data and projections, the Comprehensive Plan update process should confirm the findings of this Strategic Plan in regards to the Housing Element. While this document is more specific about strategic priorities, its findings and recommendations are consistent with the goals, objectives and policies of the currently adopted Housing Element.

Existing Housing Stock

Number of Units and Households. According to Jefferson Parish’s Consolidated Plan (2015-2017), Jefferson Parish had 188,832 housing units in 2013. The total number of housing units increased by 0.005% (925 units) between the year 2000 and 2013, but the total number of households decreased by 5.2% (from 176,424 to 167,251). While the number of households decreased between 2010 and 2013 (from 169,647 to 167,251), the Census Bureau estimates that the number of households increased between 2013 and 2014 (from 167,251 to 169,033 households). The following table shows the decrease in new building permit activity following the recession and highlights that most of the new units have been detached single family homes

Jefferson Parish 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

Source: Consolidated Plan: 2015-2017 for Jefferson HOME Consortium

Occupancy and Tenure. Jefferson Parish has a relatively high rate of owner occupancy, which has contributed to its generally high occupancy rates, but the trends show that the percentage of owner-occupied units has declined somewhat as the percentage of renter occupied units has increased. As the following table shows, vacancies increased significantly between 2000 and 2013, with most of that increase due to rental vacancies. These rental vacancies, which include all types of housing units, decreased somewhat between 2013 and 2014 but seem to be inconsistent with recent data provided by the University of New Orleans Institute for Economic Development and Real Estate Research. As discussed later in this section, multifamily vacancies have been less than 10% for at least the last five years (see subsequent discussion of multi-family housing). Entergy utility connection data, indicate that approximately 2,402 meters were inactive in November, 2016 and another 78 were active with no demand measured, which suggest that the Census Bureau’s estimates of 21,318 vacant units may significantly exaggerate the number of vacant units.



Occupancy and Tenure

	2000	2010	2013	2014
Total Households	176,234	169,647	167,251	169,003
Total Housing Units	187,907	187,086	188,832	189,158
Owner Occupied HH	112,534	108,044	104,529	104,951
Renter Occupied HH	63,700	61,603	62,722	62,889
Percent Owner Occupied	63.9%	63.7%	62.5%	62.53%
Percent Renter Occupied	36.1%	36.3%	37.5%	37.47%
Vacant Housing Units*	11,673	19,488	21,581	21,318
Total Vacancies	6.6%	11.5%	12.9%	11.27%
Owner Vacancy Rate	2.20%	2.20%	2.30%	2.20%
Renter Vacancy Rate	7.20%	13.00%	10.40%	9.60%

Sources: Consolidated Plan: 2015-2017 for Jefferson HOME Consortium and U.S. Census Bureau, American FactFinder

* The Census Bureau’s vacant housing unit data is questionable. While a post-Katrina surge seems reasonable, continued increases in vacancies is inconsistent with recent multi-family rental occupancy information and Entergy utility connection data.

Types of Units. The 2014 data from the U.S. Census Bureau American Community Survey in the following table show single family detached units are the predominant type of unit in the Parish (67.1 % of the occupied units), followed by apartments with 10 or more units.

Occupied Units by Type in 2014

	Number of Units	Percentage of Units
Occupied housing units	169,033	
UNITS IN STRUCTURE		
1, detached	113,421	67.10%
1, attached	6,761	4.00%
2 apartments	6,254	3.70%
3 or 4 apartments	11,325	6.70%
5 to 9 apartments	7,606	4.50%
10 or more apartments	21,129	12.50%
Mobile home or other	2,366	1.40%

Source: 2014 U.S. Census Bureau American Community Survey

Age and Conditions of Structures. Most of Jefferson Parish’s housing stock was built between 1960 and 1979 and more than 80 percent of the Parish’s housing units are at least 36 years old. While there are no data on housing conditions in the Parish, the age of the units suggests the potential need for repairs or modifications to meet the needs of existing and future residents. No data on the age of units by type are available, but the relatively low number of new multi-family permits shown on the following page suggests that this important component of the housing stock may need updating.



Years of Construction of Jefferson Parish Housing Units

Year Structure Built	Number	Percentage
2010 or later	1,014	0.6%
2000 to 2009	10,311	6.1%
1980 to 1999	36,173	21.4%
1960 to 1979	89,080	52.7%
1940 to 1959	28,736	17.0%
1939 or earlier	3,888	2.3%

Source: 2014 U.S. Census Bureau American Community Survey

Housing Market Trends. In April of 2016, the University of New Orleans Institute for Economic Development and Real Estate Research published a “Real Estate Market Analysis for New Orleans and Northshore Regions. This report highlighted several conditions and trends that are germane to Jefferson Parish’s housing stock.

- The number of single family residential building permits and the percentage of the total number of single family building permits for the MSA have increased in the last few years, but still lag trends before 2008.

Single Family Building Permits in Jefferson Parish

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Number of Permits	912	707	798	565	350	274	225	185	244	340	381
Percent of MSA Total	20%	14%	20%	20%	16%	14%	11%	9%	10%	14%	18%
MSA Total	4,660	5,100	4,054	2,803	2,231	1,911	2,071	2,062	2,494	2,440	2,093

Source: Real Estate Market Analysis New Orleans and Northshore Regions, UNO Institute for Economic Development and Real Estate Research

- Except for 2008, Jefferson Parish has not seen the construction of a significant percentage of the MSA’s multi-family dwelling units. Occupancy reached a low of 88.1% in 2009, and has, for the last five years fluctuated between 92.2% and the 94.4%. Monthly rents have steadily increased from an average of \$852 in 2011 to \$952 in 2015. Despite the relatively low vacancy rates and rising rents, relatively little new multi-family construction has taken place in Jefferson Parish. This may be due to a lack of attractive locations, the lack of potential tenants having sufficient incomes to justify new construction costs, or other factors.

Multi-Family Building Permits in Jefferson Parish

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Number of Permits	32	9	79	204	22	-	-	-	2	6	10
Percent of MSA Total	11%	1%	3%	10%	2%	0%	0%	0%	1%	1%	2%
MSA Total	293	659	3,025	2,044	1,060	853	695	278	175	551	441

Source: Real Estate Market Analysis New Orleans and Northshore Regions, UNO Institute for Economic Development and Real Estate Research

- Single family home prices fell after the peak in 2007 in the MSA and Parish. In Jefferson Parish, where the number of units sold bottomed out in 2010



and the prices bottomed out in 2012, both prices and the number of homes sold have increased through 2014 (to \$197,364 and 3,998 units), but have not reached their peaks for prices (\$215,547) or units sold (nearly 5,000).

- Single family homes for sale remained on the market longer in 2015 than in 2014, increasing from 80 to 95 days for the MSA and from 76 to 87 days in Jefferson Parish.
- Condominium prices and sales have increased in the MSA since 2010, with average costs reaching \$256,234 for the 1,100 units sold in 2015. In Jefferson Parish, the number of units sold increased from 261 to 287 from 2014 to 2015 and the average days on the market for condominiums decreased from 127 to 85 days, but the average price dropped from \$102,944 to 100,165. The Real Estate Market Analysis reports that “apartment occupancy and rent increases ... are still not enough at this time for owners and investors to convert units to condominiums” but “price appreciation continues in high demand areas such as the French Quarter, Garden District and the Lakefront in Orleans Parish and Old Metairie in Jefferson.” The number of new multifamily units that have been built or are under construction in Orleans Parish is likely to reduce short-term demands for new high-end multifamily construction in Jefferson Parish.

Demographic Trends in Jefferson Parish

Existing and Projected Population. The Census Bureau estimates that the 2015 population in Jefferson Parish was 436,275. As the table below shows, the population decreased in the last decade following Hurricane Katrina and a global recession, but has shown slight increases over the last five years. The Regional Planning Commission, which uses population and employment projections for purposes on modeling transportation system demands, projects that the population will decrease by approximately 3 percent by 2030 and an additional 1 percent by the year 2040.

Jefferson Parish Population Growth Trends

	Year				
	1990	2000	2010	2013	2015
Population	448,306	455,466	432,552	435,716	436,275
Percent Change		1.60%	-5.03%	0.73%	0.13%

Source: U.S. Census American Community Survey



Jefferson Parish’s population growth has been lagging the Metropolitan Statistical Area (the MSA includes Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John and St. Tammany parishes). Between 2010 and 2015, the Parish’s population increased by 0.9 percent, while the MSA’s population increased by 5.8 percent. The greatest numerical gains were experienced by Orleans (45,788 people) and St. Tammany (16,348 people) parishes.

Population and Income Change. The Internal Revenue Service tracks the number of tax returns, the number of dependents and the amount of income shown on returns for each jurisdiction in the country. Based on this data, the IRS can determine the characteristics of taxpayers as they move into and out of communities, which paints a clearer picture of how the Jefferson Parish’s population changed between 2013 and 2014.

Change in Jefferson Parish Tax Returns 2013-2014

	Number of Returns	Number of Exemptions	Adjusted Gross Income (thousands)	Income Per Return (thousands)
Outflow				
Total out-migration	10,770	21,500	\$516,670	\$47.97
To Louisiana	6,704	13,523	\$308,761	\$46.06
To different state	4,024	7,886	\$203,259	\$50.51
To different country	42	91	\$4,650	\$110.71
Inflow				
Total in-migration	10,455	19,737	\$399,340	\$38.20
From Louisiana	6,349	12,112	\$209,953	\$33.07
From different state	3,856	7,113	\$173,059	\$44.88
From different country	250	512	\$16,328	\$65.31
Remained in Parish	154,192	320,185	\$9,496,476	
Net Change	-315	-1,763	\$(117,330)	

Source: Internal Revenue Service

- The number of tax returns decreased by 315, which suggests a slight decline in the number of households;
- The number of exemptions covered by those returns decreased by 1,763, which suggests a slight decline in the total population;
- The adjusted gross income reflected by those returns decreased by \$117 M, which indicates a loss of income that is available for housing, transportation, retail goods and services; and
- The adjusted gross incomes of taxpayers coming to the Parish were less than those of taxpayers leaving the Parish.



Existing and Projected Age Composition. Jefferson Parish's median age has been increasing and is projected to continue to increase. Between 2000 and 2011, the percentage of the Parish's population aged 65 and over increased from 11.9% to 13.5%. In 2009, Louisiana State University projected a range of population growth for parishes throughout the State for the State Office of Electronic Services, Division of Administration based on age cohorts. While the range of projections varied significantly based on migration assumptions, each scenario showed a significant increase in the percentage of older residents in Jefferson Parish. The middle growth scenario projected the 65 and older population to increase from 13.5% to 21.1% of the total population by 2030. The percentage of residents aged 85 and over was projected to increase from 1.8 percent of the population in 2010 to 2.5% by 2030. Many of these nearly 34,000 senior residents are likely to be leaving conventional single-family housing for units that better serve seniors.

Household Composition. The American Community Survey estimates that the average household size decreased from 2.59 to 2.56 people between 2005 and 2014 in Jefferson Parish. During the same timeframe, households with children under the age of 18 decreased by 14% (from 49,245 to 42,488). The Regional Planning Commission projects that the number of primary and secondary aged school children in Jefferson Parish will decrease by 3% by the year 2030 and 5% by the year 2040. This translates to 2,100 fewer students in public and private schools.

Future Housing Needs

The trends and projections cited above indicate that, without changes, Jefferson Parish's population will remain stable or decrease slightly over the next two decades. The overall population is likely to be older than the current population and to have fewer children. This changing population means an increased demand for higher density residences that require less yard maintenance than traditional single family homes. This is consistent with national trends that show increased demands for higher density developments in neighborhoods with greater mobility and amenities. The recent Jefferson Parish West Bank Revitalization Study found that, while there is still a demand for large lot detached single family dwellings, there is also a desire for mixed-use walkable neighborhood developments that provide greater mobility and amenities.

However, Jefferson Parish's lack of projected growth also means that new housing developed in the Parish to meet these demands will result in smaller household sizes and higher vacancy rates in the remaining units unless the Parish attracts new residents who can invest in new or existing housing. Failure to generate demand for new units or to increase household incomes required to maintain and upgrade existing units could result in disinvestment and deterioration of the existing housing stock.



Plan Development

Process

This Housing Stock Enhancement Strategic Plan was developed under the guidance of a Blue-Ribbon Committee representing a broad range of business, civic and neighborhood interests for improving the potential for existing and new housing to meet the residents' needs in ways that continually enhance the quality of life. After reviewing existing housing and demographic trends, the Committee reviewed existing housing providers and programs (see **Appendices E and F**), and discussed available tools to enhance the existing housing stock and promote investment in new and revitalized neighborhoods. The Committee then ranked the relative importance of applicable housing stock enhancement objectives and considered a variety of case studies from communities that share economic and housing market characteristics with Jefferson Parish. This enabled the Committee to identify strategies with the greatest potential for Jefferson Parish, which form the basis of this Strategic Plan's recommendations.

The above discussions took place at the following meetings:

- June 21 – Demographic/Housing Analysis and Housing Stock Enhancement Toolbox Review
- August 22 – Prioritization of Housing Objectives, Discussion of Case Studies and Housing Stock Enhancement Toolbox Refinement
- September 30 – Discussion of Draft Strategic Priorities
- October 25 – Refinement of Draft Plan
- November 16 – Final Committee Recommendations on Draft Plan
- January 19 – Presentation of Plan to JEDCO Board

Housing Stock Enhancement Objectives

The most effective strategy for enhancing Jefferson Parish's housing stock depends on objectives of that strategy. The Housing Element of the Parish's Comprehensive Plan establishes goals, objectives and policies that address the full range of housing related issues (see **Appendix A** for a complete listing of this element's goals and objectives). To facilitate discussion of the desired outcomes from this Strategic Plan, the consultant team excerpted objectives that were most relevant to enhancing the existing housing stock and facilitating development of new housing to meet current and future needs.

While the relative importance of housing objectives will vary somewhat by neighborhood, the Housing Stock Enhancement Committee ranked the objectives from a Parish-wide perspective to help prioritize the actions recommended by this Plan. For each objective, Committee members were asked to assign a rank from 1



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

to 5, with 1 being “unimportant” and 5 being “very important.” The scores in the table below are based on the sum of the following products:

- 1 – not important -1 x the percentage of all responses
- 2 – neutral or uncertain 0 x the percentage of all responses
- 3 – somewhat important 1 x the percentage of all responses
- 4 – important 2 x the percentage of all responses
- 5 – very important 3 x the percentage of all responses

For example: for the objective “Retain rental opportunities for existing and future residents,” 8% responded “not important,” 8% responded “neutral or uncertain, 50% responded “somewhat important,” 25% responded “important,” and 8% responded “very important.” The total score was calculated by adding (8 x -1)+(8 x 0)+(50 x 1)+(25 x 2)+(8 x 3), which is -8+0+50+50+24 or 116.

Prioritized Housing Stock Enhancement Objectives

#	Objectives	Score	Comments
1	Foster rehabilitation of the existing housing stock to better meet the existing and future needs of residents	273	<i>Rehabilitation and remodeling of the existing housing to improve its appearance and function is considered a top priority</i>
2	Enhance existing neighborhoods to make them more attractive to existing and future residents	259	<i>Committee discussions emphasized the importance of neighborhoods in attracting residents to Jefferson Parish and retaining existing residents</i>
3	Increase the choice of housing types and locations for seniors	241	<i>The Committee discussed the need to provide housing and neighborhoods that better meet the needs of the increasing senior population</i>
4	Increase the choice of housing types and locations for all residents	226	<i>While housing choice includes the provision of housing products for diverse ages and incomes, the Committee focused on the fiscal benefits of attracting higher income households and meeting the housing needs of the Parish’s workforce (attainable housing)</i>
5	Increase the housing capacity of vacant lands and redevelopment areas	217	<i>Recognizing the limited greenfield development opportunities in Jefferson Parish, the Committee placed greater emphasis should be placed on increasing the capacity of infill development</i>
6	Improve the maintenance and conditions of the existing housing stock	209	<i>The existing housing stock is generally well maintained, so maintenance is considered less important than enhancing the appearance</i>
7	Enhance the safety of existing housing and neighborhoods	158	<i>Most neighborhoods in Jefferson Parish are relatively safe and safety enhancements should be addressed as needed</i>



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

#	Objectives	Score	Comments
8	Enable residents to age within the neighborhoods where they currently reside	142	<i>While enabling older residents to age in place was considered important, the creation of new senior housing opportunities should first focus on areas where existing facilities (health, shopping, community support) meet their needs</i>
9	Increase the proportion of owner occupied housing units in Jefferson Parish	135	<i>While owner occupancy is an important objective, the Parish already enjoys relatively high rates of owner occupancy, so less emphasis is required for this objective</i>
10	Minimize the number of vacant residential units within the Parish	135	<i>Vacancy rates continue to fall in most of Jefferson Parish, so less emphasis is required for this objective</i>
11	Improve housing resiliency to economic, environmental and demographic threats	123	<i>The Parish has seen significant investments in improving the resiliency of existing housing to economic and environmental threats; other objectives effectively address concerns about demographic threats</i>
12	Increase the amount and quality of affordable housing	120	<i>Existing programs address affordability for moderate, low and very-low income residents; the Committee emphasized that programs targeting workforce housing and attracting higher income individuals will have greater long-term benefits for the Parish's housing stock</i>
13	Retain the rental opportunities for existing and future residents	116	<i>Concerns about rental housing are more focused on the maintenance and management of small units than on the retention or expansion of supply</i>

Housing Tools

Appendix B lists an array of housing tools that are keyed to the housing objectives in the previous section. Note that these tools do not focus on important housing issues related to the homeless or lower income households, which are addressed through the Parish's Consolidated Plan and which describe how specialized tools are used by a variety of public and private entities who are funded through Federal CDBG and HOME grants, as well as charitable contributions from private entities.

The tools considered by JEDCO's Housing Stock Enhancement Committee are presented in two tables, the first containing strategies for the retention, enhancement or redevelopment of existing housing units and the second focusing on strategies to provide new units. The first column in each table identifies the objective of the strategy, the second column describes the general approach of the strategy, the third column describes the strategy and the last four columns identify the type of occupants that may benefit from the strategy. More detailed descriptions of each housing tool are listed in **Appendix C**.

