

Louisiana Housing Finance Agency

2008 NCSHA Annual Awards for Program Excellence

Entry Description

Program Name:

RESTORE SHARE Grant Program

Category and Subcategory:

Homeownership – Home Improvement &

Rehabilitation

Louisiana Housing Finance Agency

HFA:

As in many states, rural communities dot the state of Louisiana. While these communities are often pockets of old time traditions and non-urban cultures, they are also sometimes pockets of substandard housing. The mission of the Louisiana Housing Finance Agency (LHFA) to provide safe, energy efficient and affordable homes for all citizens of the state extends to members of these communities as well.

In order to address the substandard housing in the rural areas of the state, the LHFA worked to develop the RESTORE SHARE Grant Program. And it was decided to implement this program on a pilot basis in the northeastern portion of the state, known as the Delta Parishes.

The RESTORE SHARE grant program was designed to provide assistance to individuals and families that have incomes which are at or below 80% of the area median income and who are residing in dwellings that are substandard. Applications for the program were accepted from residents in Ouachita, Richland, Tensas, West Carroll, Catahoula, Caldwell, Concordia, East Carroll, Franklin, Madison and Morehouse parishes. The program was funded by a grant of \$4.5 million dollars.

A total of 55 households, five from each of the 11 parishes, were selected from the applications submitted. Their homes were inspected to determine what was necessary to bring the structures up to International Building Code Standards. Houses found to be in need of extensive rehabilitation were replaced with brand new modular homes.

The program initially offered assistance with repairs and rehabilitation only. When it was found that some repairs would be more expensive than the new modular units, LHFA officials made the change to the program. The modification helped to restock the affordable housing supply in the Delta parishes.

"Being able to include the modular units was a great boost for this program," said LHFA Program Director Tina Powell. "We wanted to make the most of the funds that were available to us and the combination of rehabs and modular units allowed us to accomplish that goal."

Partnering with the LHFA to provide the modular homes was Lodgic, LLC. Formed in 2006 and based out of Metairie, La., Lodgic can put together a stand-alone single family home in a matter of a couple of weeks. They do this by constructing the main portions of the home off-site. The pieces are delivered to a clean slab and assembled with the help of a crane. The finished product is as seamless as a routinely constructed home. But by doing the bulk of the construction off-site, the residents are only displaced for a matter of days rather than months. After a short stay at a hotel, the families are able to walk in to a fully finished, brand new two-or three-bedroom home on the site of their previous dwelling.

Lodgic CEO Lenny Kopowski understands the impact this program has had on its participants. "We at Lodgic are pleased to participate in such a worthy effort," Kopowski said. "Our work with the LHFA demonstrates our state's commitment to its citizen's quality of life."

The first modular home was turned over to its new resident on January 11, 2008, with others having since followed. Cynthia and Jerry Evans were the recipients of the first modular home provided by the program, and they explained what this has meant to their family.

"When I was told that we would be receiving a new home, I couldn't believe it," said Ms. Evans. "I thought they were only going to come in and fix a few things. This was such a blessing."

Ms. Evans was one of many that applied for the program. Applications were collected by the participating parish governments and were selected on a first come, first serve basis. Ms. Evans said she was in line with her necessary documentation at 4 a.m. Once accepted into the program, the Evans home was inspected and assessed. The decision was made that a new modular home would be the best solution to provide a suitable living situation for the Evans family, given that Ms. Evans relies on a wheelchair.

As Ms. Evans explains, the RESTORE SHARE Grant Program did not just provide them with a new, current living situation, but it provided something much more long term. "I never thought I would have anything to pass on to our son, but now we do."

As the program has continued, it has been obvious that adjustments have been necessary. The LHFA staff has been working with its private partners as well as local government units to determine what aspects need to be improved. And while the program is evolving, the enthusiasm for it remains very high.

"We have been fortunate to help these people with this unique program," said LHFA President Milton Bailey. "It allows us to address the desperate situation that these families are facing with innovative methods and products. We look forward to developing more programs similar to this one to help us achieve that goal."