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NEIGHBORHOOD
HOUSING
SERVICES

NHS HomeOwnership 2006 - 2010

Neighborhood Housing Services of New Orleans:
HomeOwnership Program Study

University of New Orleans - Department of Planning & Urban Studies
Information Technology for the Planning Profession
December 12, 2010



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December 2010

As the CEO of NHS for the past 17 years, I sometimes ponder the impact of our work: is it really meaningful, is it making a difference, how do we measure the impact of our work? We do know that our work is meaningful and has a profound impact on the lives of thousands of families who we have served. We also know from national research that homeownership is important for our first time homebuyers as a means to provide stability and to build wealth (in 2004 the median net worth of a homeowner was \$184,400 as compared to \$4,000 for a renter, Bucks et al 2006). But because New Orleans is near and dear to our hearts and the revitalization of New Orleans neighborhoods is central to our mission, we sought to determine the impact of our work beyond the family to the larger community.

Our interest in this issue resonated with Professor Michelle Thompson, PhD and it became a project for her students at the University of New Orleans Department of Planning and Urban Studies (PLUS). The result of this research endeavor is found in this report. This is yet another example of a successful collaboration between NHS and UNO PLUS. Over the years PLUS has provided NHS with many invaluable research studies. This report exemplifies the benefits of collaboration between universities and nonprofits: it proved to be an excellent learning opportunity for the students that has resulted in research that informs the work of NHS. It is our hope that this report will encourage public policy makers to support NHS and other nonprofits who are striving to increase homeownership rates in New Orleans and throughout the region.

We are indebted to Professor Thompson and her students for providing NHS with a report that reinforces our beliefs that the work of NHS is in fact advancing our mission of "revitalizing communities by increasing the number of homeowners and transforming vacant or substandard properties into sustainable homeownership. We improve quality of life through informed community development initiatives, leadership development, education, outreach & collaboration."

Sincerely,

A blue ink signature of Lauren Anderson, written over a horizontal line.

Lauren Anderson



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December 18, 2010

The University of New Orleans Department of Planning & Urban Studies has a long-standing tradition to engage with, and provide service for, the greater New Orleans community through service-learning. In the post-Katrina era, there is a need to evaluate how educators combine theory and practice or 'praxis' when teaching new models of collecting and using community data.

The UNO-PLUS '*Information Technology for the Planning Profession*' course reflects a commitment to transform students from novice geographic information systems (GIS) users to GIS analysts within a single semester. The UNO GIS Analysts conducted a condition survey to evaluate properties that are part of the 2006-2010 Neighborhood Housing Services of New Orleans HomeOwnership program. This project contributes to a larger understanding of the how NHS contributes to the housing inventory, increases economic reinvestment and brings a positive change to neighborhoods still recovering from a historic and catastrophic event. The enclosed report summarizes the path from learning GIS, conducting a pilot, transforming data, and summarizing the economic impact of the NHS program within the New Orleans Housing market.

The NHS-UNO/PLUS community-university project is an example of how we can rebuild a community and reshape the thinking of future urban planners. This transformation requires educators, students and the community to think in both creative and integrated ways to meet the needs of challenging cities.

Sincerely,

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Abstract

The Homeowner Impact Study was undertaken by the students of the MURP 4081/G “Information Technology for the Planning Profession” course led by Dr. Michelle Thompson in order to evaluate both the condition of houses that were purchased by Neighborhood Housing Services (NHS) Homeownership program participants and the economic impact of this affordable housing within the New Orleans, LA market. The goal of the NHS program is to revive and rejuvenate the city of New Orleans by increasing homeownership and to identify vacant and substandard properties for targeted revitalization. The students of this geographic information sciences class are contributing to this goal by helping NHS assess, and report on, the economic impact of the program. This report is a comprehensive inventory of homes that were purchased, and often partially financed through the Neighborhood Housing Services of New Orleans from January 2006 through December 2010.

There were 145 homes purchased within Orleans Parish through NHS’ Homeownership program. A site survey was conducted for each of these properties, in order to get information such as house and block condition. Once all the information was collected and verified, a comprehensive table was made, which was then converted into a shapefile¹ in order to spatially represent the properties that were studied.

Being able to locate these properties on a map is a vital step in identifying which neighborhoods of New Orleans benefit the most from the NHS Homeownership program. The outcome of the survey indicated that many of the properties purchased through the program are in excellent condition compared to the majority of the adjacent properties. The NHS houses consistently appeared to be the “lead” houses on their respective blocks, meaning that these houses were well-maintained, and were indicators of successful rejuvenation throughout the blocks and properties surveyed.

This study will help the Neighborhood Housing Services of New Orleans substantiate their role in the ‘road to recovery’ citywide. It is the belief of NHS that increasing homeownership within the city will increase civic pride, and strengthen the ability of the City of New Orleans to come back stronger from the devastation of Hurricane Katrina five years ago. The findings of

¹ Definition found in Appendix-Glossary

this report on financing and condition information of the houses in the NHS program may help the city appreciate how successful certain revitalization programs have been.

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Acknowledgements

The University of New Orleans, Masters of Urban & Regional Planning “Information Technology for the Planning Profession” class would like to acknowledge our client Neighborhood Housing Services of New Orleans for offering us the opportunity to participate in this collaborative project. We would especially like to thank David Lessinger, Project Manager of the NHS *Community Building Initiative* and Executive Director, Lauren Anderson for their data and continual availability for questions and concerns.

The class is grateful for Dr. Michelle Thompson, our Professor, for providing data sources, expertise, guidance, and input throughout the process of site assessment, data gathering, data analysis and project planning. Another UNO faculty member who deserves recognition is Dr. Ivan Miestchovich, Director of the UNO Institute for Economic Development and Real Estate Research. Dr. Miestchovich’s unique research was very useful in the New Orleans Housing market analysis.

Additionally we would like to acknowledge the resources provided by the U.S. Census Bureau, the New Orleans Assessor’s office, and the Greater New Orleans Community Data Center. Without their public records, much of the mapping and data analysis would not be possible.

Introduction

Numerous revitalization efforts have been implemented in the City of New Orleans following the devastation of Hurricanes Katrina and Rita in 2005. Civic commitment is important to bringing the city back, but it is not always clear how successful these efforts have been. The University of New Orleans and Neighborhood Housing services of New Orleans, have joined together to assess how effective certain programs have been.

This study examines the impacts of the NHS HomeOwnership program in the revitalization of the City of New Orleans, through direct site assessment surveys, information from secondary sources and data analysis.

Purpose

The goal of this study and of our client, Neighborhood Housing Services of New Orleans, is to aid in the revitalization of New Orleans. This objective is to be achieved by increasing homeownership within the city, and to identify vacant and substandard properties for targeted revitalization. These efforts are undertaken not only to rejuvenate the city of New Orleans, but to improve the quality of neighborhoods and the lives of residents within the city as well. This project contributes to the overall goal by identifying the successes and weaknesses of program implementation and impacts.