Case Studies

Appendix D summarizes an array of strategies used by jurisdictions throughout the country that are struggling with some of the same housing issues faced by Jefferson Parish (see above discussions of the existing housing stock and demographic trends). While each community's strategy involves the use of several of the above



referenced housing tools, the following elements are common to the communities that have been most effective in their efforts:

- **Neighborhood Geographic Focus:** To avoid spreading limited resources too thinly, other communities have identified specific neighborhoods or even groups of blocks where limited available resources can yield the greatest benefits. This required each community to establish criteria for selecting those neighborhoods or blocks. Some communities focused on areas with the greatest needs and others focused on areas where minimal effort could effectively promote private investment and reverse neighborhood stagnation or decline. The first approach typically involves more resources and more significant redevelopment projects. The latter, which seems to be more applicable to Jefferson Parish, requires very targeted public investments to bolster confidence and promote private investment.
- **Neighborhood Involvement:** The most successful projects resulted from ongoing involvement of neighborhood residents and businesses in developing best-fit strategies and providing the long-term grassroots support required for neighborhood revitalization. By involving stakeholders throughout the process, communities were able to tap into neighborhood resources from those who had the most to benefit from the effort's success.
- **Generating Public and Private Resources:** Due to limitations on federal CDBG and HOME funds, which are primarily limited to housing benefits for moderate, low and very-low income households, many of the communities described in the case studies secured funding from other public and private sources to increase the flexibility to serve middle income and other households.
- **Look Beyond Housing:** While each of the case studies is focused on the provision of better housing, the more successful projects looked to more holistic approaches to neighborhood quality. Improving the quality of life within a neighborhood through community facilities (gathering places such as libraries), amenities (parks and trails), better public services (police and fire protection), better infrastructure and other factors gave existing and prospective residents greater assurances that their investments would improve their lives.

Strategic Recommendations

Neighborhood Revitalization

The most successful housing stock enhancement programs target efforts to specific neighborhoods for the following reasons:

- Each neighborhood faces different challenges;



- Smaller areas allow for more detailed and customized responses to challenges;
- Building consensus for action is often easier within a smaller area; and
- The combination of detailed planning and neighborhood support can facilitate efforts to secure political and financial support.

Neighborhood revitalization planning begins with the definition of the neighborhood or even portion of the neighborhood that will be the focus of the initiative. The two basic approaches to neighborhood selection are:

1. **Most Blighted Areas First.** This approach focuses resources on neighborhoods and individuals that have the greatest needs as evidenced by incomes, vacancies, blight, crime and other factors. Because these types of neighborhoods have the greatest obstacles to overcome, they tend to rely on larger grants and more extensive funding being awarded unless local governments are willing and able to commit significant resources for the many years required to achieve significant change.
2. **Targeting Low Hanging Fruit.** By focusing on neighborhoods with the greatest potential to benefit from available resources – this approach can yield quick positive results and is useful to improve the fortunes of neighborhoods that are stagnating or just beginning to decline. This approach is intended to increase confidence for private sector investors who can see visible improvements based on more limited and targeted investments than the prior approach. Given the relatively good condition of existing neighborhoods and resources, this approach seems to be a better fit for Jefferson Parish

Neighborhood Selection Criteria. While the neighborhood selection criteria for each of the above approaches differ, the evaluation process involves review of the following factors, which are described in more detail in **Appendix G**. The initial criteria established in **Appendix G** and the data presented in earlier sections of this Strategic Plan are intended to serve the purposes of getting the Parish started in selecting areas for the pilot neighborhood revitalization projects recommended by this plan, to guide future data updates during the Comprehensive Plan update and to provide much of the needed housing and demographic base data.

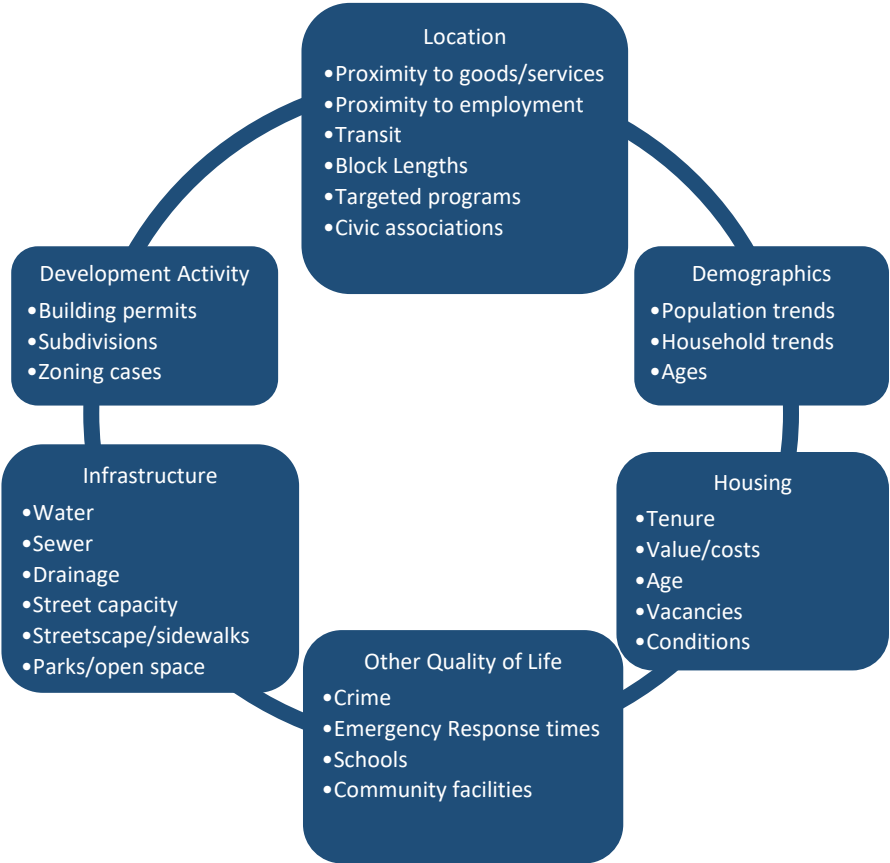
During the pending Comprehensive Plan update process, the Parish should continue to refine the criteria to evaluate neighborhood vitality during the planning process and as a way of tracking changing neighborhood conditions over time. Updating data and projections will be key components of the Plan update process, particularly for the housing and land use elements. Through spatial analysis of updated land use, housing, demographic and infrastructure data, the Comprehensive Planning process will create a more functional foundation for



ongoing neighborhood revitalization efforts that are already supported by currently adopted goals, objectives and policies.

Selecting Neighborhoods for Revitalization. The process of choosing neighborhoods for revitalization as part of the pilot projects recommended by this Strategic Plan or for efforts after Comprehensive Plan revision involves more than reviewing quantitative factors. Because neighborhood support is essential for the success of any project, the selection process must engage affected residents, business owners and other stakeholders.

Neighborhood Evaluation Factors



After evaluating, testing and refining the selection criteria described in the previous section and **Appendix G**, Parish staff should preliminarily identify neighborhoods with high potential for revitalization. The criteria should be weighted based on their relative importance to determine the needs and potential for neighborhoods within the Parish. The weighting of quantitative criteria should be vetted by a group of public and private sector stakeholders that include the expertise of the Housing Stock Enhancement Committee members and representation by a broader range of civic association leaders. This new committee can provide supplemental understanding of quantitative and qualitative factors to identify a list of potential candidate areas for neighborhood revitalization initiatives.



The resulting list of potential neighborhoods should be refined and vetted with neighborhood representatives and Civic Associations to gauge the relative interest in participating in the neighborhood revitalization process. Enthusiastic support of stakeholders is essential to select and implement the most effective strategies.

Neighborhood Revitalization Process. While the process will vary based on the size of the area, the resources committed to the process, and the potential challenges faced by the neighborhood, each neighborhood revitalization project should include the elements listed below.

Neighborhood Engagement: Beginning with the neighborhood selection and inventory, the process should engage affected residents, business owners, landlords and other stakeholders in identifying neighborhood challenges, selecting strategies that best address those challenges, and staying involved throughout the project's implementation. The success of revitalization efforts relies on local ownership of the strategies and commitment to make revitalization goals a reality.

Neighborhood Inventory: This inventory goes beyond the initial assessment and identifies neighborhood assets, resources, liabilities, needs and opportunities, and should be developed in concert with the Comprehensive Plan update process. This stage of the neighborhood revitalization process should include neighborhood engagement opportunities, walking tours and the creation of a neighborhood photo library to highlight needs and successes as changes occur. In addition to assessing the physical aspects of the public and private realms, this inventory should examine the economic and social fabric of target neighborhoods to identify the full range of needs and opportunities.

Options Evaluation: Public and private decision-makers must understand the tools and resources available to them and implications of each of those tools for the future of the neighborhood. This includes understanding the visual, fiscal and other impacts of optional revitalization strategies. The options evaluation process should consider public realm initiatives that address aesthetic, mobility and public service/facility enhancements as well as enhancements to the private realm. The outcome of reviewing options should be clear measurable objectives and strategic initiatives, including specific projects within the public and private realms to achieve those objectives.

Revitalization Program Development and Implementation: The results of evaluating optional strategies should be consensus for a preferred strategy to achieve measurable revitalization objectives. Each neighborhood revitalization project should be viewed as a dynamic effort that responds to accomplishments and obstacles with an evolving implementation program that makes the best use of available public and private resources under the



auspices of the Parish’s Comprehensive Plan. Each neighborhood revitalization project will require ongoing commitments of time and other resources by affected neighborhoods, the Parish and other public and private sector champions.

Sources of Funding and Incentives

Creative funding and incentives will be critical to stimulate investment by existing householders, attract households with higher incomes and encourage investment by developers and landlords. The toolbox described above includes a variety of mechanisms to accomplish these objectives, but most require a dedicated source of funding from the public, non-profit and/or private sectors. The mix of funding sources described below will depend on the specific neighborhood’s needs and objectives. Approaches to identify target neighborhoods and needs are discussed in the previous section. Some of the funding sources and incentives listed below overlap with listings in the housing stock enhancement toolbox (e.g., special districts, tax increment financing, regulatory incentives) but are repeated here because they provide quantifiable financial incentives. For instance, density increases are a regulatory incentive that can directly increase the return on a developer’s investments, thereby having the potential to fund an enhancement project that may not have been otherwise feasible.

Renters and buyers tend to shop first for the right neighborhood, then for the housing unit. This means that efforts to stimulate private investment in housing will rely heavily on enhancing neighborhood character, which is defined by a variety of factors in the public and private realms. Public safety and overall appearance are vital for both the public and private realms. Public realm features that have the greatest impacts in today’s market include the character of the streets (streetscaping, traffic volumes, traffic speed, noise, and pedestrian amenities); public spaces; and mobility options. Schools remain an important factor for many households, but are becoming less of a factor as the population ages and the number of children per household decreases. The private realm includes the design/appearance of structures; site layouts (parking, landscaping, signage, building orientation); intensity of development; proximity to goods, services and employment; and amenities.

The following table lists a variety of sources for funding activities that can directly lead to neighborhood revitalization and enhancement of Jefferson Parish’s housing stock. It is intended as a sampling of the types of programs available and is not all-inclusive or reflective of the amounts of available funding for each program. Other than CDBG and HOME grants, which may be used for mixed-income projects that serve low-income households, the list focuses on resources that are not restricted to low and moderate-income households. The list also excludes many grants that are focused on economic development, transportation improvements and other infrastructure, which could provide significant neighborhood enhancements (e.g., healthy food initiative; strong cities, strong communities visioning challenge; DOT



grants such as safe routes to school, transit workforce development, pedestrian and bike safety, and new freedom programs).

Sampling of Potential Funding Sources and Other Incentives

Funding/Incentive Tool	Focus	Currently Used
Community Development Block Grants (CDBG)	Housing, infrastructure and economic development activities benefiting low-income households from HUD. These funds may be used to improve the existing housing stock, construct new units or provide other improvements that foster private investment in the housing stock.	✓
HOME Grants	Creation of housing for low-income households from HUD. These funds typically are used to improve the existing housing stock, construct new units or enable low income-households to occupy existing housing units.	✓
Building Blocks for Sustainable Development	EPA technical assistance to improve public health, create jobs, expand economic opportunity and improve the quality of life. These grants may be applied to a wide range of projects that improve the resiliency of existing housing and neighborhoods.	
Capacity Building for Sustainable Communities	EPA funding for organizations that help HUD to provide technical assistance to communities engaged in planning efforts to integrate housing, land use, transportation and other issues. These grants typically are used for development of neighborhood revitalization programs that ultimately will enhance the existing housing stock and/or create new housing opportunities.	
Smart Growth Technical Assistance Grants	EPA funding for local governments and affiliated non-profits that want to incorporate smart growth techniques into future development. These grants may be used for development of neighborhood revitalization programs that ultimately will enhance the existing housing stock and/or create new housing opportunities.	
Smart Growth Implementation Assistance	EPA funding for complex or cutting edge issues such as stormwater management, code revision, transit-oriented development, infill development and green building. These grants are targeted to strategic planning efforts to implement smart growth plans that can be targeted to housing improvements and neighborhood revitalization.	
HUD 203K	HUD tool for financing the rehabilitation of 1-4 family homes under a single mortgage for existing and prospective homeowners	
Flood Mitigation Program	FEMA funding for elevation or replacement of designated structures that are subject to high risks of repeated flood damage.	✓
Hazard Mitigation Grant Program	FEMA funding for structures damaged during a federally declared disaster to mitigate hazard risks	✓



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Funding/Incentive Tool	Focus	Currently Used
Other Federal Grant Sources	DOT Grants HUD Grants DOT Livability Grants Smart Growth Grants (multiple agencies) EPA Grants US Small Business Administration Grants EPA Smart Growth Grants USDA Grants Federal Highway Administration (FHWA) Grants Partnership for Sustainable Communities Grants FTA Grants Moving Ahead for Progress in the 21st Century	
Federal Home Loan Bank Emergency Relief Programs	Grants targeted to households for recovery from declared disasters such as the recent Louisiana floods	
Federal Home Loan Bank Mortgage Partnership Finance	Credit risk sharing programs for member lending institutions that reduce or eliminate risks associated with mortgages to qualified buyers	
Bonds	Jefferson Parish Finance Authority and the Parish can issue bonds for various community development initiatives, including efforts to increase homeownership and improve the existing housing stock.	✓
Charitable Grants and Technical Assistance	A wide range of entities (private and publicly held companies, professional trade organizations non-profits, not-for-profits, foundations) offer grants and technical assistance for planning, housing and neighborhood revitalization initiatives. The additional funding and expertise can significantly reduce local costs for these efforts and, unlike many Federal grants, the funding is not necessarily limited to efforts targeted exclusively to low income households. Note that grants for greenways, open space and public facilities, such as those offered by the Trust for Public Lands can have significant neighborhood revitalization benefits.	
Special Districts	The Parish can create special districts with the support of affected people. These districts can issue debt for a wide range of public purposes, but typically are used for neighborhood-specific infrastructure or service enhancements (e.g., streetscape, parking, public safety) and assess property owners for the costs. These public investments can spur private housing stock investments due to their improvement to neighborhood quality.	✓
Tax Increment Financing (TIF) Districts	The Parish may create TIF districts that capture a portion of increased tax revenues due to increases in property value or sales tax revenue. The revenue may be used for a broad range of improvements to public or private property within the TIF district.	✓



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Funding/Incentive Tool	Focus	Currently Used
Tax Abatements/Deferrals	The Parish may identify areas and types of improvements that would not be subject to increased tax liabilities associated with increased property values resulting from property improvements. The abatement on taxation of increased values typically has a limited time period. By delaying tax increases resulting from improvements, these abatements can defer financial disincentives for investing in private property improvements.	✓
Regulatory Incentives	The toolbox identifies several regulatory tools that can provide significant financial incentives for private and non-profit development initiatives that improve the existing housing stock or create new housing opportunities. These generally fall into two categories – those that increase return on investment by allowing for more intensive development under specific conditions and those that reduce costs associated with the development approval process.	
Private Initiatives	Private sector contributions and improvement efforts to the public and private realms can have direct benefits for commercial and residential development and provide significant neighborhood revitalization contributions.	✓



Recommendations for Action

The strategy in this section includes an initial list of actions that should be taken to achieve the housing stock enhancement objectives presented in this Plan. The recommendations, which involve a variety of agencies and Jefferson Parish departments, will be most effective if implemented with continued coordination between identified entities. JEDCO anticipates that members of its Housing Stock Enhancement Committee will be engaged in the public discussions during the processes required to implement each of these tasks. Committee members also should provide valuable support during the Comprehensive Plan citizen engagement process to emphasize the importance of reviewing and fine tuning policies to enhance the vibrancy of its neighborhoods. Additionally, most of the other tasks identified as Parish Actions also will require public processes that would benefit from Committee member involvement.

Each strategy is identified by the objectives it achieves and the proposed timing of its initiation. Actual initiation and completion dates will depend on the resources committed to each action, but the scheduling column indicates the recommended sequencing of the actions.

As previously noted, the Parish’s pending Comprehensive Plan update process offers a unique opportunity to support revitalization of the existing housing stock and the creation of new housing opportunities. While there is a need to update its objectives, background data and strategies, the Parish’s Comprehensive Plan provides very strong policies that seem to reflect public desires to protect existing stable neighborhoods and promote the revitalization of neighborhoods that are stagnating or are in transition. The Parish has been successful with efforts that have developed strategies for specific neighborhoods (e.g., Fat City), which is consistent with the strategies employed by similarly situated communities. By building consensus and providing guidance for focused efforts that involve affected neighborhood stakeholders, the Comprehensive Plan can become a more potent force for change.

