Agenda:

Update on presentations
Break out groups

Housing Group:

- Technical language changed to plain language
- Focusing more on the health effects
- Getting NHS and Ujaama on the same page in terms of mold and soil remediation
- Conversation with the clients about where their priorities lie:
  - Biting bugs
  - Schools
- Resource list of clients
- Mapping environmental work
- Possible Projects:
  - Info packets for residents: need more creative campaign to engage residents in thinking about the environment in conjunction with housing
  - Starting a website to centralize and publish information about the work that is happening in the Boston area for the Tremé and New Orleans.
    - Who is the client for that?
    - How will the website be updated?
    - Might be better for Tulane to serve as a host
    - Could we create something to hand off to them?
    - There would need to be someone who is paid to maintain the website.

Preliminary Housing Presentation

- Three key goals of organizations:
  - Provide spaces and resources for displaced residents to move back to the Tremé
  - Catalyze comprehensive community development using housing as a tool
  - Preserve affordable housing – the Tremé was not hit as hard so housing prices are going up, and because it abuts the French Quarter, it is ripe for Gentrification

- Local Context
  - Small lots (30x90 square feet is typical)
- Determines type and amount of housing that people build/can afford
  - Broken streetscapes
  - Widespread physical deterioration
  - Lengthy blighted property process
    - 6000 adjudicated lots
      - Reuse of schools, other lots

- Demographics
  - Median Family Income is low across Tremé
  - Vacancies higher than average across New Orleans
  - Primarily renter-occupied

- Post Katrina Context
  - 90% of the residents left, about 75% are still gone
    - Difficult for renters to come back
  - Some damage to homes
    - Homeowners may not have the resources to rebuild,
    - Uncertain climate
  - Limited high-quality housing supply
  - Lafitte Public Housing has closed indefinitely with no plans for reopening or if it reopens what it will look like (in terms of population)

- Ujaama and NHS experts at rental and homeownership
  - Want to talk about new strategies

Potential New Strategies:
- Transitional Housing
  - Assist large numbers of people
    - Builds community ties
  - Helps people reestablish stability
  - Because it is temporary, it is a low-commitment option
  - Stable structures have benefits that are not provided by FEMA trailers
    - Might face less NIMBY resistance
    - Can be re-adapted when community needs change
  - Who benefits:
    - Individuals/families needing stability while seeking long-term housing or employment
    - Homeowners who need a safe place to stay while rebuilding
    - Low-income families
  - Structures and Programs
    - Adaptable to various housing types
      - From Single Room Occupancy (converted hotels) to detached single-family homes
    - Services
      - Furnished units
      - Housing counseling/advocacy
- Childcare
- Employment Counseling
- Credit Counseling

- Flexibility
  - Services intensive or minimal/on or off site
  - Residences can be short or long term

- Potential Difficulties
  - Management capacity and cost
  - Only a temporary solution to homelessness
    - Enforcing duration of stay might be difficult
  - Potential stigma of living in transitional housing
    - In the past provided mainly for people with vulnerabilities to homelessness
  - Long-term use of sites
    - How could the investment be useful for the community once it has been rebuilt

- Who should be eligible?
  - Might be legal to offer preferences to former New Orleans residents
    - Probably problematic to offer preferences to residents of a particular neighborhood
  - Must not violate the Fair Housing Act by default
    - If you provide a preference to former residents of a particular neighborhood that is a defacto racial preference, that would not be legal
    - Preferences cannot be based on the length of residency; people who are living in the area with actual or potential employment must be considered residents

- Costs and Financing
  - Costs will vary depending on
    - Site
    - Services
    - Length of stay
    - Acquisition/rehabilitation costs
  - Funding
    - Usually fees for living in transitional housing are done on a sliding scale (residents pay what they are able)
    - HUD
    - FEMA – funds set aside for transitional housing
    - CDBG