The UNO students involved in this project became 'GIS Analyst' teams in order to provide NHS with services and data which they would have limited means of obtaining. The GIS Analysts conducted a comprehensive condition survey and created a database from which information on the condition and economic impact of the study can be drawn. The database that was created contains qualitative information on the condition of houses in the program, as well as financing information.

The data provided was collected over a two month period by the four different GIS Analyst teams.² The properties surveyed were assessed on their condition in a systematic but objective manner, and the properties were given ratings in accordance to the NHS property condition training. These assessments will be used in order to determine the impact of the Homeownership

² See Appendix for Team Member names.

Program. The hope is that the properties in the program are having a positive impact on the neighborhoods, and thus a positive impact on the revitalization of the city. With this information NHS might be able to expand rejuvenation efforts, and become more successful and efficient.

About NHS

The Neighborhood Housing Services of New Orleans, Inc. (NHS) has been promoting community development, revitalization and reinvestment through homeownership in the greater New Orleans area since 1976. It is a non-profit that is a charter member of the larger “NeighborWorks” network (NeighborWorks Fact Sheets). Originally, NHS only focused on the Broadmoor neighborhood; it then expanded to include Freret, Holy Ghost and Milan neighborhoods, and eventually in the 1990’s the Greater New Orleans area. In 2009, NHS opened their Northshore office in Bogalusa to better serve Washington Parish, with other regional offices in New Orleans, Mandeville and Slidell. Over 30 years NHS grew from a neighborhood organization to an important metropolitan organization for homeownership. (Who We Are: Neighborhood Housing Services)

The NHS mission is to “increase the number of homeowners, specifically focused on transforming vacant and substandard properties into properties of stable ownership” (NHS website³). NHS accomplishes this mission by offering individual financial counseling, homebuyer training, low interest loans and home renovation services and the development of new homes in targeted neighborhoods that are affordable to working class households.

Currently, NHS of New Orleans employs 22 fulltime staff and is based in the Freret Neighborhood. NHS points out that the choice to locate itself in Freret was part of its commitment to reinvestment and homeowner sustainability in the neighborhood, and the city. In addition to its core mission of promoting and educating the New Orleans population on the foundations of stable homeownership, NHS provides *Home Renovation Services* and *Community Building Initiatives*.

In line with its mission of rebuilding and reinvestment, the NHS Designbuild program purchases blighted homes and vacant lots in target neighborhoods and renovate or builds new homes to sell to first-time homebuyers. NHS Construction Management Services help customers

³ <http://www.nhsnola.org/site.php>

navigate the renovation process to renovate homes they already own or are buying, NHS construction specialists assist homeowners through the renovation process, acting as a consultant for everything from selecting a general contractor to preparing construction documents.

As part of their commitment to holistic community development, NHS has made investments with intent to strengthen resident and community assets through the creation of the 7th Ward Neighborhood Center and the Freret Street Neighborhood Center, community gathering spaces created to foster leadership development and organizing community capacity. The collaborative nature of these centers is promoted also through outreach and cooperative activities supported via NHS' Center for Restorative Approaches (CRA) training, counseling and consulting methods. Specifically, the CRA looks to open dialogue, promote professional development and restore community networks.

NHS intends to utilize the information gathered from this study to conduct future surveys on customer satisfaction and program success, as well as identify new program participants. Additionally, this information will be valuable to granting organizations and other funders to demonstrate the organization's model for successful homeownership.

About UNO/PLUS

The University of New Orleans (UNO), the urban research University of the State of Louisiana, provides essential support for the educational, economic, cultural, and social well-being of the New Orleans metropolitan area. Located in an international city, the University serves as an important link between Louisiana and the nation and the world. The university strategically serves the needs of the region through its undergraduate and graduate programs. It also serves the area through mutually beneficial collaborations with public and private bodies, whose missions and goals are consistent with and supportive of UNO's teaching, scholarly, and community service objectives.

As the only accredited urban planning school within the states of Louisiana, Mississippi, and Arkansas, the Department of Planning and Urban Studies (PLUS) has been an important regional institution. It has helped to train leaders in urban issues for over 40 years. With a range of programs, from bachelor degrees to master and even PHD programs, PLUS provides comprehensive training to prepare students for careers in urban studies.

PLUS\UNO's course on *Information Technology for the Planning Profession* offers enrolled students the opportunity to implement applied research in cooperation with our non-profit partners. These joint program opportunities not only provide our students with client focused, on the ground experience; they also further our institutional commitment to fostering social development within the larger community.

About the NHS HomeOwnership Program

According the NHS website, NHS provides educational, structural and financial support mechanisms necessary for first-time homeowners in the greater New Orleans area through its one-stop-shop HomeOwnership Center located on the corner of Freret Street and Cadiz Street in New Orleans, Louisiana. These support services include: Homebuyer Training, Financial Fitness classes, Financial Services and the Voucher Homeownership program.

During pre-qualification counseling, potential homeowners work with an NHS Housing Counselor to review income, credit, employment history, and debt histories and develop a plan to improve the potential homeowner's financial standing. NHS counselors offer a toolkit of services in order to provide on-going support to overcome any problems revealed during the counseling process.

The NHS Financial Service offer assistance to customers who are fiscally sound, but unable to close the gap in down payment costs or loans. The funding for this assistance is partially provided via membership of NeighborWorks America (NeighborWorks Fact Sheets), other state and national programs, and/or international granting sources. NHS is also able to offer a fully amortized residential loan to qualifying customers. This unique loan type enables customers to receive a loan that over-time is reduced for the length of the ownership.

In 2009, the HomeOwnership program assisted 69 families in purchasing a home through homeownership counseling, down payment, closing cost or financing assistance. Additionally in 2009, NHS invested \$380,412 in the community through Neighborhood Housing Services of New Orleans, Inc.'s revolving loan fund, which leveraged \$9,620,636 from conventional lenders and other sources, and a total direct investment in the community of \$10,001,048. (NeighborWorks Fact Sheets)

New Orleans, Pre & Post Katrina Housing

Prior to Hurricane Katrina, the cost of living in New Orleans exceeded the average for residents within the state of Louisiana, but

was below the average of the United States. The data suggests New Orleans has more affordable rental properties than the rest of the state, but is more expensive than the national average.