The existing Comprehensive Plan supports many of the regulatory tools that would facilitate development of walkable, mixed-use developments in appropriate greenfield, infill and redevelopment areas. Regulatory tools to facilitate clustering, planned development, and compatible connectivity between neighborhood-scale commercial development and neighborhoods are supported by the Plan. This Strategic Plan supports those efforts and consideration of other housing stock enhancement strategies through the Parish’s Comprehensive Plan and code update processes to enhance the Parish’s housing stock.

The following table recommends a series of actions that can be initiated during the next three years to enhance the existing housing stock and promote investment in new housing opportunities. Most of the strategies will benefit from coordination with other entities and many of the strategies will require additional resources.



Strategic Plan Implementation Schedule

Proposed Initiation	Strategic Tool	Strategy	Lead Entity/ Partners	Objectives
2017	Neighborhood Revitalization Pilot Program	After evaluating the criteria suggested in the Neighborhood Revitalization section of this study, coordinate with civic associations to select two neighborhoods (one on the East Bank and one on the West Bank) for a pilot program to develop and begin implementing neighborhood revitalization projects. See Neighborhood Revitalization section as well as Appendix G for a discussion of neighborhood selection criteria, process and ongoing coordination needs.	Jefferson Parish Planning and Community Development departments in conjunction with other involved departments and agencies	All
2017	Housing Program Clearinghouse	Update the Parish website to maintain a clearinghouse of information on existing housing programs that describes the programs, applicability requirements and contact information to facilitate access to existing and potential residents of Jefferson Parish. The on-line clearinghouse should be linked to applicable providers' web sites and applicable pages must be consistent with HUD guidelines.	Jefferson Parish Community Development/ Other housing service providers	All
2017	Homebuyer Assistance Program	Expand the existing homebuyer assistance program to allow for the inclusion of specific improvements as part of the purchase price for qualified households through the 203k program or other applicable mechanisms with lower administrative burdens. Evaluate targeting a portion of available funds to areas subject to the above-referenced neighborhood revitalization plans.	Jefferson Parish Finance Authority/ Jefferson Parish Community Development and lending institutions	1, 2, 6, 7, 9-11
2017	Tax Abatements	Coordinate with other local taxing entities and JEDCO to expand the application of the Restoration Tax Abatement program to targeted improvements in specific neighborhoods pursuant to neighborhood revitalization plans.	Jefferson Parish/Sheriff, School Board, and JEDCO	1, 2, 6, 8, 11, 12



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Proposed Initiation	Strategic Tool	Strategy	Lead Entity/ Partners	Objectives
2017	Housing Rehabilitation Pilot Study	Identify a developer to invest in rehabilitation of a few housing units and to document the costs and processes for the revitalization efforts. While this effort would ideally be coordinated with one or both of neighborhood revitalization pilot programs, other neighborhoods may be considered if the information is used to inform subsequent revitalization efforts.	JEDCO	1, 2, 6, 7, 11
2017	Housing Financing Consortium	Coordinate with local lenders to secure dedicated funding for some of the housing initiatives identified in this Strategic Plan.	JEDCO/Jefferson Parish Finance Authority and local lending entities	All
2017	Comprehensive Plan	<p>Consider changes to the future land use map and future land use categories to allow for a wider array of development patterns within residential and non-residential categories.</p> <ul style="list-style-type: none"> • Plan amendments may identify the settings where development patterns are most applicable so that stable neighborhoods retain existing protections and neighborhoods with greater mobility potential (transit and pedestrian) have options to facilitate compatible infill and redevelopment. • When evaluating changes to the future land use map, identify senior housing opportunities in neighborhoods with easy access to medical, transportation and other services. • Consider policy options to support density and intensity bonuses for specified public purposes (e.g., senior housing, pedestrian/transit-oriented development patterns) and identify general design parameters that should be required to secure density and intensity bonuses. 	Jefferson Parish Planning	1-5, 11, 12



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Proposed Initiation	Strategic Tool	Strategy	Lead Entity/ Partners	Objectives
2017	Comprehensive Plan	Consider this strategic Plan’s recommendations as modifications required to update the Jefferson Parish Comprehensive Plan Housing Element. While some data updates and review of policies and programs for low, very-low and moderate income households may be required, the review conducted as part of this project confirmed the validity of existing Housing Element goals, objectives and policies except as specifically noted herein.	Jefferson Parish Planning	All
2017	Unified Development Code	Create a Planned Development (PD) district that encourages well designed redevelopment, infill and greenfield development throughout the Parish. PD districts are most effective when they provide clear guidance on design and scale to ensure that internal and external compatibility are achieved for developments that deviate from conventional height, bulk and area standards.	Jefferson Parish Planning	2-5, 11
2017 - Ongoing	Code Enforcement	Continue using targeted code enforcement efforts in coordination with neighborhood revitalization efforts.	Jefferson Parish Blight Eradication; Property Maintenance/Zoning/Quality of Life; Code Enforcement	1, 2, 6, 7, 10
2017 - Ongoing	Capital Planning	Reserve a portion of capital improvement funding for streetscape and other capital improvements for areas subject to neighborhood revitalization plans as they are developed and implemented.	Jefferson Parish Public Works	1, 2, 6-8, 10, 11
2017 – Ongoing	Development Monitoring	Establish a publicly accessible database of development and redevelopment projects within Jefferson Parish	Jefferson Parish Code Enforcement	All



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Proposed Initiation	Strategic Tool	Strategy	Lead Entity/ Partners	Objectives
2017 - Ongoing	Grants	Coordinate with Jefferson Parish, JEDCO and professional organizations to pursue grants that will support neighborhood revitalization priorities (see funding section).	Jefferson Parish Finance Authority/JEDCO; Jefferson Parish Community Development and Planning Departments; and other non-profit and private entities providing housing services	All
2017 - Ongoing	Private Contributions	Coordinate with commercial property owners and businesses in conjunction with neighborhood revitalization efforts to solicit contributions or improvements for the public and private realms.	JEDCO and Jefferson Parish	1, 2, 6-8, 10, 11
2017-18	Condemnation for Tax Delinquency	Coordinate zoning education and enforcement actions with Sheriff Department procedures for condemnation and resale of vacant and delinquent properties to help bring residential properties into conformity with zoning regulations and neighborhood character	Jefferson Parish Sheriff; Blight Eradication; Property Maintenance/Zoning/Quality of Life; Code Enforcement	1, 2, 6, 7
2017-18	Renovation Assistance Program	Establish a renovation assistance program to fund a portion of targeted improvements through forgivable loans to qualified households that are consistent with the criteria for the homebuyer assistance program. Criteria for improvements should establish minimum thresholds for improvements and should focus on expansion and revitalization improvements that enhance streetscapes in eligible neighborhoods.	Jefferson Parish Finance Authority in coordination with Parish Community Development	1, 2, 6, 7, 9-11
2017-18	Employee Housing Program	Coordinate with JEDCO and major employers to facilitate establishment of employee housing programs within Jefferson Parish that provide incentives for homeownership in neighborhood near major employment centers. Ochsner Medical Center has the potential to serve as an effective pilot program based on prior JEDCO technical memorandum (see Appendix G).	Jefferson Parish Finance Authority/JEDCO and major employers	1, 2, 6, 7, 9-11



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Proposed Initiation	Strategic Tool	Strategy	Lead Entity/ Partners	Objectives
2017-18	Marketing	Coordinate with local realty and apartment management entities to establish a marketing program to attract middle and upper-income residents to Jefferson Parish by emphasizing local assets and quality of life benefits and provide links to clearinghouse information.	JEDCO/NOMAR and other local professional organizations	1, 2, 9, 10
2018-19	Unified Development Code	Facilitate the development of compatible neighborhood-scale commercial at the edges of neighborhoods with improved pedestrian connectivity to neighborhoods also improves mobility options residents. To achieve Parish goals for compatibility and neighborhood stability, clear standards are required for design, scale and uses. This could be implemented through refinements to the current CPZ overlay district (e.g., Metairie Road CPZ), the creation of a PD district and/or compatibility and design criteria within existing commercial districts.	Jefferson Parish	2-5, 8, 11, 12
2018-19	Unified Development Code	Increase flexibility to cluster residential and mixed-use development through the planned development district and/or by right development patterns within other existing zoning districts or targeted neighborhoods. By allowing for greater flexibility in lot sizes without increasing densities, developers have the opportunity to increase housing choices and reduce development costs (e.g., utilities, streets, stormwater management and fill).	Jefferson Parish	2-5, 8, 11, 12
2018-19	Unified Development Code	Create by-right density/intensity bonuses for mixed-use and senior development projects in pedestrian-oriented and transit-supportive neighborhoods. Bonuses should be subject to safe, compatible and pedestrian-oriented building and site design standards.	Jefferson Parish	2-5, 8, 11, 12
2018-19	Location Efficient Mortgages	Coordinate with lending institutions to evaluate the potential for location-efficient mortgages in pedestrian-oriented and transit-supportive neighborhoods.	Jefferson Parish Finance Authority	1-4, 6, 7, 9



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Proposed Initiation	Strategic Tool	Strategy	Lead Entity/ Partners	Objectives
2018-19 Ongoing	Consolidated Plan	Coordinate allocations to federally funded programs as identified in the Consolidated Plan with neighborhood planning and revitalization initiatives and geographic priorities. Consider refining existing distribution policies to allow for the focusing of housing resources to strengthen neighborhood revitalization efforts.	Jefferson Parish/Jefferson Parish Finance Authority & other housing service providers	1-4, 6-9, 12, 13



Appendix A: Comprehensive Plan Housing Element Goals & Objectives (2016)

Chapter 25 of the Jefferson Parish Code contains the Comprehensive Plan. Section 25-324, which establishes the Parish's housing goals and objectives, highlights the importance of retaining or enhancing the existing housing stock, maintaining neighborhood stability, protecting stable neighborhoods from incompatible land uses, facilitating provision of diverse housing opportunities that meet the needs of residents, and supporting development practices that create great attractive places to live. The specific goals and objectives are listed below and summarized to organize the housing stock enhancement tools listed in the following section of this memo.

Goal 1. Preserve and revitalize existing housing and neighborhoods.

Objective 1.1 Repair, maintain, or upgrade public infrastructure in support of revitalization of older neighborhoods.

Objective 1.2 Encourage and promote citizen efforts to revitalize residential neighborhoods.

Objective 1.3: Discourage the conversion of stable residential neighborhoods to non-residential neighborhoods.

Objective 1.4: Ensure the compatibility of in-fill development in residential neighborhoods.

Objective 1.5: Protect existing residential neighborhoods from illegal land use activities through code enforcement.

Objective 1.6: Identify, protect, and preserve historically significant, National Register quality houses and educate the community about the heritage of such housing.

Objective 1.7: Maintain the housing stock and eliminate blighted property through a program of inspection and code enforcement.

Objective 1.8: Reduce the stock of substandard housing via rehabilitation or redevelopment.

Goal 2. Promote a diverse range of housing opportunities, by type, size, density, cost, and location, consistent with demand and need.

Objective 2.1: Assist the private sector in responding to housing market demand and need.

Objective 2.2: Provide siting opportunities for a diverse range of housing, including, but not limited to, single-family, small-lot, townhouse, multi-family, mid- to high-rise, manufactured, group home, independent and assisted living, and nursing homes.

Objective 2.3 Adopt a Unified Development Code (UDC) which embraces innovative, environmentally sensitive development options.

Goal 3. Identify and eliminate or streamline regulatory barriers to the provision, maintenance and improvement of housing.



Objective 3.1 Adopt permitting processes which minimize time delays and costs while maintaining appropriate opportunities for public input.

Objective 3.2 Apply clear, uniform, development-appropriate infrastructure standards and review processes which support both private and public interests in the development of housing.

Objective 3.3 Adopt land use policies which contribute as little as possible to the cost of housing while maintaining plan integrity and the public welfare.

Objective 3.4: Measure the effectiveness and efficiency of regulations and policies in addressing housing.

Goal 4. Increase the supply of housing which is affordable to low and moderate income households.

Objective 4.1 Assist private sector, non-profit, public housing provider, and regional and state public agency efforts to produce housing affordable to lower income households.

Objective 4.2: Contract with for-profit and non-profit developers and other community-based organizations to assist in acquiring, rehabilitating, and re-selling vacant and HUD and VA repossessed properties.

Objective 4.3: Support the use of State and Federal programs and innovative financing techniques in support of housing affordability, including trust funds and mortgage revenue bonds.

Objective 4.4: To the extent practical, facilitate the dispersion of housing affordable to low and moderate income groups throughout the parish, with emphasis upon employment locations.

Goal 5. Promote housing opportunities for special needs groups, including the elderly and persons with disabilities.

Objective 5.1: Research and implement incentives that will assist in providing housing for special needs groups.

Objective 5.2: Provide housing opportunities for homeless families and individuals.

Objective 5.3: Assure that no regulations or policies unduly restrict housing options for the elderly, persons with disabilities, or other special needs groups.

Objective 5.4: Support the dispersal of special needs housing throughout the community.

Goal 6. Support development practices which promote attractive housing choices.

Objective 6.1 Encourage mixed use housing development that provides for "live, work, and play" relationships as a way to reduce traffic congestion, to encourage economic expansion and to improve the overall quality of life for our residents.

Objective 6.2 Encourage parks, sidewalks, trails, lighting, and recreational facilities and other amenities which complement neighborhoods.

Objective 6.3 Develop and implement an equitable method for public/private sharing of on- and off-site infrastructure costs associated with housing development.

Objective 6.4: Coordinate housing development and economic development strategies in support of population attraction and retention.



Goal 7. Promote non-discriminatory equal access housing opportunity.

Objective 7.1: Promote home ownership through limited equity partnerships, lease-purchase ownership programs, self-help housing, and other techniques.

Objective 7.2: Ensure non-discriminatory housing opportunity.



Appendix B: Housing Stock Enhancement Toolbox

Strategies for Existing Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	New Buyer	Family	Senior	
Improve Housing Maintenance	Education	Educate resident owners, landlords and renters about property maintenance and applicable resources	✓	✓	✓	✓	Yes
	Inspection	Conduct periodic inspections for rental units – usually linked to registration or licensing programs, with inspections occurring at regular intervals and/or upon change in tenant	✓				
	Rental Property Registration or Licensing	Ensure that rental properties meet minimum health, safety and maintenance standards	✓				
	Code Enforcement	Take actions to target cleanup of properties with blighting influences	✓	✓	✓	✓	Yes
	Maintenance Assistance	Establish low interest loans, grants and volunteer programs	✓	✓	✓	✓	Yes
	Vacancy Monitoring	<ul style="list-style-type: none"> Monitor vacant housing to track condition, use, neighborhood trends, and enforcement needs Take action on abandoned and delinquent properties to return to housing market or create neighborhood amenities 	✓	✓	✓	✓	Yes
Increase Investment in Rehab./ Remodeling Housing	Grants	Federal and state grants typically apply to rehab for special needs, energy efficiency and resiliency; locally funded grants may have broader applicability	✓	✓	✓	✓	Yes
	Flood Mitigation Program	FEMA funding to elevate or replace structures subject to repetitive losses from flooding			✓		Yes
	Hazard Mitigation Grant Program	FEMA funding following federally declared disaster			✓		Yes
	Rebates	Establish rebates for certain improvements; typically applied to energy efficiency enhancements by utility providers but may be used for other improvements	✓	✓	✓	✓	Yes



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Strategies for Existing Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	New Buyer	Family	Senior	
	Deferred Assessments/ Tax Abatements	Temporarily exclude improvements from increased property tax levies to encourage private investment in neighborhoods (Jefferson Parish has adopted a 5-year restoration tax credit that applies to certain districts or historic structures)	✓	✓	✓	✓	
	Low Interest Loans	Subsidize loans to reduce interest rates	✓	✓	✓	✓	
	Volunteer/ Subsidized Assistance	Encourage corporate, non-profit and not-for profit entities to assist with home improvements for those who are unable to make or pay for the improvements themselves	✓	✓	✓	✓	
Increase Home Ownership or Ownership Participation	Mortgage Retention	Provide homeownership counseling, foreclosure prevention assistance and related services to help existing homeowners from losing existing homes		✓	✓	✓	
	Refinancing Assistance	Support loan restructuring for targeted homeowners; Federal HARP programs facilitate refinancing, but private and locally subsidized programs can provide similar services or help property owners tap into other resources		✓	✓	✓	
	First Time Homebuyer	Subsidize loans, provide grants and offer other assistance to help first-time homebuyers qualify for mortgage loans		✓	✓	✓	Yes
	Sweat Equity Acquisition	Provide new or rehabbed housing to homebuyers on the condition that the new owner participates in the construction or improvement of the home		✓	✓	✓	
	Lease Purchase Options	Allow individuals lacking down payments to apply lease payments towards the purchase price		✓	✓		
	Location-Efficient Mortgages	Allow mortgages to consume a higher percentage of household income when the housing is located along a transit route or in other locations that minimize transportation costs		✓	✓	✓	
	Urban Pioneer Programs	Provide supplemental funding for individuals willing to invest in declining neighborhoods		✓	✓		



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Strategies for Existing Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	New Buyer	Family	Senior	
	Shared Equity Ownership & Neighborhood Based Mortgage Subsidies	Fund a portion of mortgages that are retained as equity for the provider, but may be forgiven over time in target neighborhoods		✓	✓	✓	
	Tax Circuit Breakers	Limit increased valuations for owner-occupied dwellings in improving neighborhoods		✓	✓	✓	
Enable Residents to Age in Place	Volunteer or Subsidized Maintenance Support	Support maintenance programs that enable seniors to remain in existing homes without detracting from neighborhoods.				✓	
	Transit Services	Foster development of public and private transit services for seniors				✓	
	Senior Support Services	Foster development of neighborhood-based civic and senior support services				✓	
Safety/ Crime Reduction and Prevention	CPTED Design	Design principles that reduce risks of crime by maximizing visibility	✓	✓	✓	✓	
	Crime-Free Housing Programs	Facilitate evictions of tenants who engage in unlawful activities	✓	✓	✓	✓	
	Neighborhood Watch	Establish education and communications programs to increase awareness and reporting of criminal behavior	✓	✓	✓	✓	Yes
	Community Policing	Increase coordination between neighborhoods and law enforcement agencies that are designed to increase trust, communications, awareness and enforcement	✓	✓	✓	✓	Yes
Neighborhood Enhancement	Tax Increment Financing	Target TIF funding to neighborhood improvement expenditures	✓	✓	✓	✓	
	Special Assessments	Create special assessment options for neighborhood improvement projects	✓	✓	✓	✓	
	Place-making	Facilitate neighborhood-based place-making initiatives	✓	✓	✓	✓	