- Summary
  - Not a solution
  - Could be a useful springboard for people to come back to the neighborhood and stabilize, especially for those facing the greatest barriers to returning
- Limited Equity Housing Coops
  o Target Population
    ▪ Low/moderate income households
  o How would LEHCs look in the Tremé?
    ▪ Single-family detached homes
    ▪ Duplexes, townhouses and mid-rise condominiums are possibilities
      • Some buildings could be converted to mid-rise condos
  o Advantages
    ▪ Lower housing costs
      • Shareholders can use savings for other things
    ▪ Preserve affordability
    ▪ Encourage long-term residency
      • Unless residents break bylaws, no reason for them to leave
    ▪ Limited liability
      • Residents’ credit histories not as important
    ▪ Extended services
      • Can use the coop model for other services such as child care, leverage group purchasing to get discounts on utilities and other services
  o Challenges
    ▪ Excludes very low-income residents
      • Must have equity to buy into the coops
    ▪ Maintenance requires good quality management
      • Requires higher monthly fees
    ▪ Smaller coops with self-management
      • More stringent rules about who becomes a member
      • Economies of scale in terms of construction and management
      • Minimum size: 12-20 units
      • Preferred size: 50 units
      • Participation challenging on scattered sites
    ▪ Time consuming
      • Requires ongoing training
    ▪ Speculation
      • Property must be obtained quickly in gentrifying areas
    ▪ Intangibles
      • People living together can bring up issues
        o Sexism/racism/classism
        o Personal relationships can disrupt coop success
  o Starting LEHC
    ▪ New construction on vacant sites
    ▪ Conversion of tenant occupied buildings
- Common in subsidized buildings or public housing
- Can transform privately owned housing
- Legal action against slumlords to obtain property
  - Sweat-equity Coops
    - Residents put in own labor to start it
  - Leasing Coops
    - Property and building are leased from owner for the long term

- Financing
  - Blanket mortgages
    - Obtained by cooperative corporation
  - Share loans
    - Obtained by individual members

- Obtaining Financing
  - Blanket Loans
    - Challenge: value restricted
    - Undervaluation
  - Subsidies
    - Local, state, federal
    - Three types
      - Interest
      - Rental
      - Capital

- Community Land Trusts
  - Description
    - Private, nonprofit corporations designed to create a pool of permanently affordable housing for community members.
    - CLTs acquire land and the buildings on the land are owned by the individuals who use them.
      - Burlington, VT: residents use a traditional realtor, purchase using a special mortgage
    - CLT leases land through long-term renewable lease.
    - Residents and descendants have right to use land as long as they wish
  - Advantages:
    - Affordability:
      - Mortgage payments and loan prices reduced
      - Reduces annual tax burden on residents
      - Controls the sale of land in the community
        - Curbs speculation, evictions
    - Control over local land use and development
      - Flexible community development options
        - Can develop programs to increase employment
        - Services for young and elderly
    - Community based:
CLT boards are venues for community organization
  - Usually made up of community members
  - Possible financial self-sufficiency
    - CLT usually charges admin fee
    - Can do economic development projects to boost self-sufficiency

Disadvantages
  - Dependent on local and state government for subsidies
    - Rising land prices often make this necessary
  - Effectiveness is limited by the market
    - Limited by amount of land it can acquire
  - Cultural barriers
    - People don’t like the idea of not owning the land under their house
    - Can be difficult to sell the house

Why might it work in the Tremé?
  - Has worked in other areas with similar characteristics
  - High demand for rental housing
  - Opportunities for land acquisition
  - Residents seeking to develop and increase control over their community

Why a CLT might not work in the Tremé
  - Lengthy blighted property process
  - Small lot size
    - Makes acquiring sufficient land more difficult
    - Limits how the land is used
  - Low household income
    - Might prevent homeownership
    - Most cases: requires annual income around $20,000.
  - Old and damaged housing stock
  - Dependence on local governments for financial support

Community Organizing and Housing
  - Community Pride
    - Keys to success
      - Providing services to stabilize tenants’ lives
        - Health services
      - Facilitating activities that create social networks
        - Community projects
      - Creating democratic structures in each building
        - Tenant Associations

  - The Tremé
    - Scattered-site organizing
    - Community organizing for renters and homeowners
    - Connecting residents to services and other people
    - Opportunities:
      - Using school sites as information centers
Leveraging pre-Katrina social networks
  o Social and pleasure clubs
  o Churches