According to the Greater New Orleans Community Data Center 2008 report on New Orleans housing affordability, eighty percent of New Orleans residents (compared to 71.9%

nationally) who earn less than \$20,000 per year are spending over 30% of their income on housing. While New Orleanians were still spending less on housing rentals than others nationally, money spent on housing made up a more significant portion of renters' income. The housing stock data of post-Katrina New Orleans is limited by undocumented residents as well as constant return of residents. Researchers are evaluating the use of alternative methods of

Figure 2. Post- Katrina Housing Data

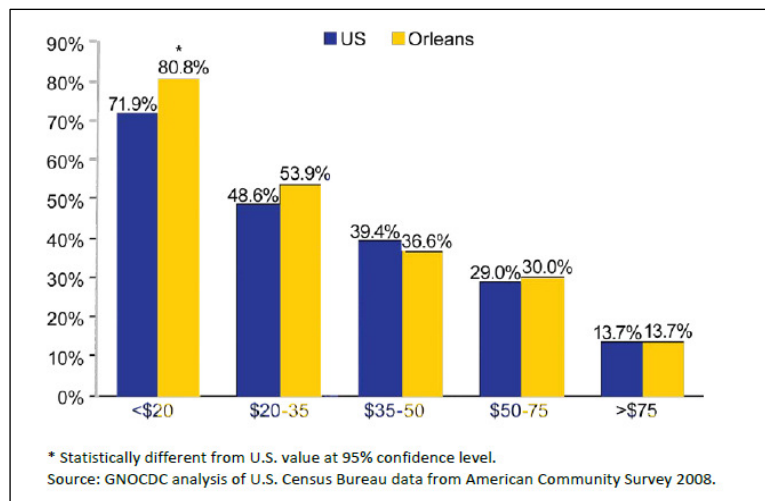
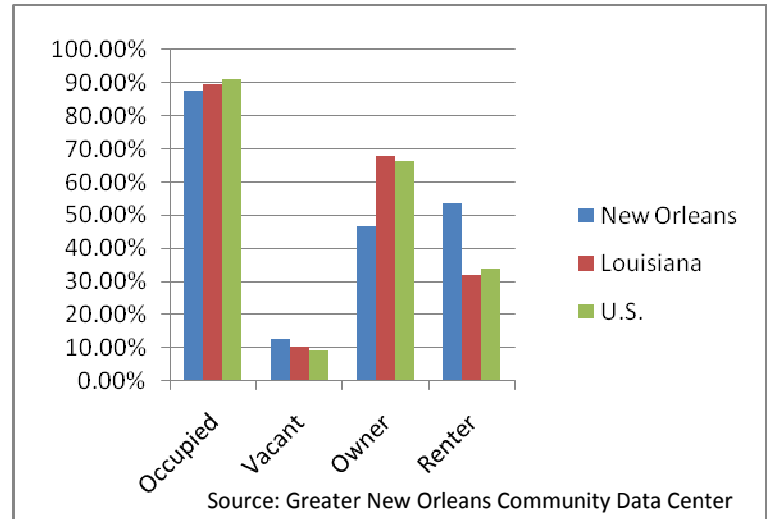


Figure 1. Pre-Katrina Housing Data



housing assessment, such as monitoring utilities and mail to determine if a house is inhabited. Ideally, in the future, this housing research will provide decision makers with the necessary data to ensure housing needs are met within the city of New Orleans.

Housing Affordability

The United States Census Bureau defines a house, rented or owned, as affordable when the household⁴ spends 30 percent or less of its household income⁵ on housing costs, which includes monthly rent or mortgage, insurance, and utilities. A household is considered housing cost-burdened when housing costs exceed 30 percent of the household's income and severely burdened when housing costs exceed 50 percent (County and City Data Book: 2007, U. S. Census Bureau).

The Greater New Orleans Community Data Center (GNOCDC) found that low to moderate income households in New Orleans were more likely to be housing cost-burdened or severely cost-burdened than the national averages. GNOCDC determined that 81 percent of home owners and 95 percent of renters (whose household income were less than \$20,000.00) were spending more than of 30 percent of their income on housing costs (Housing in New Orleans Metro, GNOCDC, 13 October, 2009).

GNOCDC estimated that 81 percent of homeowners and 95 percent of renters are paying more than 30 percent of their household income on housing costs is based on a median household income of less than \$20,000 a year (Housing in New Orleans Metro, GNOCDC, 13 October, 2009). In practical terms this means that a householder making \$1,616.66 per month or \$19,400 per year in Food Preparation and Related Occupations must pay less than \$485.00 monthly for their housing costs to be affordable. Based on 2008 data, GNOCDC estimated median New Orleans rental costs at \$908 a month, which equates to 56 percent of this household's monthly income. A \$908 rental rate would leave the household only \$708.66 to meet all other expenses (Housing in the New Orleans Metro). A homeowner with the same income would only be slightly better off. Assuming the home was purchased for \$100,000 with a 30 year mortgage with 5.5 percent interest, the homeowner would have a monthly note of

⁴ The U.S. Census Bureau defines Household as all persons who occupy a housing unit (County and City Data Book: 2007. U.S. Census Bureau.

⁵ The U.S. Census Bureau defines Household Income as the total money received in a calendar year by all household members 15 years and older (County and City Data Book: 2007. U.S. Census Bureau.

\$884.44 per month⁶. In both cases, the householder would spend in over 50 percent of their income on housing costs, making them severely housing cost-burdened.

A gap exists between what low-income household can afford to pay for housing and current housing prices because homeowners and landlords cannot afford to reduce their asking price or rental rates to less than 30 percent of the average low-income household wage. The gap remains, though there is a surplus of vacant, habitable housing in the New Orleans area (PIyer and Ortiz 2010). To correct this gap in the long term, both groups have recommended policies that increase low-income households' wages so that they come into line with the cost of housing. In the short term, they recommend that local government agencies emphasize programs to bridge the gap between what households can afford to pay and what the market rates require. Key to this effort are government and private sector programs that subsidize housing payments and keep costs as low as possible, especially for first time home buyers (LHA 2010).

Relevance to NHS

Promoting homeownership over renting creates a more permanent sense of community within a neighborhood. People who have a long-term investment with a neighborhood tend to hold their own property to a higher standard than a temporary renter, thus creating a better quality of life overall. Programs such as the NHS HomeOwnership Program provide the financial guidance to renters spending a disproportional amount of their income on housing options to reduce their monthly, while building equity. Equity is of paramount importance to the financial stability of anyone, especially lower-income residents subject to high rental rates and inconsistent living situations.

⁶ Mortgage note calculated using purchase price of \$100,000, 10 percent down payment, 30 year mortgage, 5.5 percent interest rate (market rate on 16 November, 2010), \$2,500 yearly property tax (assumes \$75,000 homestead exemption and assessed at 10 percent of home value \$10,000 - \$7,500 = \$2,500), \$1,500 yearly property insurance, and PMI of 0.52 percent. Calculation made using Lending Tree on line mortgage calculator.

Methodology

Pre-Field Methods

Before conducting any surveys, our class received property condition survey training from David Lessinger of NHS. The training introduced us to the sort of conditions that we were to look for at each property such as building use, vacancy, construction status, etc. One of the most helpful aspects of this training session was how to use the criteria when rating the overall condition of a property as good, fair, or poor. We evaluated some sample properties based on pictures of various homes, and identified which qualitative category the homes fell in. At the end of the training session, we were provided with a copy of the Microsoft Power Point file that was used in the session. This file served as a resource that the class could reference as we went forward to complete our surveys.