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Strategies for Existing Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	New Buyer	Family	Senior	
	Healthy Communities	Support healthy community initiatives to make goods, services and amenities more accessible to underserved neighborhoods	✓	✓	✓	✓	Yes
	Community Development Corporation Improvements	Fund neighborhood enhancements through CDCs	✓	✓	✓	✓	
	Capital Improvements Plan	Prioritize capital improvements that stimulate reinvestment in target neighborhoods	✓	✓	✓	✓	
Vacancy Avoidance	Landlord Education	Provide guidance for landlords on available marketing and other programs to enhance occupancy	✓				
	Mortgage Assistance	Facilitate modification of mortgage terms so property owners can retain ownership		✓	✓	✓	
Housing Resiliency	Grants	Offer grants for improvements to improve resistance to flooding and other hazards	✓	✓	✓	✓	
	Low Interest Loans	Subsidize loans to reduce interest rates for targeted groups of improvements, households or neighborhoods	✓	✓	✓	✓	Yes
Attracting New Residents	Marketing Programs	Coordinated marketing strategies to attract target markets to move to the Parish	✓	✓	✓	✓	

Strategies for New Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	1 st Home	Family	Senior	
Increase Housing Capacity of Existing Lots	Accessory Dwellings	Provide greater flexibility for the creation of accessory dwellings in residential and commercial districts	✓	✓	✓	✓	
	Residential Uses in Business Districts	Allow housing above or behind commercial development in business districts	✓	✓		✓	Yes



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Strategies for New Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	1 st Home	Family	Senior	
Increase Housing Options to Meet Specific Needs	Density Bonuses	Establish density bonuses by Comp Plan policy and zoning regulations for provision of targeted housing products	✓	✓	✓	✓	
	Density Increases	Increase densities in applicable future land use and zoning categories	✓	✓	✓	✓	
	Mixed Residential Units	Modify Comp Plan (future land use categories and future land use map) and zoning districts to facilitate development with a mix of dwelling unit types and mixed-use development that combines residential development with compatible non-residential uses	✓	✓		✓	
	Minimum Parking Space Reductions	Reduce minimum parking space requirements for developments that are served by transit, for mixed-use development and projects sharing parking	✓	✓	✓	✓	
	Lost Lands Initiatives	Support public or land trust acquisition of vacant or underused properties for future development	✓	✓	✓	✓	
	Context Sensitive Design Standards	Allow for increased densities, smaller units and other design modifications where the changes are appropriate for the housing product and designed compatibly with surrounding development	✓	✓		✓	
	Transit Supportive Development Standards	Adopt standards for development along existing and planned transit routes that allow for higher densities and reduced parking when designs support planned transit ridership	✓	✓	✓	✓	
	Employer-Assisted Housing	Coordinate with large employers to facilitate development of housing for service workers	✓	✓			
	Brownfields Redevelopment	Facilitate brownfields redevelopment for mixed use and residential development where appropriate	✓	✓		✓	



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Strategies for New Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	1 st Home	Family	Senior	
	Infill Cost Reduction	Reduce the cost of infill development through various forms of assistance that reduce the costs of land, infrastructure or holding the property for target market	✓	✓	✓	✓	
Increase Senior Housing Options	Condos and Apartments for Seniors	Encourage developments targeted to older residents that include accessibility design features and reduced parking requirements				✓	
	Comp Plan	Allow broader range of residential and neighborhood service uses in future land use categories				✓	
	Zoning Size Standards	Reduce lot and unit size requirements for units that meet accessibility standards for seniors				✓	
	Mixed-Use Developments	Encourage residential developments with horizontally or vertically mixed townhome, condo and apartment residences and supportive retail, service and civic uses				✓	
	Continuous/ Progressive Care Communities	Encourage developments providing a variety of living options from independent living through supervised care that include accessibility design features and reduced parking requirements				✓	
	Density Bonuses	Establish density bonuses for senior housing developments				✓	
	Incentives for Proximity of Senior Housing to Medical Facilities and Other Services	Provide density bonuses, parking reductions and other incentives for senior housing development in targeted locations				✓	
	Temporary Health Care Structures	Allow temporary health care structures for care of seniors				✓	
	Zoning/ Building Accessibility Standards	Establish standards and incentives to increase the proportion of units that are designed for accessibility				✓	



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Strategies for New Housing Units			Target Occupants				Existing Programs in Parish
Objectives	Approach	General Description	Renter	1 st Home	Family	Senior	
Housing Resiliency	Flexible Zoning	Adopt zoning provisions that allow for a mix of unit types that better respond to shifting market demands	✓	✓	✓	✓	
	Green Development Incentives	Establish density bonuses and clustering provisions that facilitate more infrastructure and development patterns that are less vulnerable to flooding	✓	✓	✓	✓	
Other	Marketing Programs	Coordinated marketing strategies to attract target markets to move to the Parish	✓	✓	✓	✓	



Appendix C: Glossary of Housing Enhancement Tools

Capital Improvements Plan. Capital improvements plans prioritize public investments in infrastructure and public facilities. Local governments can stimulate reinvestment by placing a higher priority on capital improvements that serve target neighborhoods.

Clustering and Mixed-Residential Development. To expand housing options, some communities are modifying their Comprehensive Plans (future land use categories and future land use map) and zoning districts to facilitate development with a mix of dwelling unit types and mixed-use development that combines residential development with compatible non-residential uses. In the case of mixing residential unit types, the standards may allow for by-right clustering or mixing units in a variety of development patterns or require that such developments be allowed through a conditional use or planned development process. By-right approaches require greater specificity of design standards but result in a shorter development review process.

Code Enforcement. While most jurisdictions tend to enforce code violations on a complaint basis due to limited resources, targeted code enforcement in at-risk neighborhoods is an effective way to stop or reverse deteriorating conditions. By cleaning up violations, the local government sends the message to other neighbors about the importance of neighborhood conditions to remaining owners and residents, which tends to increase confidence in the stability of the neighborhood and the value of reinvesting in their own properties.

Community Development Corporations. These non-profit and non-for-profit organizations provide programs, offer services and engage in other activities that promote and support community development. CDCs usually serve a geographic location such as a neighborhood or a town. They often focus on serving lower-income residents or struggling neighborhoods. They can be involved in a variety of activities including economic development, education, community organizing and real estate development. These organizations are often associated with the development of affordable housing. Neighborhood enhancements can be funded through CDCs.

Community Policing. Often used in concert with neighborhood watch programs, the emphasis of community policing is to increase coordination between neighborhoods and law enforcement agencies to increase trust, communications, awareness and law enforcement capacity.

Comprehensive Plan Land Use Categories and Zoning District Use Regulations. Conventional zoning districts tend to restrict neighborhoods to relatively few uses and housing unit types. The resulting developments tend to be homogenous and more susceptible to negative impacts of changing market demands. By providing greater flexibility in future land use and zoning categories combined with clear design standards to ensure compatibility, the Parish can promote a better and more stable mix of housing with better access to necessary support services.

Context Sensitive Design Standards. Zoning regulations may allow for increased densities, smaller units and other design modifications where the changes are appropriate for the housing product and designed compatibly with surrounding development. The regulations must specify the locations, districts and/or situations under which the modified standards are applicable, site (e.g., parking, landscaping, signage, loading, dumpsters) and building design requirements



(height, setbacks, building orientation, scale) necessary to ensure compatibility with adjacent properties; and the process for reviewing and granting the design modifications (e.g., staff review, conditional use or other process).

Continuous/ Progressive Care Communities. These developments provide a variety of living options from independent living through supervised care that include accessibility design features and reduced parking requirements that are appropriate for seniors. Local governments can enable the creation of these facilities through zoning district standards and encourage their development through density increases and reduced fee structures that more accurately reflect their demands. Zoning should encourage these and other senior housing facilities in close proximity to medical facilities and other services.

CPTED Design. Crime Prevention Through Environmental Design (CPTED) incorporates an array of design principles that reduce risks of crime by maximizing visibility and reducing opportunities for criminals to hide and prey on other citizens. Key design elements include proper lighting (not so bright that it creates shadows), landscaping that screens but does not provide hiding places, and public area designs that promote visibility and activity.

Crime-Free Housing Programs. These programs educate both tenants and landlords by encouraging open communications about threats and concerns. For tenants, the programs emphasize responsibilities for keeping an eye on the development, reporting inappropriate or suspicious activity and avoiding behaviors that encourage crime (e.g., unlocked doors, leaving keys in conspicuous places, providing places to hide). For landlords, these programs facilitate evictions of tenants who engage in unlawful activities and provide guidance on legitimate ways to monitor and act on inappropriate tenant behavior.

Deferred Assessments/Tax Abatements. These programs may involve the temporary abatement of all taxes or taxes due to the incremental increase in value resulting from improvements. For instance, if a property owner invests a threshold amount of money in approved types of improvements within designated areas, the local government agrees to forego increased levies due to the increased value created by the improvement for five to ten years. Some agreements under this program require continuous ownership, but others allow the abatement to stay with the property even if the title is transferred to a new owner.

Density Bonuses. Communities throughout the country are increasingly establishing density bonuses by Comp Plan policy and zoning regulations to encourage the development of targeted housing products that provide affordable housing, are designed to support transit use, provide greater accessibility for residents or reduce the vehicle miles that residents must travel on a daily basis.

Density Increases. Some communities have increased densities in applicable future land use and zoning categories to facilitate infill and development of a wider range of housing options. These communities typically limit density increases to areas where the transportation system can accommodate additional traffic, the mix of uses results in a lower proportion of trips being taken by single occupancy vehicles, and/or the higher density housing is designed to serve senior or special needs populations. As density is increased, the importance of good design standards increases to ensure compatibility, safety and functionality of the development.

Educational Programs. Communities and non-profit groups have established a wide array of educational programs for various purposes. Homebuyer programs focus on the process, responsibilities, costs and potential assistance in buying homes and typically are geared to first



time homebuyers. While the purpose of these programs is to increase homeownership, they can serve the valuable function of ensuring that those who are unprepared for the responsibilities or homeownership do not assume responsibilities that they are unable to meet. Homeowners programs focus on home maintenance needs and resources to help maintain homes, as well as available services to help avoid foreclosure. Rental programs tend to focus on the rights, responsibilities and resources for renters and/or the rights, responsibilities and resources for landlords. Both programs tend to focus on crime reduction and property maintenance. Neighborhood building programs are the most recent focus of educational efforts. These focus on training citizens to build alliances within neighborhoods to make improvements or to encourage service providers to fund public improvements designed to improve neighborhood quality. Each of these educational programs may be funded and led by local governments, non-profit organizations private interests or jointly.

Employer-Assisted Housing. These programs coordinate the provision of housing with large employers to provide the types of housing needed by and affordable to employees in locations with easy access to the employer. Under the program, employers provide subsidies in the form of housing vouchers; shared equity housing or forgivable loans to help with the down payment for owner-occupied housing. See above case study for New Haven for an example.

First Time Homebuyer Programs. With the objective of increasing the percentage of homeowners, there have been a variety of first time homebuyer programs that include educational efforts to inform potential homebuyers about their rights, responsibilities and resources, to the provision of subsidized loans to reduce mortgage costs to specific groups or in specific neighborhoods, to forgivable loans to assist with down payments and closing costs. Depending on the targeted recipients and neighborhoods, these services may be provided by local governments with federal, state or local funding, by non-profit groups, by employers or private entities. Typically, forgivable loans require a homeowner to own and live in the home for a specified number of years.

Green Development Incentives. Zoning regulations may establish density bonuses and clustering provisions that facilitate more efficient infrastructure and development patterns that are less vulnerable to flooding, more accommodating of stormwater management facilities, less energy consumptive and more supportive of walking, transit or other alternatives to single-occupancy vehicles.

Healthy Communities. These initiatives are being used to provide education, facilities and resources in an increasing number of communities throughout the country. For instance, in neighborhoods lacking easy access to healthy foods, these initiatives have created community gardens, supported the establishment of grocery stores in food deserts (areas underserved by grocery stores), provided exercise classes and facilities and established educational programs.

Infill Cost Reduction. Infill development often costs more than greenfield development due to the challenges of assembling sufficient usable property, developing on oddly shaped lots or retrofitting sites to accommodate proposed development. Local governments improve the profitability of infill development through various forms of assistance that reduce the costs of land, facilitate land assembly, reduce infrastructure costs, provide greater flexibility in site and building design requirements or increase the development potential of infill sites.

Inspection Programs. Inspection programs, which are usually linked to rental licensing programs, are intended to ensure that rental housing is safe, healthy and adequately



maintained. The better programs have checklists that result in consistent reviews and clearly identify any deficiencies that should be resolved. The targets of inspections often distinguish between large multi-family developments, smaller multi-family developments and one or two-family units. The frequency of inspections also varies with some jurisdictions requiring inspection at time of leasing and others establishing a regular frequency for inspection (e.g., every one to two years). Some jurisdictions include provisions for sampling or even waiver of inspections for properties that are managed by individuals with a proven track record. While there is generally a fee associated with inspections, some jurisdictions that require licensing or registration may include a free inspection within the license or inspection fee. Most jurisdictions charge for inspections to follow-up on a deficiency.

Land Trusts/Land Banks. Land trusts and land banks are non-profit organizations that obtain, maintain and facilitate the use property for specific purposes. Conservation land trusts focus on retaining lands for environmental purposes. Community land trusts secure lands to:

- Reduce blight and vacancies
- Provide affordable housing
- Prevent foreclosures
- Facilitate development of specific types of housing or community facilities
- Provide shared equity housing
- Promote owner-occupancy
- Other community needs

Lease Purchase Options. To offset the lack of a down-payment, sellers (public or private) and potential buyers may enter into agreements that credit lease payments towards a down-payment on the purchase of housing. The agreements generally specify a time period, the proportion of rent that will be applied toward a down payment, the purchase price of the housing and the logistics for executing the purchase or terminating the lease.

Location-Efficient Mortgages. Because transportation costs in many areas may consume up to 25% of household incomes, banks in locations with access to effective transit services or in close proximity to employment may allow higher mortgage payments. Conventional mortgages should not exceed 35% of qualifying income, but location efficient mortgages may be as high as 39% of qualifying income. Currently, LEMs are limited to communities with extensive transit service, such as Seattle, New York City and Chicago.

Lost Lands Initiatives. These programs support public or land trust acquisition of vacant or underused properties under public or private sector ownership for residential and mixed-use developments.

Low or No Interest Loans. State and local governments have created low interest loan programs for repairs, remodeling and down-payment and closing cost assistance. These loans may be structured to be forgivable loans subject to conditions that may include owner-occupancy for a set time period, matching investments by the homeowner or minimum thresholds for increases in property value due to the improvements. Repayment of loans is usually required if the owner sells or moves from the home within the set time period. Loans may be targeted to specific income groups, seniors or specific blocks, locations or types of improvements.



Marketing Programs. Communities trying to stimulate the market for certain housing types, attract specific demographic groups or revitalize target neighborhoods may develop targeted marketing programs to stimulate interest and inform target audiences about available resources. These are most effective when coordinated with the local real estate community.

Maintenance Assistance. Most commonly targeted to lower income groups and seniors, these programs provide money (in the form of grants or loans) and/or labor to help homeowners provide needed property maintenance. Some jurisdictions have separate funds to address emergency repairs (e.g., plumbing, gas, HVAC or roofs). While not generally applied to rental property, some jurisdictions have provided grants or loans for rental properties when all or a portion of the units are reserved for affordable housing. Loans under these programs often are forgivable if the property owner retains ownership and lives in the house for a specified time period (e.g., 5-10 years).

Minimum Parking Space Reductions. Many communities are reducing minimum parking space requirements for developments that are served by transit, for mixed-use development that have uses with different peak parking demand periods, projects sharing parking with adjacent uses and for projects that serve seniors who tend to have fewer cars per dwelling unit.

Mortgage Retention. As referenced above under education, some jurisdictions, non-profits and financial institutions offer programs to provide guidance for homeowners who have lost their jobs, have medical emergencies or other situations that could lead to the loss of their homes. The focus of these efforts is to provide information about programs to help refinance mortgages or use other financial instruments that enable homeowners to avoid mortgage default.

Neighborhood Watch. These programs promote education and communications between law enforcement officials and neighborhood residence to increase awareness and prevention of crime. They also provide resources and guidance for reporting of criminal behavior.

Rebates. Federal, state, and local governments, as well as utility companies have provided rebates in the form of tax credits or cash for a wide range of improvements that may be targeted to specific income groups or, as in the case of alternative energy tax credits and rebates, may be targeted to specific types of improvements.

Rehabilitation Grants. There is a wide range of federal, state and local grant programs that are intended to facilitate the rehabilitation of substandard structures. Federal grants typically are limited to lower income housing or housing for the elderly or disabled, but grant programs at the federal, state and local levels have targeted to blighted or at-risk neighborhoods.

Rental Property Registration or Licensing. These programs focus on improving the quality of rental housing and are usually associated with an inspection program. The license or registration enables the local government to ensure that rental property is safe and adequately maintained through the threat that failure to do so will result in revocation of the right to rent the property. As with the inspection program, rental registration and licensing programs may distinguish between the types of units and scale of the development.

Residential Uses in Business Districts. Allowing housing above or behind commercial development in business districts can provide a convenient and affordable source of housing that has the potential to help sustain non-residential uses. Many communities have established incentives for the development of condos and apartments above retail space or other high density housing with amenities (like Perkins Rowe in Baton Rouge) to attract both millennials



and baby boomers. These developments work best where the commercial uses serve the needs of residents and the neighborhoods are walkable.

Senior and Neighborhood Support Services. As the age and diversity of the population increases, the value of providing neighborhood support services increases. While the need for assistance with housing, health care, shopping, financial management and other elements of everyday living increase, mobility decreases. This raises the importance of providing services in a dispersed manner at community centers, shopping centers and other meeting places.

Shared Equity Ownership and Neighborhood Based Mortgage Subsidies. This is a relatively recent device to provide the opportunity for low and moderate income households to build equity without requiring a large down payment or assuming all of the risks of a mortgage. Typically operated by a Land or Housing Trust, these programs retain ownership of housing units but sell an equity interest to residents. In most programs, the residents merely build an equity interest that may be sold when they move to another unit. Because the units are intended to provide affordable housing, the value of the equity is limited by caps on the appreciation of the unit so they resident will not realize the profits available from rapid housing value increases. Conversely, the resident will not be liable for the costs of declining values (Boulder, Chicago suburbs, Santa Fe, Burlington).

Special Assessments. The Parish has the ability to create special districts for a wide range of improvements and to levy taxes or fees within the district to fund authorized public facilities or services. Sidewalk and street improvement districts are commonly used to fund neighborhood mobility needs. Just as business improvement districts (BIDs) can be used to improve streetscapes, parking or marketing activities that benefit the targeted district, neighborhood improvement districts can be created to fund a wide range of neighborhood improvements through special tax assessments or fees.

Sweat Equity Acquisition. This approach is used by organizations such as Habitat for Humanity, but is also part of various urban pioneer programs that reduce the cost of housing based on efforts provided by the residents and/or volunteers. (Madison, WI)

Tax Circuit Breakers. Where authorized by statute, these circuit-breakers place limits on the percentage increase in assessed valuations of homes so that property tax increases are limited for owner-occupants. This protects property owners from liabilities from rapidly increasing tax bills resulting from increasing property values in booming housing markets.

Tax Increment Financing. TIF programs involve the designation of a project or area from which increases in property and/or sales tax revenues are earmarked for expenditure within a designated district. When neighborhood revitalization efforts result in increased valuation of properties or increased economic activity the difference between base year revenues and subsequent year revenues is called an increment. This increment can be targeted to fund neighborhood infrastructure (streets, drainage, utilities), open space, public facilities (parking, parks, community centers) or public services that enhance the TIF district.

Temporary Health Care Structures. These small temporary structures may be allowed as truly temporary second units for care of seniors and other family members through zoning standards that specify the conditions under which the structures may be placed on the lot, the standards for placement and connection to utilities, the locations and setbacks for the structures, the size of the structures and the requirements for removal of the structures.



Transit Services. As residents age and incomes fall, the necessity for transit and other modes of transportation increase. Given existing low densities, the viability of conventional transit in many parts of Jefferson is limited, but van pools, shuttles, and ride sharing services are potentially viable alternatives to enhance mobility until development patterns become more transit supportive.

Transit-Supportive or Transit-Oriented Development Standards. These standards are tailored for development along existing and planned transit routes and typically allow for higher densities and reduced parking when designs support planned transit ridership. Design requirements focus on building orientations and designs that provide safe and convenient access the transit; parking that does not interfere with transit services; pedestrian and bicycle facilities that provide easy access to transit; and mixes of uses that are active during hours that transit is operating.

Urban Pioneer Programs. These programs can provide a variety of incentives to people who buy homes in targeted revitalization areas. For instance, Richmond, VA offers soft loans of up to \$35,000 to urban pioneers if they invest at least \$70,000 of their own money to buy and/or renovate housing in the Jackson Ward neighborhood. Loan payments are not required and the loan may be forgiven if the recipient owns and resides in the dwelling for at least 7 years.

Vacancy Monitoring. Where economic conditions have led to a number of vacant and blighted structures, jurisdictions have begun to monitor and sometimes register vacant buildings. The purpose of these programs is to identify vacant buildings that are likely to become health or safety hazards or to create a blighting influence on the neighborhoods in which they are located. Where vacant buildings are determined to be hazardous, some jurisdictions use the registration process to set timetables for rehabilitation, occupancy or demolition.

Volunteer/Subsidized Assistance. Following Hurricane Katrina, the New Orleans area had many volunteer organizations that assisted with clean-up and some construction. Several non-profit and private sector companies sponsor programs to help targeted individuals or neighborhoods complete minor repairs. Some jurisdictions provide subsidies to help defray labor and permitting costs for housing maintenance projects to low income and senior homeowners.

Zoning/Building Accessibility Standards. Local governments may establish standards and incentives to increase the proportion of units that are designed to provide ADA compliant accessibility for seniors and other special needs individuals. Developments must also comply with ADA standards for site development.



Appendix D: Housing Enhancement Case Studies

Richmond, Virginia – Neighborhoods in Bloom	43
Baltimore County, Maryland – Office of Community Conservation: Renaissance Development Initiative	47
Baltimore City, Maryland – Healthy Neighborhoods, Inc.	49
Milwaukee, WI – STRONG Neighborhoods Plan	52
Chicago Metropolitan Agency for Planning: Homes for a Changing Region.....	55
Buffalo, New York	58
Cincinnati, Ohio	60
Oak Park, IL – Housing Programs	62
Dundalk Renaissance Corp. - Vibrant Neighborhoods Home Renovation Loan.....	64
Cuyahoga Housing Enhancement Loan Program.....	65
Arlington County, Virginia – Columbia Pike Neighborhood	66
Urban Pioneer Program.....	67
San Diego, CA Shared Equity Loan Program.....	68
Champlain Housing Trust Shared Equity Program.....	68

Richmond, Virginia – Neighborhoods in Bloom

Program Objectives

- Reduce Blight
- Reduce Crime/Improve Safety
- Rehab Housing
- Build New Units
- Educate and Empower Residents
- Increase Percentage of Owner Occupied Units
- Foster Private Investment
- Improve Neighborhoods

Geographic Scale

Neighborhood based and targeted to seven, 6-12 block areas suffering from crime and disinvestment in older core-area neighborhoods. Neighborhoods selected based on specific needs-based criteria.

Tools Used

- Increased police patrols
- Proactive code enforcement
- Housing rehabilitation
- New construction
- Existing homeowner repairs
- Education and resident empowerment
- Purchase of vacant lots
- Purchase of vacant or blighted properties
- Partial exemption from real estate taxes – up to 10 years if value increased by 40% or more



Strategic Details

The City of Richmond evaluated neighborhoods based on the condition of structures, criminal activity, demographics, neighborhood capacity for revitalization, market factors and neighborhood trends. Based on specific criteria for each of the above factors, the City classified neighborhoods for redevelopment, revitalization, stabilization or protection with the first two categories being used to identify six neighborhoods in which to focus Federal CDBG and HOME funds.

The City coordinated with key stakeholders to develop precise boundaries for impact areas and a two-year budget and work plan to build or rehabilitate housing in each neighborhood.

Working through, Community Development Corporations, the housing authority, LISC (Local Initiatives Support Corporation)/Richmond private lenders and City staff, the neighborhood stakeholders' teams meet quarterly to set priorities and resolve technical and policy issues.

The work plans focus on:

- Public investments in streetlights, alleys, sidewalks and streets improvements;
- Public purchase of vacant or blighted properties;
- Clearance/demolition of blighted lots;
- Coordinating with non-profits for the rehab or new construction and transfer of ownership to qualified homebuyers;
- Educating and counseling potential homebuyers;
- Providing down-payment assistance and closing cost incentives to income-qualified homebuyers; and
- Assisting owner-occupants with repairs

In the first five years of the program, developers and Richmond Redevelopment and Housing Authority, under the umbrella trade association of the Richmond Community Development Alliance, developed 395 quality mixed-income housing units in the targeted neighborhoods at a cost of just under \$14M.

Funding

The program has been funded by a variety of sources, with the City devoting 80 percent of its federal HOME and CDBG money to the target neighborhoods (approximately \$16.6M). Other funding sources include the Capital Improvement Program, other Federal Grants, owner contributions, state grants, LISC/Richmond and private lenders. LISC provided \$4.7M in funds in the form of lines of credit, loans and grants to leverage private capital needed by Richmond's Community Development Corporations (see glossary at the end of this document) to fund a number of projects. The following table illustrates the funding sources used for four sample projects:



Outcomes

While public investment in the Neighborhoods in Bloom has diminished in recent years, detailed analysis of the program’s first five years revealed that housing prices within targeted census blocks appreciated 9.9 percent faster than housing city-wide housing prices. Furthermore, housing in blocks located within 5,000 feet of targeted blocks increased in value 5.3 faster than the city-wide average. The most significant increases occurred in and near blocks that underwent a \$20,100 threshold investment, with greater gains being attributed as investments exceeded this threshold

The project resulted in significant reduction of crime and blight. Crime rates in targeted neighborhoods dropped by 19% compared to a 6 percent city-wide reduction. The City issued about 1,000 code violation notices in the first five years and resolved more than half of these, which diminished blight. Nearly 400 new or renovated homes were sold and more than 130 homeowners repaired their homes, which led to assessed value increases between 44 and 63 percent in the targeted neighborhoods. Home values in targeted neighborhoods increased from less than half the value of the City average in 1990 to 70% in 2003.

Fourteen years after its inception, the program is still running, but on a trimmed budget. Interestingly, the neighborhood abutting Virginia Commonwealth University is suffering from

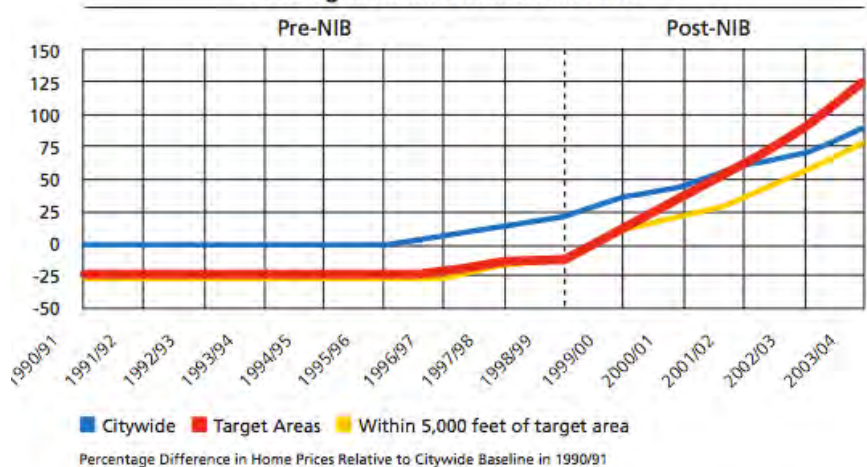
TABLE 4: Neighborhoods in Bloom Project Financing Examples

Activity	Agent	Funding Source	Amount
A: New Housing: One Unit			
Acquisition of Real Property	RRHA	CDBG	\$16,000
Clearance & Demolition	RRHA	CDBG	\$5,000
Construction of Housing	RRHA	Private Loan	\$95,000
B: Rehabilitated Housing: One Unit			
Acquisition of Real Property	RRHA	CDBG	\$27,500
Disposition	RRHA	CDBG	\$4,000
Rehabilitation	SCDHC	Owner	\$1,000
	SCDHC	CDBG	\$55,000
	SCDHC	Private Loan	\$102,896
C: New Housing: One Unit			
Acquisition of Real Property	BHC	CDBG	\$5,000
Construction of Housing	BHC	CDBG	\$15,000
	BHC	LISC	\$36,000
	BHC	Private Loan	\$48,000
	BHC	HOME	\$25,000
Homeownership Assistance	H.O.M.E. Inc.	HOME	\$3,000
D: Rehabilitated Housing: One Unit			
Acquisition of Real Property	RRHA	CDBG	\$1
General Rehabilitation	HPDC	LISC	\$25,000
	HPDC	Private Loan	\$65,000
	HPDC	HOME	\$45,719

RRHA: Richmond Redevelopment and Housing Authority
 SCDHC: Southside Community Development and Housing Corporation
 BHC: Better Housing Coalition
 LISC: Local Initiatives Support Corporation
 H.O.M.E. Inc: Housing Opportunities Made Equal
 HOME: Home Investment Partnership
 HPDC: Highland Park Community Development Corporation

Source: City of Richmond: Neighborhoods in Bloom Summary Activity, All Reported Activities June 30, 1999, to January 12, 2004.

Average Annual Home Sale Price



too much private investment. Developers in the Carver neighborhood have been buying homes and land to build student apartments, which has caused tension between residents and students and impaired efforts to increase the percentage of owner occupants.

Sources: Impacts of Targeted Public and Nonprofit investment on Neighborhood Development. Accordino, Galster & Tatian. July 2005.
The Ripple Effect: Economic Impacts of Targeted Community Investments. Richmond, VA Office of LISC.
Richmond: Neighborhoods in Bloom web pages:
<http://www.richmondgov.com/content/neighborhoods/programs.aspx#credit>
Revitalization Efforts Cut Short. Adesanya. VCU. December 9, 2013. <http://mmj.vcu.edu/2013/12/09/revitalization-efforts-cut-short/>
Targeting Strategies for Neighborhood Development. Evidence Matters. U.S Dept. of Housing and Urban Development. April 2014. <https://www.huduser.gov/portal/periodicals/em/winter14/highlight2.html>



Baltimore County, Maryland – Office of Community Conservation: Renaissance Development Initiative

Program Objectives

Revitalize a dilapidated housing stock and struggling commercial strips in declining first-tier suburbs, outside the City of Baltimore.

Tools Used

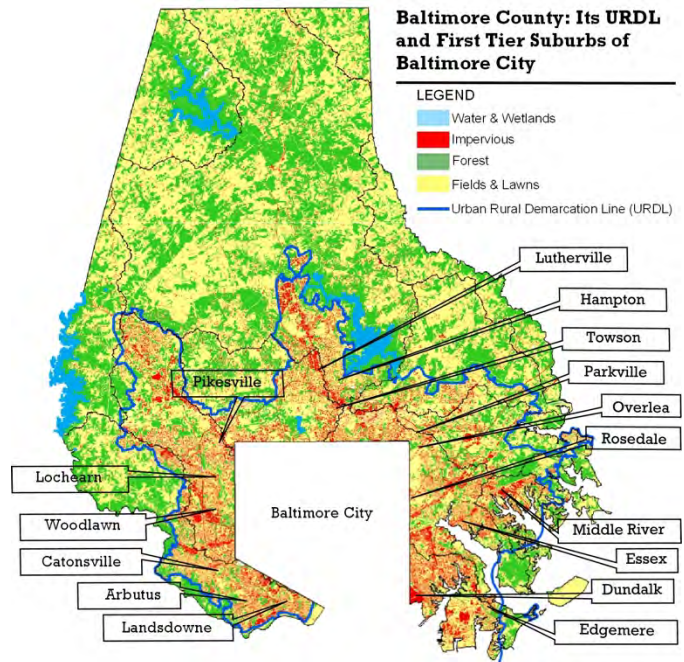
- Property acquisition and demolition of strategic, large and dilapidated housing and commercial properties
- Public-private partnerships for new and redevelopment of housing, mixed-use and commercial projects
- Homeowner acquisition assistance
- Infrastructure investment: streetscapes and parks

Strategic Details

Baltimore County began this initiative in 1995 spanning two county executive administrations until 2005. The County is formally divided between urban and rural areas, as part of a growth boundary established in the 1960's to preserve agricultural land (Urban Rural Demarcation Line). The urban areas are unincorporated with the exception of the City of Baltimore, which is governed independently. The initiative focused resources on three (3) key areas of declining so called first-tier suburbs outside of the City of Baltimore. These suburbs are mostly defined by post-WWII housing stock from the 1950s to 1970s. The three focus areas or "conservation areas" were Essex, Middle River and Dundalk.

The conservation areas were the focus of significant public investment that was planned and administered by the Office of Community Conservation (OCC), established for this specific purpose. The projects and programs were launched under the OCC's *Renaissance Development Initiative*. Each area was classified as "census designated places" or CDPs, which are used by the U.S. Census to define boundaries in unincorporated, yet highly populated places to collect census data (e.g. population, housing) over time to track changes.

Some of the most significant projects launched under this initiative include the targeting of large rundown apartments for acquisition demolition and redevelopment of the York Park Apartments (\$17.2 million) and Villages of Tall Trees (\$17 million). Some of these public private partnerships also include commercial areas, such as the Riverdale Village into what became the WaterView Homes subdivision and adjacent Town Center. Existing residents were relocated as part of the redevelopment process.



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Funding

The program has been funded by a variety of sources, with the County contributing extensively from its federal allocation of HOME and CDBG money to projects in the conservation areas as well as other local and state funds. The following table illustrates the projects by type and public investment contributed toward each:

Area of Emphasis	Project	Location	Investment
Housing—New	WaterView Homes	Essex	\$45 million* (1)
	Hopewell Pointe Homes	Essex	\$60 million*
	Miramar Landing	Middle River	\$20 million
	Shelter Harbor	Dundalk	N/A
Housing—Redevelopment (property acquisition, demolition of structure, and relocation of residents)	Chesapeake Village	Middle River	\$2 million
	Riverdale Village	Essex	\$0.5 million
	Villages of Tall Trees	Middle River	\$17 million
	Tidewater Village	Middle River	\$0.5 million
	York Park Apartments	Dundalk	\$17.2 million
Housing—Owner Assistance	Settlement Expense Loan Program (SELP)	Conservation Areas	\$10 million
Commercial	WaterView Town Center	Essex	\$45 million* (1)
	Historic Dundalk Village Shopping Center	Dundalk	\$7.7 million*
	Martin Plaza Shopping Center	Middle River	\$25 million*
Infrastructure	Eastern Boulevard Enhancement	Essex	\$15 million
	Maryland Route 43 Extension	Middle River	\$60 million
	Streetscaping of Primary and Secondary Corridors	Dundalk; Essex	\$50 million
	Tall Trees Park and Eastern Regional Park Enhancements	Middle River	\$11 million
Planning	Plan to Realize the Waterfront Potential	Conservation	\$0.5 million
	Urban Design Assistance Team (UDAT)	Dundalk	\$1.5 million
	ReDiscovery Campaign	Dundalk; Essex	\$0.5 million

Source: Baltimore County Office of Community Conservation. *Denotes private-public dollars. (1) Total project.