For our pilot study, we segmented the raw data from NHS into a purely sequential order. As a class, we divided into four teams⁷, with the first team taking the first ninety-two properties from the NHS list, the second team taking the next ninety-two, so on and so forth until all the properties were assigned to a team. Each team then selected a subgroup from their properties to survey, based on the properties having the same zip codes or being in the same general area. Altogether, our class surveyed forty-eight properties in the pilot study. Sorting by zip codes ensured some level of physical proximity between the properties being surveyed.

Each team then verified that the homeowner information for each one of their pilot properties in the NHS data set, matched the homeowner information on the Orleans Parish Assessor's Office website. The property verification process allowed us to evaluate the land and building value of the properties and incorporate them into the data set.

Prior to conducting field visits, the teams created parcel maps so that we could easily identify the properties in question when in the field. Teams used online map resources to create efficient routes to all of our pilot properties. The parcel maps were created using the online GIS feature on the Orleans Parish Assessor's website.

When we began the final set of surveys and data collection with an updated data set from NHS, we organized our property assignments differently. This time, all of the properties in the

⁷ See Appendix for Team Names and Members.

class list were sorted by zip codes and neighboring zip codes were grouped together. Each team then chose a set of zip codes to cover; the zip codes encompassed the properties which were surveyed in the pilot study. Assigning teams particular zip codes meant that the teams would not have to traverse various parts of the city in an ad hoc manner, with multiple teams visiting the same area. As before, the final set of surveys all featured the property verification on the Assessor's website as well as parcels and route mapping.

Field Methods

When conducting the site surveys, we followed predetermined routes to each of the properties, took two photographs (a front and oblique picture), and filled out the survey form, which is included and discussed later in the report. Much of this process was to record what we observed on the site. The property record card summarized if the property was a house, business, or both (this indicates residential, commercial, or mixed use of the property). The card also summarized if the lot was overgrown or not, etc.

The lot condition evaluation was initially developed using the NHS training methodology, as previously mentioned. The process and forms were subsequently adapted to this project after the pilot project. The final lot condition methodology was applied similarly by each team.

Based on the NHS property survey training power point we would rate buildings into three categories. If a building had no structural damage, needed no repairs, and possibly only needed minor cosmetic work were rated as a "1" or good. Properties which had no structural damage, but needed minor repairs, were rated as a "2" or fair. Properties which had visible structural damage and which needed major repairs were rated as a "3" or poor.

Post-Field Methods

After the field surveys, each team accomplished several tasks. The teams integrated the data collected during the surveys, collected, labeled and stored the images in a single database, calculated average values for the block assessment, created individual property record cards, and compiled the mortgage information. These tasks were completed for all the properties in the dataset. To integrate the survey data, Microsoft Excel files were developed, which were based upon a common format, the survey data was entered manually for each property visited. Drop-down menus were used to minimize the likelihood of manual errors while entering the

information. Image storage methods were left up to each team, but some methods included using free online photo hosting services such as Flickr or Google Picasa, web-based email servers, storing the photos on flash drives or in team folders within the University of New Orleans computer lab.

For the final set of surveys, block assessments were performed by evaluating the properties on either side of the NHS home and the house directly across from it. This method was only done if the NHS home was on the interior of a block. If the NHS home was a corner property, then we would select the three neighboring properties based upon individual team discretion. Each property in the block assessment was evaluated on the same 1 to 3 scale as the NHS properties: with 1 being good, 2 being fair, and 3 being poor. For each NHS property, the block assessment was calculated as an average of the three surrounding properties. While taking the average of “nominal data” is not entirely sound, it allowed us to give one judgment of the block in a systematic way. The ratings of each individual property used in the block assessment are annotated on the survey spreadsheet, which will be given to NHS so that they can see our evaluations of the surrounding properties.

To create the property record cards, we used the sample template provided by Dr. Thompson. This record card was adapted from a format developed from the New Orleans Redevelopment Authority (NORA) for a commercial corridor project evaluation in Fall 2009. The property record card was further modified for the NHS project. Secondary data was included on the form, including the assessment, sale date, and tax bill information taken from the Orleans Parish Assessor’s website. The mortgage information for each property was taken from the original NHS database. All of the mortgage data was incorporated within the survey spreadsheet that each team used.

ZIP Code Methodology

NHS provided the team 154 addresses in a spreadsheet generated from NeighborWorks. After separating the name and address fields from the rest of the information, we were able to sort these using Microsoft Excel. Using the frequencies for addresses in each ZIP code, we consulted a map of ZIP codes in Orleans Parish and grouped them into four equal sized amounts for each group to survey (Greater New Orleans Community Data Center, 2005).

Eleven addresses were in ZIP codes not located in Orleans Parish; they were in nearby communities and had been mistakenly entered as New Orleans (e.g. Chalmette, Metairie). Additionally, four properties from Orleans Parish which were in the pilot survey set had been unintentionally removed from this updated spreadsheet. After removing the properties which were outside of New Orleans and re-adding the properties which had been wrongly deleted from the survey, we had 145 addresses to visit in fifteen ZIP codes.

NHS Database Form, Transformation and Uses

The NHS database contains all information from January 1st, 2006 to December 31st, 2010. It was organized into several columns, including the Customer Name, Property Street Number, Property Street, Property Zip, Amount of Money Received from Each Loan Source, the Closing Date, the Actual Loan Funding Source, and the Type of Financing and Loan Funding Source. While the original NHS database form was quite detailed, it needed some alterations in order for it to be properly used in a GIS program. Additionally, there were 368 properties in the original NHS database form, but for this project, the only properties being researched were the ones in Orleans Parish. After the properties outside of Orleans Parish were removed, there were 145 total properties to be included in this study.

Figure 3. Sample Mortgage Arrangement from NHS Data

Amount	LoanClosingDate	Loan Funding Source	Type of Financing
\$100,00	00/00/00	New Orleans Bank	1st Mortgage
\$10,000	00/00/00	Charity Soft Second Mortgage	2nd Mortgage
\$10,000	00/00/00	BANK TWO	Other Mortgage
\$1000	00/00/00	BOND	Other Mortgage
\$5000	00/00/00	Owner's Portion	Self

An important part of this project was to show the different types of Loan Funding Sources (some of which were banks, nonprofit organizations, money from philanthropic sources, and government programs) and transformed into a spatial data format to be used in a GIS program. In order for Microsoft Excel (or any other worksheet program) data to be useful in a GIS program, all the data relating to the individual NHS client (in this case the mortgage data) must be arranged horizontally within the same row. In Figure 3 above, all the similar information, such as the Loan Funding Source or the Amount for a singular client are in different rows. In order to make this information usable within a GIS Program, the NHS data had to be re typed in a new Excel spreadsheet and more category columns were added to reflect the variety of mortgage types. The new Excel spreadsheet divided all the mortgage sources for each NHS client into individual columns, such as First Mortgage Source, Second Mortgage Source, Owner Portion, and Other Grants. These extra individual columns made it possible for all the information for each NHS client to be in the same row. Some NHS clients would often get more than one mortgage or grant source, such as the one seen in the Figure 3, so more excel columns were added for that purpose. Not all columns are filled in with information because each client received different amounts of mortgage sources. Owners that may have received only one or two

financing sources only have a few of the mortgage related columns filled in. Since each mortgage source was placed into its own separate excel column this makes it possible to analyze the mortgage data and other financing sources more thoroughly.

The most important aspect of the NHS HomeOwnership Program is that it provides the city with additional property tax revenue. Before NHS aided future homeowners, there was no revenue coming from these properties since many were blighted and had not been returned to commerce. In order to demonstrate the contributions that these properties have made to the city, information was also collected on the tax status of the properties from the New Orleans Tax Assessors Database. From the Tax Assessor Database, four additional columns were added: the Homestead Exemption, Taxable Assessment, the Total Value, and the Total Assessed Value. This tax data is all related to each other. For instance, the Total Value is the amount that the land and building are worth, and the Total Assessed Value is about 10 % of the Total Value; this Total Assessed Value is where the tax revenue comes from. The Total Assessed value would match the Taxable Assessment if the owner had no homestead exemption. Since many of these NHS homeowners do have homestead exemptions, the Taxable Assessment is the Total Assessed Value minus the homestead exemption amount. These four categories are arranged in columns and the tax information from each of these clients property is all in the same row. Like the mortgage information, it is important for the tax information to be in a usable format so the information can be shown on a GIS map.

The Taxable Assessment described above is what the city taxes, based on a millage rate. The millage rate is the taxes paid per \$1,000. For example, the total millage rate of the city of New Orleans for 2010 was 139.84, and that means for every \$1,000 of the taxable assessment \$139 and 84 cents will be collected in taxes. So if the taxable assessment of an NHS home is \$3,500, then the total tax revenue coming to the city would be the \$3,500 times 139.84/1,000 or .13984 which would come out to \$489.44 that the city is receiving as a result of that property. This is where the money that runs many of the cities activities comes from. In Orleans Parish, there are now 145 additional tax producing properties, many of which were not bringing any money to the city before NHS aided in the purchase of these homes.

The NHS Database can be quite useful in many ways. For example, potential homebuyers could use the data found on property field cards to help in the home buying decision making process or to review the work that NHS has done in the past. Commercial developers may

consider the feasibility and economic potential of developing a commercial business in, or near, a particular neighborhood. For city planners and decision makers, the database may help delineate how and where neighborhood rehabilitation process is progressing and which neighborhoods may need additional attention and assistance. The database is also helpful to planners and decision makers because it summarizes levels of investment that can be tracked over time.

For the purpose of conducting a neighborhood vs. district analysis, the information found in the NHS database will be extremely helpful and beneficial. The database not only provides detailed information on the properties that NHS serves, but it also contains block assessments for each street that a NHS property is located. This information is useful to lenders, developers, residents, and public officials interested in specific parcels, blocks, and/or neighborhoods. To be truly helpful, further work may have to be done on the data set to attach fields which designate the neighborhood and districts which each property is in. This will allow users of the data to conduct queries in GIS by particular areas.

Project Errors and Omissions

When working on any project, especially one of this magnitude, some errors will be made and some information will be omitted. For this particular project, most omissions resulted from a simplification of the survey process. Simplifications were made to accommodate a limited time frame.

1. The dataset received from NHS was received in an incompatible spatial format. These errors led to issues which lengthened the time necessary to organize the data for survey work. For example, some properties were not at the address given, some did not match data from the Orleans Assessor's office, and some were not within the study area of Orleans Parish. Clearing out these problem addresses took a significant amount of time, and some problems with the data could not be resolved. Addresses with irresolvable issues were excluded from the final report. There were nine addresses which ultimately were excluded, around 6% of the original 154 addresses.
2. The scale from 1-3 simplified the ranking process, erasing a few nuances in the quality of the houses surveyed. For example, if a house surveyed was not quite in perfect condition, but was did not need major repairs or renovations, it was rated as a '1,' the best possible

rating for a home. This lumped adequate housing with excellent housing. Because a majority of the houses surveyed were at minimum adequate, much of the range in housing was lost.

3. The block survey methodology only took into account houses directly nearby the survey house. A full block assessment was not made, due to time constraints. Additionally, the quality of individual properties adjacent to survey houses was lost by rating each block with a single number, ranging from 1-3. This simplified block assessment gives little information about the context of each survey property without the inclusion of the comments section. A block rating of '2' is especially ambiguous, as it is uncertain what elements earned the '2' rating. To ameliorate the effects of this generalization, individual teams attempted to include as much detail as necessary in the comments section.
4. The survey data only covered Orleans Parish, excluding other parishes in the New Orleans region where Neighborhood Housing Services aids potential homeowners. It has been suggested that due to demographic changes in the New Orleans metropolitan area, the suburban parishes now have a greater number of low-income households and low-income jobs than Orleans Parish. These demographic changes mean that NHS's impact in these other parishes is important to the health of the tax base in the region as a whole. Further studies should look at NHS's impact in each parish that is within their service area.
5. The Geocoding process, which is documented in the Appendix, did not produce a 100% matching scenario; thus, leaving some blank or unmatched data points when drilling down financing analysis by Planning Districts, Council Districts and Neighborhood. These unmatched properties were captured under the category "(blank)" in relevant analysis references such as spreadsheets and financing charts.
6. Problems that we encountered with the NHS data set included discrepancies with the mortgage info for seven properties: 6227 Dorothea St, 2616 Hamilton St, 3321 Short St, 1810 7th ST, 720 Saint Andrew St, 10201 Springwood St. and 2615 Philip St. These properties all had been refinanced but it was not clear which financing package was actually used in NHS' official records. After bringing this to the attention of David Lessinger, the data was provided for these properties.

Mapping & Analysis

Analysis of Trends

UNO GIS students conducted a physical survey of NHS properties between October 22, 2010 and November 15, 2010. All lots contained buildings which appeared to be for residential use. Overall, property survey results indicate that over 99 percent of NHS properties (144 out of 145) are in “Good” condition, meaning that they do not have any structural damage and no major repairs are needed, although minor cosmetic repairs may be in order. Only one property (less than 1 percent) was assessed as being in “fair” condition, meaning that it does not have any major structural damage, but appears to need minor repairs. No properties were assessed as being in ‘poor’ condition (defined as having visible structural damage, or in need of major repairs to structure, foundation, siding, or roof).