Outcomes

The efforts of the OCC were clearly focused on physical improvements. To that end there is clear evidence of redevelopment and reinvestment in the targeted areas. However, the initiative did have its controversies, as the benefit to the existing residents was less clear. In some cases, apartments were razed and replaced with housing that became unaffordable to previous residents, particularly the areas closest to the desirable waterfront. In some cases backlash spurred groups to initiate state involvement over perceived abuse of eminent domain for private developer benefit. The homeowner assistance program (SELP) is still in effect although its resources are limited and not focused on any specific areas.

Sources: The Quest to Confront Suburban Decline: Political Realities and Lessons. Vicino. March 2008.
Reengineering Community Development for the 21st Century. Fabiani and Buss. 2008.



Baltimore City, Maryland – Healthy Neighborhoods, Inc.

Healthy Neighborhoods, Inc. (HNI) is a non-profit, established in 2001 based on a partnership of banks, foundations, government and community organizations that helps strong but undervalued neighborhoods increase home values, market their communities, create high standards for property improvement and build strong connections among neighbors and schools.

Program Objectives

- Build homeowners' assets
- Focus on “middle neighborhood” markets
- Target measurable outcomes
- Value neighborhoods as partners

Jurisdiction

Within Baltimore City, the programs are mostly for eligible targeted blocks within neighborhoods identified as “middle neighborhoods” - those areas that are relatively stable, with limited sales, but little vacancy or distress, and not overly competitive. Beginning with just a handful of neighborhoods, the program has expanded to cover 41 distinct neighborhoods all across the City.

Tools Used

- Home purchase and renovation loans
- Home refinance and renovation loans
- Small home improvement loans
- Partnerships with local organizations
- Technical assistance

Strategic Details

The programs are primarily targeted to “middle neighborhoods” characterized by stable but undervalued properties that have high rates of homeownership.

Select Neighborhoods through Partnership: HNI uses a selection process to identify target neighborhoods by reviewing applications from local organizations to act as on-the-ground sponsors and marketers of the program. Starting with 6 and now 14 organization, these entities are formal non-profit organizations such as neighborhood associations, merchant associations or community development corporations (CDCs) that provide the close contact to recruit participation and market the “Healthy Neighborhood” designation. Partners may have one or as many as eleven distinct neighborhoods they are working in. These partners are critical to the success.

Refining Eligibility with Target Blocks: Specific blocks within the Healthy Neighborhood, called Target Blocks, are identified with the local partner. Primary eligible participants must improve a house on a target block. Target Blocks are typically between one and five contiguous blocks. Using target blocks, the program seeks to make smaller but highly visible and concentrated improvements where the existing market did not make economic sense for homeowners to upgrade significantly. The eligible Target Blocks evolve over time based on successful completion of renovations to move on to other parts of a neighborhood.



Loan Products: Generally follow Fannie Mae underwriting standards. The loans are managed by one bank (M&T) with loan participation by all partner banks in each loan. Because the loans are all privately managed they can be closed in 45-60 days with streamlined review and inspection process.

- **Purchase and Rehab Loans:**
 - Make improvements to the property in conjunction with the purchase.
 - Have fixed interest rate that's always 1% below the 60-day Fannie Mae rate but in no event less than 4% (and is currently 4%).
 - Require 3% of the purchase price from the borrower
 - Apply to property with 1-4 units and owner-occupied
 - Provide up to 110% of the after-rehabilitation appraisal of the property up to \$295,000.
 - Require rehabs to include some exterior improvements
 - Do not require private mortgage insurance
 - Include design assistance from an architectural firm
 - Allow the borrowers to select their own contractors, with guidance available from HNI
- **Refinance and Renovate Loans:** Have similar terms to Purchase and Rehab Loans
- **Home Renovation Loans:**
 - Provide small renovation loans for current homeowners within target neighborhoods but not on Target Blocks
 - Are limited owner-occupants
 - Provide between \$5,000 and \$20,000 for home renovation only, including some visible exterior improvements
 - Have fixed interest rates of 1% below the prime rate but in no event less than 4% (currently 4%). The term is 10 years.

Public partnership: HNI intentionally limits the use of public funds (other than underwriting) to avoid complications and complexity to borrower. They do provide a 1-to-1 match up \$10,000 for a renovation program by the City of Baltimore targeting families earning 80-120% AMI.

Funding

Healthy Neighborhoods loans are entirely privately funded with an initial loan pool of \$40 million from 10 participating banks and a second \$30 million pool from 6 participating banks. A State program and several foundations provide loan guarantees that eliminate the need for mortgage insurance.

Outcomes

In general, the program has been a success. The 2009 housing crisis affected homes significantly resulting in the first \$40 million pool losing \$2.5 million in principal as a result of foreclosures, but has since stabilized and back earning 4%. The second pool has loaned \$17 million of the \$30 million raised. Home values are now steadily increasing. HNI has made about 450 loans since 2009; averaging about 50-60 annually. In hindsight, the 4% minimum interest rate should be adjusted current rates.



Participation remains popular as having a Healthy Neighborhood designation carries marketing cache. Demand for partner participation exceeds availability. Two partners have dropped out due lack of lending capacity.

Marketing remains the key. In addition to the face-to-face recruiting and promotion conducted by local partner organizations, HNI has increased its web-based efforts as well. HNI research demonstrated many potential customers start their search online and in response they now link to realtor websites and list properties for sale in Target Blocks on their own website that are eligible for the program.

Sources: Healthy Neighborhood interview with Mark Sissman (President) and website:

<http://www.healthyneighborhoods.org>

Healthy Neighborhoods Initiative Evaluation Project. Baltimore Neighborhood Indicators Alliance. April 2004.



Milwaukee, WI – STRONG Neighborhoods Plan

This initiative introduced several new programs and consolidated several existing programs focused on revitalization. Milwaukee’s needs are specific to address significant foreclosures following the housing crisis of 2009. The program is noted for its comprehensiveness and design by targeting programs to address understood gaps in incentives.

Program Objectives

- Prevent tax foreclosures
- Mitigate blight and maintain City owned property to a “good neighbor” standard
- Revitalize neighborhoods by selling City properties and generating funds for renovation
- Renew neighborhoods by activating vacant spaces, involving city businesses, and creating job opportunities for city residents

Jurisdiction

City of Milwaukee with several programs limited to specific areas called Targeted Investment Neighborhood (TIN).

Tools Used

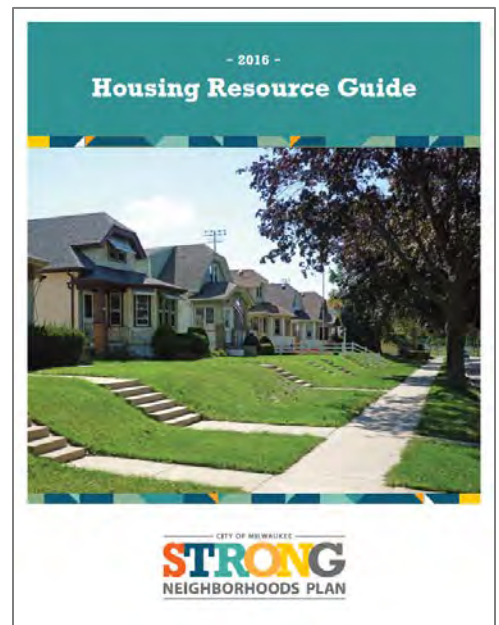
- Homeowner rehabilitation loans in targeted neighborhoods
- Rental rehabilitation loans in targeted neighborhoods
- Partial and forgivable loans for emergency and essential home repairs
- Homebuyer Assistance Program
- Landscaping incentives
- Technical assistance
- Tax Incremental Districts (TIDs)
- Community Improvement Projects

Strategic Details

The Strong Neighborhoods Plan is an initiative of the Mayor of Milwaukee that is primarily focused on reversing foreclosure trends and enhancing the housing stock through a combination of new and existing home improvement programs and neighborhood enhancement initiatives. Resources for homeowners, property purchaser and renters are bundled in a reference guide (shown in image). Highlights include:

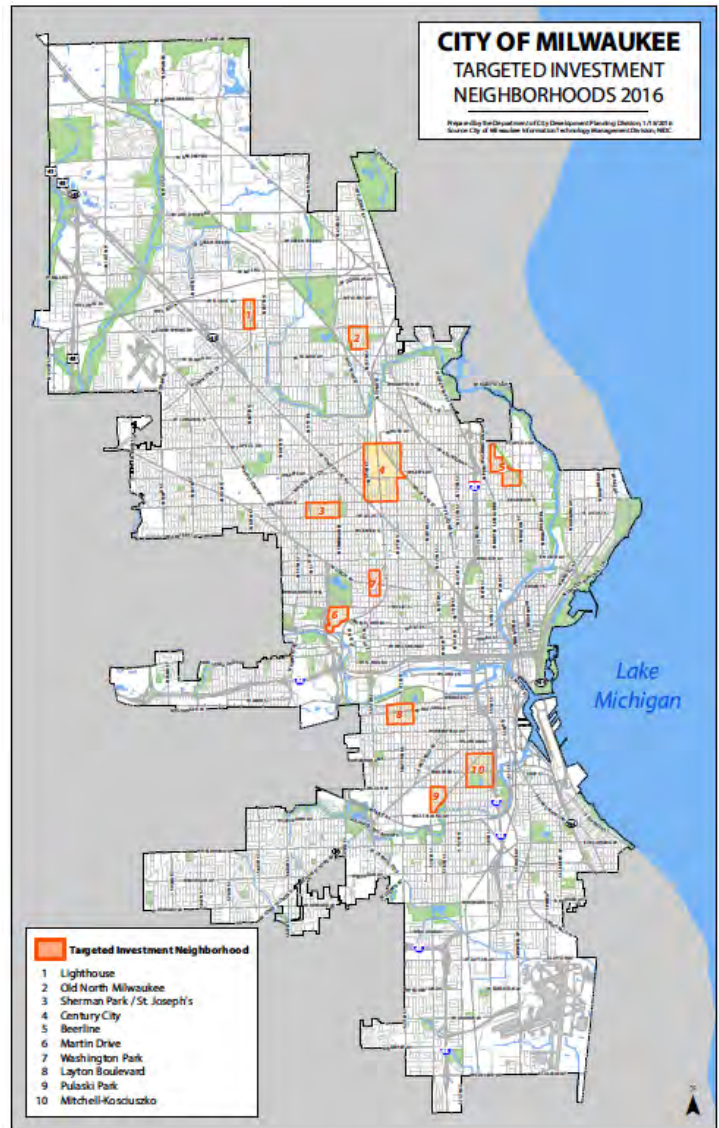
Target Investment Neighborhoods (TIN): TIN initiative is designed to sustain and increase owner-occupancy, provide high quality affordable rental housing, strengthen property values, and improve the physical appearance and quality of life of neighborhoods.

- TIN areas are identified with local partnership participation
 - Organizations apply for a specific area that encompass 6-12 city blocks,
 - Partners provide the on the ground support and participation recruitment
 - Currently, there are 10 TINs (shown in map below)
- 3-year resource commitment to designated TIN areas to maximize impact



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

- Home Rehabilitation Loan
 - For existing homeowners in TIN earning 80% or less AMI
 - Up \$15,000 forgivable loan after 5 years
 - Follows federal requirements based on funding (HOME/CDBG)
 - Limited to basic improvements (upgrades are typically not eligible) but some visible exterior improvements required
- Rental Rehabilitation Loan
 - For investor-owners located in TIN
 - Forgivable loans of up to \$14,999 per unit, converting to grant after 5 years
 - Owner must match at least \$1 per loan dollar received
 - Ensure that the owner is responsible via training and certification that the owner is current in tax payments for all properties
 - Tenants must be income limited up to 80% AMI



STRONG Homes Loan Program: Program is targeted for middle income earners to make essential and emergency repairs

- Applicability is targeted to applicants earning 80%-120% of AMI, but under 80% is also eligible
- All program administration is done in-house at City
 - A specialist assists applicant in basic scope of work (no drawings necessary) and in bidding process
 - Title report is conducted
- Deferred loan option is available for low income (<50% AMI) applicants and applicants over the age of 51.
- No location restrictions apply to these loans to bring the benefits to as many applicants as possible to prevent loss of homeowner insurance or even default.

Funding

The City committed \$23.8 million in City resources in the 2014 and 2015 Adopted Budgets.



The TIN loan programs (homeowner renovation and rental renovation) are funded with \$1.5 million federal allocations of HOME and CDBG funds while the citywide SMART Homes loan program was capitalized by \$1.5 million of general funds from the City in 2015 and again 2016.

Outcomes

Overall initiative is relatively new so effects are still unknown. Programs that have been running for a while have made significant individual impacts.

TIN initiative has strong participation and competition; 10 partners applied for three available areas in the last round.

The STRONG Homes Loan program has made over 100 loans at an average of \$14-15k per loan during the last two years.

Sources: Healthy Neighborhood interview with Larry website:

<http://www.healthyneighborhoods.org>

Healthy Neighborhoods Initiative Evaluation Project. Baltimore Neighborhood Indicators Alliance. April 2004.



Chicago Metropolitan Agency for Planning: Homes for a Changing Region

Program Objectives

Provide a clearinghouse for tools to help municipalities create comprehensive housing plans that address community-specific needs

Geographic Scale

Tools are community and neighborhood based, but the program provides a regional resource.

Case Studies for Toolbox

Inspection Program

Jurisdiction: Mount Prospect, Cook County

Objective: Better property maintenance for all rental dwellings and surrounding neighborhoods

Applicability: All rental dwellings

Strategy: Initial resistance was overcome by taking Village Board Members on a tour to demonstrate housing quality problems and disparities between the quality of housing and rents charged. Inspections are based on a checklist to ensure consistency in enforcement. For multi-family dwellings, exterior inspections are performed annually and interiors are inspected on a 5-year cycle or as complaints are filed. Single-family homes are inspected on a complaint basis. The Village provides 30-day advance notice of planned inspections and the ordinance allows reduction of the frequency of inspections or sample-based inspections of apartments if the owner has a good maintenance record.

Funding: Annual licensing fees of \$40/unit pay for the program

Outcomes: 50% reduction in crime in the worst areas of the community within first two years and a significant reduction in code violations.

Rental Licensing Program

Jurisdiction: Hanover Park, IL

Objective: Improve maintenance of rental properties

Applicability: Began in 1999 with multi-family rental units and was expanded in 2009 to include single-family rental units

Strategy: Inspections are done at the time of licensing and then scheduled annually for multi-family units and every two years for single-family units. Program provides some flexibility for inspection timing to give property owners time to fix problems. In 2013 the village implemented a crime-free multi-housing program similar to the one described below for Schaumburg.

Funding: Licensing and inspection fees, in addition to penalties for non-compliance

Employer Assisted Housing

Jurisdiction: Chicago/Loyola University

Objective: Help employees buy homes closer to work and increase access to homeownership

Applicability: Loyola University faculty and staff members along the Chicago Transit Authority Red Line

Strategy: Each year, the program provides up to 25 eligible employees with a five-year forgivable loan. Participants must complete a homebuyer education and counseling course,



qualify for mortgage financing and provide the greater of \$1,000 or one percent of the home purchase price. Loans, which range from \$5,000 to \$10,000, are based on the location of the property and employee incomes. Loans are forgiven if the participant remains employed at Loyola University for the five year term of the loan.

Funding: Loyola University funds the loan program and homeownership counseling, and receives state tax credits for making these investments.

Housing Preservation and Rehab

Jurisdiction: Village of Round Lake Beach, IL

Objective: Revitalize blighted property and provide high-quality affordable homes

Applicability: Vacant, blighted properties throughout village

Strategy: The Village created a database of vacant properties and flagged those for which there was little market demand. With the help of a banker, real estate agent and general contractor, staff identifies those properties that will provide the greatest neighborhood benefit and conducts a market analysis prior to acquisition. If the cost of purchase and rehabilitation exceeds the minimum resale value, the village can apply for a grant from the County. Homes are deed-restricted to remain affordable for at least five years under CDBG guidelines.

Funding: Village received a \$500,000 line of credit from a local bank and can apply for a grant of up to \$15,000 per house from Lake County, which provides up to \$105,000 per year.

Crime-Free Multi-Housing Program

Jurisdiction: Schaumburg, IL

Objective: Improve the safety of rental properties and communications between tenants and landlords

Applicability: Property managers and owners of multi-family developments

Strategy: Program requires property owners, managers and others involved in managing rental properties to attend a training program taught by police, fire and legal personnel to address: crime prevention, Crime Prevention Through Environmental Design (CPTED) concepts, building apartment communities, combatting crime problems, dealing with non-compliance and other topics. The program was adapted from a voluntary program established in Mesa, AZ.

Funding: Funded by Schaumburg Police Department budget line item that provides one full-time officer and \$5,000 per year for other program costs

Outcome: In the first 5 years of the program there was a 12 percent reduction in police calls for service from rental units.

Senior Handyman Program

Jurisdiction: Rolling Meadows, IL

Objective: Provide quality and trusted home improvement services for seniors to allow them to age in place

Applicability: Senior homeowners

Strategy: City retains a trusted handyman for minor home repairs and serves as a middleman to residents over age 65 who need assistance with various small repairs. Residents are charged a percentage of the hourly cost of service based on household income.



Funding: \$3,700 per year to subsidize the program

Vacant Building Ordinance

Jurisdiction: Park Forest and Mount Prospect, IL

Objective: Both ordinances are designed to reduce neighborhood blight and instability

Applicability: Vacant Buildings

Strategy: Owners must register buildings within 60 days of vacancy with proof of insurance and plans to remedy code violations, if applicable. The owner must submit plans for maintenance, security, occupancy, sale, demolition or other disposition for properties that remain vacant for more than two years.

Funding: Registration, violation and nuisance fees

Housing Rehabilitation Program

Jurisdiction: Kane County, IL

Objective: To help homeowners maintain their properties and eliminate substandard conditions to roofing, plumbing and electrical system.