All but two of the NHS survey properties appear to be occupied. Only one appears to be currently under construction, and only one property has an overgrown yard, defined as more than 18 inches of untended growth. A “For Sale” sign was visible on one other property, a condominium complex. The property purchased with the help of NHS may or may not be the property that is for sale.

Figure 4. Property Survey Results Summary

Building Condition		Occupied	Under Construction	Yard Overgrown	For-Sale Sign
Good	144	Yes	143	1	1
Fair	1	No	2	144	144
Poor	0	--	--	--	--
Total	145		145	145	145

Block Assessment Findings

Block assessments assessed the condition of the houses adjacent to each NHS property on either side, as well as, the property directly across the street, according to the same criteria used for the property assessments. Based on these three properties, an average block condition was

assigned. In addition, a subjective assessment of the overall block's appearance and condition was taken into account. This was done to ensure that the three assessed properties were roughly representative of the overall block—usually, this was the case. Discrepancies were noted on the survey form where applicable.

Overall, the majority (105 out of 145, or 72%) of blocks on which NHS properties are located were assessed to be in “good” condition (numeric rating of less than 1.5). This suggested that one or fewer of the three assessed properties were assigned a “fair” rating or lower, and that overall, the block appeared without major “blight.” In total, 26 percent of the blocks (38 out of 145) were assessed as being in “fair” condition (numeric rating 1.5 to 2.4), indicating that there are multiple properties in fair or poor condition on the block. Four blocks with this overall rating were considered to be in a distressed condition. Finally, only two blocks (approximately 1 percent) were assessed as being in poor condition (numeric rating greater than 2.5), indicating numerous blighted, vacant, or damaged properties and an overall very distressed condition.

It is interesting to observe that the number of NHS properties which were assessed in “good” condition is much higher than the number of blocks assessed as “good.” The block rating tables were included in the electronic database and described the combined rating. In many cases student teams observed that the NHS properties appeared to be “bringing up” distressed blocks.

Home Value and Financing Findings

Based on New Orleans Assessor's Office data, target property values ranged from \$45,000 to \$321,000. The mean total value for the 145 properties was \$131,962, not far from the median, which was \$126,500. The total value for all 145 properties in fiscal year 2010 is \$18,985,1090. Within this amount the total values ranged from a low \$45,000 to a high of \$321,000 and have a mean total value of \$131,962 and a median total value of \$126,500.

Altogether, homebuyers received \$20,735,888 in financing, with the mean of \$150,179 in financing and a median of \$144,456 in financing. Of the 145 recorded first mortgages, Gulf Coast Bank and Trust provided the most with 19; followed by Capital One, Standard Mortgage, Iberia Bank/Pulaski Mortgage, Dryades Savings Bank and Countrywide Home Loans, Inc.; all of which provided 10 or more first mortgages. The mean amount provided in first mortgages was

\$96,377, and the median was \$89,031. The highest first mortgage value is an outlier at \$315,185. Only two other first mortgages were more than \$200,000. All but 23 homebuyers drew second mortgages, 60 of which were obtained through Qatar's soft second program. All but two of the Qatar soft second program mortgages were for \$25,000. The Financing Authority of New Orleans provided the next-highest level of investment at 39 of the 122 participating homebuyers. The mean second mortgage value was \$36,263.45, while the median was \$25,000. Eighteen properties had more than two mortgages. The Soft Third – city program provided seven of those – five for \$50,000 – and the Episcopal Church's Jericho Road program provided another four. The median value of third mortgages was \$27,500.

The majority or 114 homebuyers also received some other form of financing, mostly in the form of grants. The Financing Authority of New Orleans provided 37 of those, mostly valued at \$10,000 or less. Grants ranged from \$267 to \$57,000. The mean grant value was \$8,462 with a median of \$6,686.50.

The total homeowner's portion downpayment towards the purchase of the 145 homes was \$749,772. The homeowner's portion ranged from a low of \$4 to a high of \$85,101. The Homeowner's portion exceeded \$20,000 three times though the portion tended to be much lower, often around one fiftieth of the total cost. The mean homeowner portion was \$5,513 and the median was \$2,660.

The large proportion of home purchases were aided by grants and second mortgages, and the generally low initial contributions by homeowners indicates that, without that major assistance, most of the properties surveyed could not have been purchased.

Employment

The re-building effort contributed to the restoration of jobs which are now at 71 percent of their total pre-storm level (Miestchovich 2010:8). Despite nationally rising unemployment, job growth in New Orleans is expected to continue somewhat, particularly in skilled labor fields, driven by re-building efforts (Miestchovich 2010:8). The film and tourism/service industries, plus the planned hospital district are projected to further stabilize and stimulate economic activity (Miestchovich 2010:9-11). Still, growth faltered in almost all sectors in 2009. The 2010 British Petroleum oil disaster and upcoming plant closures at Avondale and Michoud will likely

combine with the ongoing recession to further bind the region's economy for years to come. (Miestchovich “Mid-Year Update” 2010:1-2)

In the meantime, 28 percent of the New Orleans workforce works in the hospitality, food and retail service industries. The huge construction effort driven by a largely-mobile workforce is already showing signs of drying up (Miestchovich 2010).

Overall, the New Orleans job market is beginning to be affected by the national economic slump, but it remains somewhat insulated by ongoing re-building efforts. The inability for New Orleans residents to obtain, or maintain sufficient and sustained employment may affect future reinvestment in housing and the rejuvenation of the City as a whole.

Housing Sales

The Orleans Parish housing market was also uniquely insulated from the national mortgage crisis by federal post-Katrina programs through 2009. However, tax incentive programs including Gulf Opportunity Zone credits, Low-Income Housing Tax Credits, and first-time homebuyer incentives all recently expired (Miestchovich 2010:6). That, combined with high insurance and mortgage rates, combined with a now-guarded construction lending climate, mean a lean market for homebuyers and sellers (Miestchovich 2010:19).

Permits for 947 new construction residential units were issued in New Orleans in 2009 (Miestchovich 2010: 21). That is up 7.4 percent from the prior year but still lower than the 2007 peak, indicating a leveling-off of rebuilding, as well as the general financial strain.

Compared to the price declines of up to 40-percent nationwide, New Orleans home values in 2009 averaged just 5.8 percent below the immediate post-storm peak of \$262, 938 (Miestchovich 2010:37). Excluding Eastern New Orleans and Algiers, the 2009 average was just 0.7 percent below the peak.

Still, the market is showing signs of a slow-down. Unit sales fell by 4.7 percent to 2,213 in 2009, while average marketing times rose from 100 days in 2008 to 106 days (Miestchovich 2010:31)

Across the city, neighborhoods that flooded during Katrina remain challenged by the presence of many blighted or vacant homes. Those districts stuck with many such properties saw

home prices fall, but not always. While average prices in the Ninth Ward/Bywater area (MLS⁸ 72) fell to \$36,034 in 2009, prices in Peoples-St. Bernard (MLS 76) ticked up 15.6 percent, likely because of the large mixed-income residential project now finished there (it and similar projects will offer a few hundred “affordable” units for sale, and over a thousand more for rent, but will not come close to meeting the need for affordable housing) (Miestchovich 2010:39, Iyer and Ortiz 2010). Prices remained high (averaging \$338,713 and \$402,050 respectively) and most stable in the Garden District and Lower Garden District. On the West Bank (in Orleans Parish) home prices steadily fell over the last two years (now averaging \$173,171), likely because of the softening of the upper end of the market there, particularly in English Turn (MLS 48) (Miestchovich 2010:38). This trend was also apparent in Carrollton (MLS 62) and Uptown-Fontainebleau (MLS 63). Meanwhile, New Orleans East saw uplift with prices steadily increasing from \$79,731 average in 2006 to \$113,587 in 2009. Other rising-price neighborhoods include the Industrial Canal Neighborhood (MLS 73), and the Delgado (MLS 68).

Overall, New Orleans is both a buyer’s and a seller’s market, depending on the neighborhood. Neighborhood status does not uniformly correlate with whether the neighborhood flooded during Katrina or not. With average rents measured in 2008 at \$908 per month, and 66 percent of New Orleans renters ranking cost-burdened or severely cost-burdened, assisted homeownership may be a life raft for many low-income renters (Plyer, Ortiz, Pettit 2009).

Total and Average Financing

NHS has worked with homeowners in many different neighborhoods, planning districts, and council districts. The total and average financing for each district are shown in Figures 12-14 on page forty-five to forty six of the report. Due to the different number of properties in each area, the total financing varies in no particular pattern. The numbers for average financing show the differences between each area better. For a variety of reasons, from housing costs to sample size, there are differences in the average financing.

⁸ “MLS” refers to the Multiple Listing Service Numbers designated by the New Orleans Metropolitan Association of Realtors

Economic Impact Analysis

The total taxes assigned are calculated by multiplying the taxable assessment by the city's millage rate of 0.13984. In the tables below, the citywide totals listed do not correspond directly to sum of the values listed for each area. The citywide totals include the total tax assessment and total taxes assigned (\$30,940 and \$4,327 respectively) for four properties located on Raymond Joseph Drive—a street that has not been added to the GIS shapefiles used to produce the maps and analysis. As shown by the tables, Neighborhood Housing Services of New Orleans (NHS) has helped residents reinvest \$151,652 in tax revenue from previously vacant properties. The majority of this recovered revenue comes from properties located in New Orleans East/Little Woods, followed by revenue from properties in located in Central City.

Figure 5. Economic Impact by Neighborhood (in terms of taxes assigned for Fiscal Year 2010)

Neighborhood Name	Neighborhood Number	Total Tax Assessment	Total Taxes Assigned
Little Woods	17E	\$251,140	\$35,119
Central City	12A	\$110,460	\$15,447
Old Aurora	20C	\$62,470	\$8,736
St. Anthony	3A	\$51,800	\$7,244
Read Blvd West	17C	\$47,120	\$6,589
Read Blvd East	17D	\$40,360	\$5,644
St. Roch	7A	\$35,620	\$4,981
Holy Cross	15C	\$31,600	\$4,419
Gentilly Terrace	3E	\$29,440	\$4,117
St. Thomas Dev	13F	\$27,970	\$3,911
Irish Channel	13B	\$27,660	\$3,868
Leonidas	9A	\$25,780	\$3,605
Uptown	11C	\$24,600	\$3,440
Pontchartrain Park	3C	\$23,400	\$3,272
West Riverside	13A	\$22,410	\$3,134
Milan	11D	\$21,860	\$3,057
Tall Timbers - Brechtel	20D	\$17,500	\$2,447
Marlyville-Fontainbleau	10B	\$16,500	\$2,307
Broadmoor	11A	\$16,250	\$2,272
Seventh Ward	6B	\$15,650	\$2,188
Dillard	3D	\$15,260	\$2,134
Village De Lest	18	\$14,490	\$2,026
Lakeview	1C	\$14,410	\$2,015
Gert Town	12B	\$13,200	\$1,846

Marigny	15A	\$12,600	\$1,762
Navarre	1D	\$11,100	\$1,552
Hollygrove	9D	\$10,400	\$1,454
Bayou St. John	5D	\$8,000	\$1,119
Whitney	19C	\$8,000	\$1,119
West Lake Forest	17G	\$7,350	\$1,028
St. Claude	7B	\$5,640	\$789
Plum Orchard	17B	\$5,580	\$780
Pines Village	17A	\$5,300	\$741
Bywater	15B	\$5,210	\$729
Tulane – Gravier	4B	\$5,000	\$699
Behrman	20B	\$4,800	\$671
Audubon	10A	\$4,400	\$615
U.S. Naval Base	20A	\$3,200	\$447
Mid-City	4A	\$0	\$0
Milneburg	3B	\$0	\$0
Citywide Total		\$ 1,084,470	\$151,652

Future Research

In addition to augmenting the data collected and analyzed in this report, the students of UNO/PLUS Information Technology for Professional Planners class recommend an analysis comparing Neighborhood Housing Services Clients' average household income and monthly housing costs with city and nationwide data. Data on NHS client's household income and monthly housing costs could prove useful in highlighting NHS's impact in the New Orleans area and assist NHS to advocate on behalf of their clients. This data could be used to determine how much of the NHS clients income must be put towards their housing cost and thereby determine if their current housing costs are affordable. The NHS clients' data could then be compared with national, state, and local data available from U.S. Census.

Other future research might include follow up surveys of the Orleans Parish neighborhoods, blocks, and homeowners assessed in this report. These surveys would extract information that could help NHS to better understand their social impact on redevelopment in the post-Hurricane environment.

Limiting Conditions

The analysts found inconsistencies in city data and actual housing stock as a result of Hurricane Katrina. Accurately assessing occupancy rates is difficult because of the commuting nature of many residents since the storm. Many still own homes, properties, or just lots, but simply haven't returned to claim them. Many of these properties are misrepresented in the 2000 census data. NHS should make it a priority to keep their data as up to date as possible, until the results of the 2010 census are published in an effort to maintain consistent and accurate data.

Seven of the 145 property records showed discrepancies between NHS and Assessor data, including three that completely lacked financing information on the Assessor's website.

Data was not available on Neighborhood Housing Services Client's household income or monthly housing costs. Therefore, it was not possible to determine if NHS clients housing was affordable (30% or less of income), cost burdened (30% to 49% of income), or severely cost burdened (greater than 50% of income). The study also was not able to compare NHS client's housing costs to the national, state, or local metropolitan area housing costs.

The block ratings were conducted using limited information. In future research, the block rating that incorporated information from the adjacent, front and rear parcels should be included in the analysis.