Applicability: Owner-occupied single-family homes

Strategy: Provides up to \$20,000 in zero-interest, deferred payment loans to homeowners earning less than threshold household incomes. No interest accrues and no payments are due until the home is sold, title is transferred or the owner moves out of the home. The program also provides grants of up to \$10,000 for lead-based paint remediation.

Funding: CDBG and HOME funds are transferred to a not-for-profit that administers the program.

Source: Homes for A Changing Region Toolkit Recommendations and Process Guide. CMAP, Metropolitan Mayors Caucus and Metropolitan Planning Council. July 2015



Buffalo, New York

Homeownership Counseling

Objective: Increase home ownership by training potential homebuyers

Applicability: Potential homebuyers

Strategy: In partnership with several counseling agencies, the City trains potential homebuyers in matters including: credit analysis and credit repair tips, home-buyer vocabulary, loan application assistance, and other topics needed to prepare for the participant for their first home buying experience.

Funding: General fund

Housing Rehabilitation Loans

Objective: Improve property conditions by helping to fund needed improvements

Applicability: Owner occupant programs are targeted by neighborhood and income. Loans are available to improve affordable rental housing

Strategy: Low-income owner occupants may be eligible for low-interest loans to fund emergency improvements affecting water supply, sewer systems, electrical problems, heating and gas lines.

Limited funding is available to repair or replace roofs for low-income owners who are elderly or disabled. Loan repayment terms are based on individual eligibility.

No-interest loans are available to low income homeowners for code related repairs and lead-based paint mitigation through the Target Streets loan program, with loan terms and repayment requirements based on the ability to pay.

Matching no-interest loans of up to \$25,000 are available to low income homeowners for rehabilitation. No payments are required and the loan is forgiven if the property is retained for at least 10 years.

Funding: CDBG and Home Funds

Down Payment Assistance

Objective: Increase homeownership by assisting with down-payments for first-time homebuyers

Applicability: Income-qualified first-time homebuyers, displaced homemakers and single parents

Strategy: Loans of up to \$5,000 for down payments and closing costs on homes for low income households that qualify for mortgage loans. The maximum property value of homes that may be purchased under this program was \$141,000 in 2014. No payments are required and the loan is forgiven if the property is retained for at least 5 years. Attendance of homebuyers' training course is mandatory.

Funding: CDBG and Home Funds



Green & Healthy Homes Initiative

Objective: Generate funding to improve the health of residents of older housing through weatherization and mitigation of mold and lead-based paint

Applicability: Housing for low income residents

Strategy: Coordinate expenditures from disparate federal and private philanthropic sources to broker “whole house” solutions to reduce energy costs, abate hazards from lead-based paints, vermin or mold.

Funding: Public private partnership between the federal government and local philanthropy

Outcomes: More than 200 households have been improved

Planning to Stay Program

Objective: Facilitate aging in place through assistance with home improvements

Applicability: Homeowners over age 62 or disabled

Strategy: As part of efforts of Heart of the City Neighborhoods the not-for-profit provides funding for home improvements

Funding: This and other Heart of the City programs are funded by contributions to the not-for-profit 501(c)(3) Heart of the City, Incorporated, the New York State Affordable Housing Corporation, NYS Housing Trust Fund Corporation, City of Buffalo Urban Renewal Agency, Community Foundation for Greater Buffalo, and other private sources. 2015 funding was \$657,270, most of which was provided by the New York State Affordable Housing Corporation.

Sources: Green and Healthy Homes Initiative. Community Foundation for Greater Buffalo (<http://www.cfgb.org/leadership/green-and-healthy-homes-initiative/>)
 Heart of the City Neighborhoods (<https://www.hocn.org/programs>) and follow-up interviews.
 Incorporated City of Buffalo Owner Occupied Housing Programs (https://www.ci.buffalo.ny.us/files/1_2_1/city_departments/BURA/2014ProgramsHousingAssistance.pdf)
 Building a Better Urban Future: New Directions for Housing Policies in Weak Market Cities. Alan Mallach. Community Development Partnerships’ Network, The Enterprise Foundation and Local Initiatives Support Corporation. June 2005.



Cincinnati, Ohio

Services provided through the City, the Community Development Corporation Association and its member CDCs, other community housing development organizations (CHDO) that have been certified by the City include the following programs:

Community Reinvestment Area Residential Tax Abatement

Objectives:

- Stimulate community revitalization,
- Retain City Residents
- Attract Homeowners
- Reduce Development Costs for Homeownership and Development Projects

Applicability: Condos, single family, duplex and triplex unit rehab or new construction meeting investment thresholds is eligible

Strategy: Abate 100% of the increased taxable value of improvements for a period of 10 to 15 years based on the type of improvements. Longer abatement terms and greater abatement limits are provided for LEED certification, Living Building Challenge Standards or accessibility improvements. Abatements stay with the property the entire length of the abatement and may transfer with the property. The City has separate abatements that apply to mixed use and multi-family development projects. No compensation to other taxing

Neighborhood Stabilization Program

Objective:

- Stabilize neighborhoods that have suffered from foreclosures and abandonment
- Facilitate housing purchase and redevelopment
- Create affordable housing
- Abate hazards

Applicability: City-wide for redevelopment of foreclosed, abandoned and vacant residential properties

Strategy: Fund redevelopment of foreclosed, abandoned and vacant residential properties, demolish condemned buildings and develop housing that is affordable to individuals or families whose incomes do not exceed 120% of the area median income. The program’s homebuyer assistance provides up to \$14,999 to low, moderate and middle income buyers for down-payments and closing costs for single-family homes that were rehabbed by the program.

Funding: \$35 M was awarded to City by HUD in two phases. First phase funds of \$8.3M were targeted to 10 neighborhoods. The second phase funds of \$24M were targeted to seven neighborhoods. The third phase funds of \$3.1 M were targeted to four neighborhoods.

Land Reutilization Program

Objective: Return vacant and underused lands to productive uses

Applicability: Foreclosed properties may be used for homeownership, multi-income housing, rental housing, commercial industrial development, institutional and public uses.



Strategy: Following foreclosure of property by the City, an individual meeting the following criteria may apply to purchase property for any of the above uses:

- Applicant is current on income and property taxes
- Applicant was not the owner of real property in foreclosure over the last five years
- Applicant does not own property cited for code violations in the last six months
- Applicant has not been subject to civil or criminal prosecution for property maintenance code violations in the last five years
- Applicant does not own property that has triggered the City's Chronic Nuisance Ordinance.

Sales are required to be for fair market value and the purchaser has specific timelines that must be met for new construction, rehabilitation and redevelopment.

Outcomes: The program is managed by the City and responds to neighborhood and individual requests.

Choice Neighborhoods Program

Objectives:

- Crime reduction,
- Housing stock improvement
- Creation of more desirable neighborhoods

Applicability: Low income housing and neighborhoods

Strategy: The project has just begun but the intent is to rehabilitate five older housing complexes through occupied rehab – the process that targets a few units at a time so residents are only briefly relocated before being able to move into a refurbished unit. The project will increase the number of units, thereby allowing for the creation of market-rate units without displacing existing residents. The grant will also be used to fund activities by community councils to provide adult education programs, employment assistance, after school programs for children and health classes; establish a community gardens.

Funding: \$29.5 M HUD grant targeted to Avondale neighborhood. Grant applications in partnership with Cincinnati Public Housing Authority have been submitted for two additional neighborhoods.

Sources: Department of Community and Economic Development and interview with Monica Hartman at 513-352-6146 or communitydevelopment@cincinnati-oh.gov



Oak Park, IL – Housing Programs

Condo Association Resources

Objective: Facilitate maintenance of small condo and townhome projects

Applicability: Projects with fewer than 12 units

Strategy: Provide training and guidance to condominium and townhome associations for the maintenance and governance of association property.

Funding: General fund

Crime Free Housing Program

Objective: Improve safety of rental housing projects

Applicability: Rental property owners and managers of all types of rental housing

Strategy: Provides lease addendum that notifies tenants of their liability for criminal activity and the owner’s ability to evict them for violations. The ordinance clearly defines criminal activities and assigns responsibility for determinations to the Police Department. The program also requires property owners and managers to participate in an annual training session

Funding: Funded through an annual licensing fee

First-Time Homebuyer Assistance

Objective: Educate first-time homebuyers

Applicability: All first-time homebuyers

Strategy: Provide free monthly seminars for first-time homebuyers that highlights rights, responsibilities, and potential resources. Not currently operating due to suspension of state funding.

Foreclosure Prevention Assistance

Objective: Prevent unnecessary home foreclosures

Applicability: Homeowners

Strategy: Provide guidance to homeowners before foreclosure becomes the only option by identifying rights and resources available through other agencies that can help avoid foreclosure. Funded by reinvestment tax funds, this program is operated by West Cook Homeownership Center.

Multi-Family Housing Incentives Grants

Objective: Expand housing options for all prospective renters and improve the quality of multi-family dwellings

Applicability: Multi-family property owners

Strategy: Provide matching grants, rental reimbursements and marketing assistance under specific conditions. Matching grants of up to \$10,000 or \$1,000 per unit must be matched at a 2:1 ratio by the owner and may be used for common area, security or individual unit improvements. Marketing services provided by the Village are provided in coordination with the Crime-Free Housing Program and local efforts to increase resident diversity.

Funding: General fund allocations of \$150,000 per year are provide by the local government.



Single-Family Rehabilitation Loans and Grants

Objective: Provide loans and grants to improve the single-family housing stock and promote aging in place.

Applicability: Very low and low-income single-family property owners

Strategy: Provide deferred-payment no-interest loans for rehabilitation and emergency repairs to qualifying home-owners. Deferred payment loans of up to \$25,000 that are repayable after 20 years may be used to bring structures into compliance with building codes, to eliminate safety hazards, to weatherize structures or to provide accessibility for disabled residents. Emergency loans of up to \$5,000 for five years are provided to income-qualified homeowners to correct single emergencies such as HVAC failures.

Funding: CDBG funds used in addition to remaining funds from a revolving loan fund.

Small Rental Rehabilitation Program

Objective: Promote rehabilitation of smaller rental units

Applicability: Affordable single family units or properties with fewer than 8 units under common ownership, management and financing

Strategy: Loans of \$2,000 to \$5,000 per unit are provided to owners who provide at least 25% matching funds for affordable unit rehabilitation. The loans are interest free and no payments are due if the owner maintains the units' affordability for two or five years, based on the amount borrowed.

Funding: CDBG grants

Source: Homes for A Changing Region Toolkit Recommendations. CMAP, Metropolitan Mayors Caucus and Metropolitan Planning Council. July 2015



Dundalk Renaissance Corp. - Vibrant Neighborhoods Home Renovation Loan

Jurisdiction: Dundalk, Baltimore County, Maryland

Objective: Small improvements to improve home and community value not being met by real estate market conditions.

Applicability:

- Homeowner in 21222 zip code
- \$10,000-20,000 home improvement project
- Some exterior improvements required (for visibility)

Details:

- 0% interest loan for 50% of project to be repaid at the time of sale or refinance
 - Loan is secured by lien on the property
 - Loan limit small to ensure likelihood of repayment and not overburden homeowner
 - Small loans also remove administrative burden of underwriting
- Application: basic description of work (limit burden) and verified match via cash savings, home equity or other bank loan to cover 50% of property-owner share. Rolling applications that are first come-first served.
- Project Administration:
 - Managed in-house by DRC staff part-time.
 - Simple inspection of house at beginning and end with 2 draws by owner or paid directly to contractor.
 - A separate title company records liens and does simple search for over-mortgaged status
 - State law requires Maryland Historic Trust review applications, which slows process down.

Funding: Funds are fronted by DRC and reimbursed by a pilot program of the State: the Baltimore Regional Neighborhood Initiative (reimbursement is a challenge to start-up). Overtime payouts will provide revolving funds.

Outcomes: 31 projects completed or in process, mostly in the last year and are ramping up. Approximately 50/50 split between bank loan and cash for match. Administration is currently a part-time position that would likely be full time at 50-60 projects per year.

Sources: Dundalk Renaissance Corporation, Interview with Amy Menzer (July 2016) and website: <http://www.dundalkusa.org/>



Cuyahoga Housing Enhancement Loan Program

Jurisdiction: Cuyahoga County, Ohio – Department of Development

Objective: Reverse outward migration of residents by providing low-interest incentives for housing improvements.

Applicability: Homeowner and property owner (multi-family)

Program Details:

- Program loans administered through three (3) area banks (Huntington Bank, KeyBank and PNC Bank)
- Home improvement loans at 3 percentage points below normal bank rates
- Loan maturity of up to 5 years, 10 years for loans of more than \$12,500.
- Bank fees are capped at \$175.
- No limit on borrower’s income.
- Credit decisions are based on the bank’s normal lending criteria.
- Borrower’s property taxes must be current.
- Minimum loan amount \$3,000. Maximum loan amount \$200,000.
- Single-family, two-family, and multi-family dwellings are eligible.
- Includes both owner-occupied and investment dwellings.
- Single and two-family dwellings must have a tax value of less than \$250,000.
- There is no tax value limit on multi-family dwellings.
- Loans may be used for alteration, repair, maintenance, or improvement.
- Loans may also be used for code violation compliance and property upgrades.
- Relevant jurisdictions (e.g. city) conduct inspections through their building departments

Funding: County invests a certificate of deposit at partner banks to accept discounted rate. Program costs are recovered through increased property taxes as a result of improved home value after improvements.

Outcomes: Invested over \$100 million. Program participation and impact was significantly disrupted by the housing crash of 2009, which hit Cuyahoga County very hard with significant foreclosure rates, but has seen increased activity since.

Sources: Cuyahoga County Department of Development website:

<http://development.cuyahogacounty.us/en-us/housing-development.aspx>

Cuyahoga County's subsidized Home Enhancement Loan Program invests \$103 million over 10 years. Cleveland.com. August 2009



Arlington County, Virginia – Columbia Pike Neighborhood

Program Objectives

- A “Main Street” that is easily accessible to walk, bike, drive and use public transit
- Increase supply of affordable housing
- Streamline approval process

Geographic Scale

Columbia Pike runs for three (3) miles in Arlington County, a fully built-out first-ring suburb of Washington, D.C. The corridor was often referred to as Arlington’s “Main Street” and it was that character the community was seeking to enhance.

Tools Used

- Specific area planning
- Optional Form-based Codes with streamlined review process
- Transfer of Development Rights (TDR) & Bonus Heights
- Transit Oriented Affordable Housing
- Tax-Increment Financing (TIF)



Strategic Details

The redevelopment of Columbia Pike follows a successful and visionary transformation of other parts of Arlington County located along one of the Washington Area Metropolitan Transit Authority (Metro) rail corridors. The Orange line connects directly into the jobs dense core of Washington D.C. and the County’s three main stations, Rosslyn, Clarendon, and Ballston have been transformed into mixed-use TOD hubs that have attracted significant jobs in their own right. Unlike these previous efforts, the transformation of Columbia Pike, precedes any major transit upgrade beyond existing bus line.

After decades of renewal initiatives, transformation began in earnest with a 2002 neighborhood revitalization plan that set a community vision for transformation of unsightly car-oriented commercial strip development into attractive, walkable commercial centers. The goal was to also preserve the adjacent single-family housing neighborhoods while introducing additional housing options to support the revitalized commercial areas.

The Columbia Pike corridor vision was enacted in 2003 by a Columbia Pike Neighborhoods Special Revitalization District and Neighborhoods Form Based Code (FBC). The FBC provides developers a form – height, massing, quality and layout – based regulation. The FBC was optional but had the incentive of streamlined review process and other density incentives to increase developer returns. The FBC includes the Transfer of Development Rights (TDR) tool as an incentive to preserve two historically important garden apartments. The property owners and developers can transfer density from the TDR Sending Sites to TDR Receiving Sites designated elsewhere along the corridor.

Updated in 2005, the Arlington County Affordable Housing Ordinance allows developers to add density to multi-family / mixed-use projects by either providing affordable units or contributing to the County’s Affordable Housing Investment Fund. The additional space is a percentage of



the project's Floor Area Ratio (FAR). Developers can provide these additional affordable units off-site but the percentage FAR requirement increases. The alternative contribution amount, set by ordinance, increases based on project FAR, and also includes price indexing based on the Consumer Price Index for Housing in the metropolitan region.

Funding

Many of the incentives required no or limited public investment. Density bonuses and streamlined development provided sufficient financial incentive for the private sector. The TDR program is another tool to leverage private funding requiring only public review for facilitation.

A Tax-Increment Financing (TIF) district was established as a funding tool for the Columbia Pike Transit Oriented Affordable Housing (TOAH) fund. 25% of incremental new property tax revenue is dedicated to affordable housing on the corridor. Developers who are doing affordable housing projects may apply their TOAH funds for infrastructure (such as underground utilities and streetscaping) and improve their competitiveness for Low Income Housing Tax Credits (LIHTC). Traditional general County funds combined with federal funds will pay for enhancements to the corridor to improve pedestrian and bicycle safety and quality.



Outcomes

The initial TOD sites have become major residential and commercial successes. The redevelopment of Columbia Pike is underway. In the first thirteen years, private developers have added:

- 3,084 residential units (717 of which are committed to residents under 60% AMI)
- over 337,970 square feet of commercial space
- a 52,000 sq ft community center, public plaza, mini-parks and new supermarkets

The planned transit improvements have suffered setbacks as an anti-streetcar faction of the County Council recently shut down that project with no clear alternative underway. Much of this sentiment was based on the extensive capital costs of streetcars compared to enhanced bus services or bus-rapid transit (BRT).

The County is also underway with initial planning for redevelopment of the next major corridor of the County around Lee Highway, a testament to the public's support for this combined housing-commercial approach.

Sources: County of Arlington, VA website. <http://projects.arlingtonva.us/projects/columbia-pike/>

Urban Pioneer Program

Jurisdiction: Port Huron, MI

Objective: To encourage investment in distressed neighborhoods.

Applicability: Homebuyers with household incomes less than 80% of AMI



Program Details: Moderate income applicants willing to participate in 8 hours of pre-purchase counseling who can qualify for a mortgage through a local lender and have at least 3 percent of the purchase price may apply for grants of up to \$5,000 to help with closing costs and down payments. For fiscal year 2014-2015, the program assisted with the purchase of 25 homes.

Funding: CDBG Block Grants of \$150-200,000 per year

Source: Building a Better Urban Future: New Directions for Housing Policies in Weak Market Cities. Alan Mallach. Community Development Partnerships' Network, The Enterprise Foundation and Local Initiatives Support Corporation. June 2005.

San Diego, CA Shared Equity Loan Program

Jurisdiction: San Diego, CA

Objective: To enable people who would not otherwise be able to afford the purchase of a home to become homeowners and to begin building household wealth.

Applicability: Low to Moderate Income Homebuyers who are first-time homebuyers or have not owned a home in the last three years, or displaced homemakers who work full time, or single parents.

Program Details: Qualified applicants who have at least 3 percent of the purchase price may apply for non-assumable loans of up to 17 percent of the home purchase price. The Housing Commission retains the first deed to the home and, if the home is sold before the 30 year note is paid, then the seller owes the Housing Commission a percentage of the appreciation equal to the percentage of the purchase price loaned (e.g. if 17 percent of purchase price is borrowed, then 17 percent of the appreciation of the property is owed to the Housing Commission in addition to payoff of the original loan).

Sources: Shared Appreciation Loan Program Guidelines. (<http://www.homesthatlast.org/san-diego-shared-appreciation-loan-program/> and <http://www.homesthatlast.org/wp-content/uploads/2009/07/ProgramGuidelinesSharedAppreciationLoan.pdf>)

Preservation of Affordable Homeownership: A Continuum of Strategies. Rick Jacobus and Jeffrey Lubel. April 2007 City of San Diego Housing Commission The New California Dream: How Demographic and Economic Trends May Shape the Housing Market – A Land Use Scenario for 2020 and 2035. Chris Nelson. ULI. 2012

Champlain Housing Trust Shared Equity Program

Jurisdiction: Champlain Housing Trust (CHT), Burlington, VT

Objective: To enable people who would not otherwise be able to afford the purchase of a home to become homeowners and to begin building household wealth.

Applicability: Homebuyers with household incomes that do not exceed the HUD median family income based on household size.

Program Details: CHT provides the down payment for sales of homes it acquires using government funds to approved applicants. The applicant must secure a mortgage loan and pay for closing costs, upkeep and maintenance. If the owner decides to sell the property, CHT has the right of first refusal and shares in appreciation of the home (typically 75% of the appreciation). The owner recoups the remainder of the appreciation and any equity accrued through mortgage payments, thereby building capital. If the owner defaults, CHT



retains ownership of the property and may resell it. Profits from appreciation are used by CHT to purchase additional homes. CHT owned approximately 550 homes as of February, 2015.

Source: Shared Equity Homeownership Evaluation: Case Study of Champlain Housing Trust. ULI. October 2010.



Appendix E: Entities Providing Housing Related Services in Jefferson Parish

Entity	Authority/Role	Powers/Capacity	Activity
Jefferson Parish Finance Authority (JPFA)	State authorized Public Trust	<ul style="list-style-type: none"> - Issue Bonds <ul style="list-style-type: none"> o Mortgage-backed revenue bonds o Municipal bonds - Traditional lending (cash reserves) 	<ul style="list-style-type: none"> - 12,000 loans issued over 30 years - Programs for: <ul style="list-style-type: none"> o First-time homebuyer o Large project loan assistance
Jefferson Parish Community Development (JPCD)	Parish department responsible for administering federal housing funds for low/moderate income assistance	<ul style="list-style-type: none"> - FY2016 allocation for of: <ul style="list-style-type: none"> o \$2.44M of CDBG funds o \$1.52M of HOME funds (includes JP, St Charles, and Kenner) o \$218k of Emergency Solutions Grant (ESG) program 	<ul style="list-style-type: none"> - Programs for: <ul style="list-style-type: none"> o First-time homebuyers - Currently not accepting new applications
Housing Program of Jefferson Parish	Administers Housing Choice Voucher program (Section 8) in JP except Kenner	<ul style="list-style-type: none"> - Issues vouchers to qualified residents - Ensures rental units meet housing quality standards - Administers funds to landlords 	<ul style="list-style-type: none"> - No new applications currently being accepted
Jefferson Community Action Programs (JEFFCAP)	Parish's agency administering programs for elderly, disabled, economically disadvantaged and youth. Manages parish-wide community centers		<ul style="list-style-type: none"> - Community Centers - Food Pantry Distribution - Head Start Program - Housing Counseling - Low Income Home Energy Assistance Program (LIHEAP) - Emergency Rent/Mortgage and Utility Assistance - Weatherization Program
Louisiana Housing Corporation (LHC)	Administers federal and state funds through programs designed to advance the development of energy efficient and affordable housing for low- and moderate-income families	<ul style="list-style-type: none"> - State chartered corporation - Issue Bonds - Administer and allocate Low-Income Housing Tax Credits (LIHTC) 	



Other Entities Providing Housing Related Services

JPHSA - Division of Community Support - This offers one time rental (or electric bill assistance) for people who have attended mental health or substance abuse clinics.

Armstrong Family Services - Apply for financial assistance and grants that can be used to pay for up to 3 months of rental costs. The assistance is offered for families that have some form of income and who have an eviction notice, or money can be paid to people who are currently homeless.

City of Kenner – Community Development - The program provides emergency rental and housing assistance to Kenner residents.

Jefferson Parish Section 8 - The federal government funded housing voucher program which can pay a portion of rental expenses.

Jefferson Parish Housing Authority

Kenner Housing Authority

Westwego Housing Authority

Jefferson Parish Project Reach – RHD - People who are homeless, or right on the verge of it, can receive shelter and low income housing. The non-profit also has referrals, mobile outreach, emergency rental assistance, and case management.



Appendix F: Housing Related Programs in Jefferson Parish

Program/ Resource	Description	Managing/ Authorized Entity	Current Activity	First Time Homebuyer	Existing homeowner	Renter Assistance	Low/Moderate Income
CDBG	<ul style="list-style-type: none"> - Community Development Block Grants from federal government - Support viable urban communities targeting low to moderate-income residents - \$2.45M FY2016 allocation 	JPCD	<ul style="list-style-type: none"> - \$732 allocated for small repairs for elderly and disabled - Other programs include, road repair, public facility improvements, mental health and homeless supportive services, façade improvement 		X		X
HOME	<ul style="list-style-type: none"> - Home Investment Partnerships Program (HOME) - FY2016 Parish Allocation of \$945k - Income restricted - Homeownership <ul style="list-style-type: none"> o \$181k on existing o \$282k on new - Rehab 	JPCD	<ul style="list-style-type: none"> - No new applications, due to backlog: - \$400 allocated to 1st-time homebuyer - \$273 allocated to owner-occupied rehab (up to \$60k per award) - \$171k for affordable development (CHDO) 	X	X		X
Southern Mortgage Assistance Program	<ul style="list-style-type: none"> - Low interest loans to qualified, first-time buyers - Maximum income of \$69k (115% of median) - Down payment assistance, including grants 	JPFA		X			X
203(k) Rehab Program	<ul style="list-style-type: none"> - FHA loan program for purchase or refinance of owner occupied home (up to 4 units) - 3.5% down payment for purchase - Re-fi on FHA loans only - \$5k minimum - \$271k maximum (on SFH) OR multiplier of LTV 	FHA-authorized lender		X	X		X



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Program/ Resource	Description	Managing/ Authorized Entity	Current Activity	First Time Homebuyer	Existing homeowner	Renter Assistance	Low/Moderate Income
Market Rate GMNA Program	<ul style="list-style-type: none"> - Purchase of Single Family housing - Competitive 30-year fixed rate - Household income up to 115% of area median (\$69k in JP) - Minimum credit score of 640 - Up to 4% assistance for down payment, closing costs and/or prepaid items 	LHC	- Many authorized lenders	X	X		X
LHC Preferred Conventional Program	<ul style="list-style-type: none"> - Available for purchase of Single Family housing (1-2 units) - Competitive 30-year fixed rate - Maximum loan amount of \$417,000 - Maximum income limit of \$99,000 - Minimum credit score of 640 - 97% LTV 1–unit and 95% LTV 2–unit property 	LHC		X	X		
Section 8 Housing Choice Voucher	<ul style="list-style-type: none"> - Rental voucher program 	Housing Program JP	- Waiting list currently closed			X	X
Restoration Tax Abatement (RTA)	<ul style="list-style-type: none"> - 5 year deferred assessment on property tax (option for additional 5 years) - Significant improvements to existing only (no acquisition) - Must be in qualifying districts (e.g. Historic and Economic Development) established by Parish/City Council 	Jefferson Parish with application managed through state Louisiana Economic Development (LED) with participation from JEDCO	<ul style="list-style-type: none"> - 15 eligible districts currently - Most buildings in districts are commercial rather than residential (exception of Gretna and Kenner) - 2 active residential RTA applications currently receiving tax abatement 	X	X		



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Program/ Resource	Description	Managing/ Authorized Entity	Current Activity	First Time Homebuyer	Existing homeowner	Renter Assistance	Low/Moderate Income
Low Income Home Energy Assistance Program (LIHEAP)	- Assistance to eligible households in meeting the costs of home energy for heating/cooling.	JEFFCAP			X		X
Weatherization	- Assists clients with energy-efficient improvements such as doors, windows, insulating, caulking, etc., depending on an energy audit	JEFFCAP			X		X
1st-Time Homebuyer Counseling	- Educational programs to teach 1 st -time homebuyers the process of buying a home - Classes are conducted monthly on both the East and West Banks	JEFFCAP		X			
Hospital Community Benefits	- Tax exempt hospitals must participate in needs assessment and implementation strategies	Ochsner WJMC (managed by LCMC) EJGH					
JP Council BP Discretionary Funds	- \$5M in discretionary funds for each council district	JP Council	- Not programmed; Only District 1 has allocated funds (for coastal restoration)				



Appendix G: Neighborhood Revitalization Area Selection Criteria

The following criteria should be tested and refined in conjunction with the Resource Committee to select potential pilot neighborhood revitalization areas. The desired outcome of this process is to identify neighborhoods that are likely to require limited public intervention to jump start the revitalization process. Neighborhoods that are already improving may not require much intervention and those that are in the worst condition are likely to require multi-year efforts that may require more resources than are available to jump-start this process.

Some of these criteria may prove to be ineffective due to data inadequacies (availability, currency or detail) or lack of meaningful differences between neighborhoods. The ranking/prioritization of the criteria will ultimately be determined in conjunction with a stakeholder committee to be appointed by the Parish. The criteria were initially selected with input from the Resource Committee, but they have not been tested. The Potential Data Sources column proposes sources, but better sources may be identified as the Resource Committee begins the testing process.

The testing process will involve the following steps:

1. Data assembly
2. Eliminating criteria for which data are inadequate
3. Data integration with GIS to establish topology for analysis
4. Testing each factor to identify the ranges of data (some will be best expressed as quintiles, while other will be expressed in terms of yes or no rankings)
5. Refining or eliminating criteria that don't seem to provide effective measures of revitalization needs
6. Assembling initial cumulative scores without ranking/prioritizing the importance of each score.
7. Flagging criteria that seem to skew results
8. Presenting results to the stakeholder committee for review

Potential Neighborhood Revitalization Area Selection Criteria

Evaluation Criteria	Metrics	Potential Data Sources
Demographic Factors		
Population Trends	Changes in population, with moderate decreases indicating neighborhoods that may be best suited targets for the pilot program	Decennial estimates available by census block, but more current information may be derived from utility records or HUD sources. Data on moves may be available through utility records for single-family, duplex or small multi-family units with separate meters.
Households Trends	Decreases in the number of households, with moderate decreases indicating neighborhoods that may be best suited targets for the pilot program	



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Evaluation Criteria	Metrics	Potential Data Sources
	Changes in household sizes, with significant increases or decreases being indicators of changes to neighborhoods Frequency of moves	
Household Income and Poverty Data	Concentrations of very low, low, moderate income households indicate availability of HOME or CDBG funding, but the best target neighborhoods should have significant middle-income populations	Community Development department has access to block group level data from HUD
Ages of Residents	Changes in the number of school age children Changes in the number of people over 65 per household Changes in the number of people over 80 per household	Decennial estimates available by census block group. Significant increases or decreases should be used to identify neighborhoods in transition
Access to Vehicles	Changes in the proportion of houses with access to vehicles, which may be related to changes in income, age or other neighborhood factors	
Housing Factors		
Housing tenure	Increases in renter occupancy and decreases of owner occupancy, which may be indicative of disinvestment, particularly in lower density neighborhoods.	Decennial estimates available by census block group. Comparing utility and ownership data may provide a means to get more current information about housing tenure
Housing value trends	Decreasing or values lagging Parish averages are indicative of potential target neighborhoods	Average value trends available from assessment data can be consolidated to census block level.
Rent trends	Decreasing or rents lagging Parish averages are indicative of potential target neighborhoods	HUD data may need to be supplemented by private
Age of housing	Age may be used as a proxy for housing needs in some areas, this factor should look for	Assessment data on year structure built or remodeled



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Evaluation Criteria	Metrics	Potential Data Sources
	concentrations of housing built during specific time periods. Diversity is likely to indicate greater neighborhood stability.	
Vacancy rates	Slightly higher than average levels of vacancies indicate potential target neighborhoods.	Data from utility companies is likely to provide the most current and reliable data for this analysis. Entergy maintains data on active and inactive meters that may provide a basis for assessment.
Tax delinquencies	Slightly higher than average levels of housing structures that are delinquent in tax payments indicate potential target neighborhoods	Finance department data currently lack spatial element
Code violations	A higher proportion of violations that are adjudicated may be indicative of potential target neighborhoods	Note that code sweeps have the potential to skew the concentration of violations geographically, but the types of code violations may be informative
Dangerous building abatement	A higher proportion of buildings abated by block are indicative of potential target neighborhoods	Code enforcement
Locational Factors		
Proximity to goods/services	Residences located within ½ mile of goods and services have a greater potential to become walkable neighborhoods	Parish LBCS coding system provides the best basis to identify affected areas – ¼ and ½ mile buffers would identify potential areas
Proximity to employment centers	Residences located within 1 mile of employment centers may have a greater potential to support neighborhood revitalization efforts	Parish LBCS coding system provides the best basis to identify affected areas
Average block length or perimeter	Shorter average block lengths or perimeters indicate a greater potential for walkability	GIS analysis of block perimeters are likely to be the best source of this data
Proximity to transit services	Residences located within ¼ and ½ mile of existing transit routes should be considered better	GIS creation of buffers along transit routes will need to be adjusted to exclude areas lacking access to those existing



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Evaluation Criteria	Metrics	Potential Data Sources
	candidates for neighborhood revitalization	routes due to pedestrian obstacles
Bike routes and trails	Residences located within ¼ and ½ mile of existing or planned bike routes or trails should be considered better candidates for neighborhood revitalization	GIS creation of buffers along bike routes will need to be adjusted to exclude areas lacking access to those existing routes due to pedestrian obstacles
Existing programs targeting neighborhood enhancement	Eligibility for FEMA support for rebuilding or elevating structures. Existing dot maps will identify neighborhoods with the potential for significant federal redevelopment funding, but may be offset by HUD elevation rules	Floodplain Management has data of qualified structures
	Existing TIF districts provide potential funding source for public or private neighborhood improvements	Planning and Finance Departments should have information on district boundaries
	Existing special districts provide potential funding source for public or private neighborhood improvements	
	Other enhancement funding in place	
Civic Association	Active civic or neighborhood association in place – these should be specific to neighborhoods rather than being large area umbrella organizations	
Development Factors		
Pending development proposals	Zoning, including district changes, variances and conditional use permits	Planning Department Significant numbers of pending applications or the presence of large scale applications should be evaluated to determine how transitions are taking place to determine whether market forces are sufficient to foster desired changes
	Subdivision	
	Building permit	



JEFFERSON PARISH HOUSING STOCK ENHANCEMENT STRATEGIC PLAN

Evaluation Criteria	Metrics	Potential Data Sources
Recent development approvals	Zoning, including district changes, variances and conditional use permits	Planning Department The number or scale of development approvals should be evaluated to determine how transitions are taking place to determine whether market forces are sufficient to foster desired changes
	Subdivision	
	Site plan	
	Building permit	
Vacant land	The area of vacant land within a neighborhood	To be derived from assessor data for properties with minimal improvement values
Infrastructure Factors		
Available water capacity	Areas without adequate centralized water capacity for domestic and emergency use to be excluded	Public Works
Available wastewater capacity	Areas without adequate centralized sewer capacity to be excluded	Public Works
Stormwater management adequacy	Areas with significant stormwater deficiencies to be excluded	Public Works
Sidewalks	Areas with sidewalk systems to be given higher priority than those lacking sidewalks	Public Works
Parks/open space	Areas within ¼ mile and ½ mile of existing or planned parks or public open space should be considered better candidates for neighborhood revitalization	GIS to create buffers around existing and proposed local or state parks and accessible open space areas.
Other Quality of Life Factors		
Crime report data by category	Areas with moderate to low numbers of property crimes to be considered better candidates for neighborhood revitalization	Sheriff's Department
EMS/Fire response times	Neighborhoods within five-minute response time to existing or planned facilities to be considered better candidates for neighborhood revitalization	GIS to create buffers around existing fire stations if not already mapped.
School quality	Neighborhoods served by elementary schools with higher	Jefferson Parish School System



Evaluation Criteria	Metrics	Potential Data Sources
	<p>than average ratings to be considered better candidates for neighborhood revitalization. Additional priority may be granted for charter, private or magnet schools located within two miles of a neighborhood.</p>	
Community facilities	<p>Presence of church, community center, public gathering areas or other places where the public can convene within 1 mile</p>	<p>Use Parish’s GIS-based LBCS data to create buffers around churches, community centers, public schools and other civic facilities.</p>





JEDCO

700 Churchill Parkway ■ Avondale, LA 70094

P 504.875.3908 ■ F 504.875.3923 ■ info@jedco.org

www.JEDCO.org