Appendix

Data Dictionary

Neighborhood Housing Services provided the GIS Analysts with the 2006-2010 homeowner data. This data provided the analysts with information such as the addresses of properties in the program, the names of the supposed homeowners, and source of funding for the homeowners (loans, NHS, the City, etc.). Using this data, the GIS Analysts were able to compose a list of ten properties for the pilot field study. After verifying the addresses, names of owners, and sources of funding, the GAs went to the properties in the pilot study and collected data on the condition of these properties.

The data collected by the GIS Analysts is as follows:

- Survey date
- Use (residential, commercial, institutional, mixed use)
- Vacant or Occupied
- Under construction (yes or no)
- Secured or not (broken windows, missing doors, etc.)
- Condition of the yard (overgrown, well kept, gardens, etc.)
- For sale sign (yes or no)
- Block Condition (1=good, 2=fair, 3=poor)
- House Condition (1=good, 2=fair, 3=poor)

A house condition rated as a 3 means that there is visible structural damage to the property, and that elements such as siding, roofing, or the foundation need major repairs. The property is probably not secured, due to the major repairs needed. A house condition rated at 2 means that there are some minor repairs that need to be fixed, and maybe a window or a door is boarded up. A house condition rated as 1 means that there may be cosmetic repairs that are needed, but it is in otherwise good condition.

A block condition rated at 3 means that the block is blighted, with many damaged and deteriorating properties. A block condition rated at 2 means that there may be one adjacent

property that needs some attention, but the area isn't completely blighted. A block condition that is rated as a 1 means that the block is not blighted, and that the majority, if not all, properties on the block are in good condition with little to no repairs needed for adjacent properties.

GIS Data Dictionary

File	Size	Data Set Pub. Date	Description	Source	Link
governmental_units Districts_LDOTD_2007.shp	NA	2003	contains Location information for Louisiana Department of Transportation districts	Louisiana Department of Transportation	[dvd_vol1_drive]:\data\governmental_units\Districts_LDOTD_2007.shp
governmental_units senate_districts_la_LEGIS_2003.shp	NA	2007	Contains Location information for Louisiana Department of Transportation districts	Louisiana GIS Council	[dvd_vol1_drive]:\data\governmental_units\senate_districts_la_LEGIS_2003.shp
Geocoding_Result.dbf	181 KB	2010	Contains geopins for NHS properties in New Orleans	Neighborhood Housing Services	NA
Sheet2.dbf	161 KB	2010	Contains Location Information For NHS Properties	Neighborhood Housing Services	NA
Qatar Soft Second Mortgage	16 KB	2010	Layer shows properties with Qatar Soft Second Mortgages	Neighborhood Housing Services	NA
Parcels.shp	43,891 KB	2009	Contains location information on New Orleans' parcels	cityofno.com/	gisweb.cityofno.com/cnogis/
orleans_parks.shp	213	2006	Contains location	cityofno.com/	gisweb.cityofno.com/cnogis/

	KB		information on New Orleans' parks		is/
tiger_la_water_CENSUS_2006.shp	53,837 KB	2006	Contains location information on New Orleans' water boundaries	cityofno.com/	gisweb.cityofno.com/cnogis/
Streets.shp	257 KB	2009	Contains location information on New Orleans' street layout	cityofno.com/	gisweb.cityofno.com/cnogis/
neighborhoods.shp	246 KB	2009	Contains location information on New Orleans' neighborhood boundaries	cityofno.com/	gisweb.cityofno.com/cnogis/
Planning_districts.shp	12 KB	2006	Contains location information on New Orleans' planning district boundaries	cityofno.com/	gisweb.cityofno.com/cnogis/
Council_districts.shp	40 KB	2009	Contains location information on New Orleans' city council district boundaries	cityofno.com/	gisweb.cityofno.com/cnogis/

Sample Survey Form

The table below is a sample of the field survey form each team used to assess the properties and the blocks they were located on. The master survey form shows all properties that the UNO teams surveyed. The first three columns show the team doing the survey, the date the survey was conducted, and the individual address surveyed. The next column is Lot Status, which displays the nature of the parcel: E- the parcel is empty, having no buildings, B- the parcel has a finished built structure on it, P- parcel is used as a parking lot, R- refers a park or open space, and O- the parcel is used for some other purpose. The following column displays the land use of the lot: C- commercial land use, R- residential land use, M- mixed use such as both commercial

and residential, and O- other use. The condition column shows what condition of the building and/or the parcel. This determination of what form to use was made by individual surveys conducted by the UNO teams based on a rating system provided by NHS. The rating system is based on individual observation on a 1-3 scale. A rating of 1 means the building or parcel is in great condition (meaning very few visual and structural problems with the building, such as paint chipping, missing shingles, etc.). A rating of 2 suggests some visual damages to the building but overall a livable house. A rating of 3 suggests serious damages to the house including damage to the roof, porch, and windows.

The Vacant/Occupied column was again filled in using individual surveys. This measure cannot be assumed to be 100% accurate, but was judged based on the condition of the house and any visible indicators (such as For Rent signs, working electric meter, a mail box that has been checked). The individual surveys also note whether the building on the parcel was under active construction, whether the yard was overgrown (18 inches of growth means the yard is overgrown), and whether there was a “For Sale” sign. Images of each property were taken and have been catalogued on field cards, an example of which can be found below. Lastly, each team assessed the block using the by surveying the NHS property, the properties immediately adjacent to it, as well as the property across the street.

The Survey Form is important to this project as it displays, at-a-glance, a picture of the condition of the properties and the blocks the properties are situated upon. This will be important for understanding the long term effects of NHS’s work, both for individual properties and how those properties are improving related blocks. Over time, NHS will be able to know what houses have been maintained and what blocks are benefiting from the work. Beyond knowing what the benefits are on the individual home and block level, NHS will know how each block impacts a neighborhood and ultimately how improvements in each neighborhood benefit the city.

Figure 6. Sample Survey Form

Team	Survey date	Address	Lot Status - all E, B, P, R, O	Use C, R, M, O	Condition (G, F, P)	Vacant/ Occupied	Under Construction	Not Secured - Empty only	Yard Overgrown	For Sale Sign	Images	Comments	Block Assessment
4	10/22/2010	1913 6th St.	B	R	G	O	N	N/A	N	N	Y		G
4	10/22/2010	1933 6th St.	B	R	G	O	N	N/A	N	N	Y		G
4	10/22/2010	2012 6th St.	B	R	G	O	N	N/A	N	N	Y		F
4	10/22/2010	1916 7th St.	B	R	G	O	N	N/A	N	N	Y		F
4	10/22/2010	720 ST ANDREW ST	B	R	G	O	N	N/A	N	N	Y		G
4	10/22/2010	3005 Chippewa St.	B	R	G	O	N	N/A	N	N	Y		G
4	10/22/2010	2856 Dryades St.	B	R	G	O	N	N/A	N	N	Y		F
4	10/22/2010	3010 Dryades St.	B	R	G	O	N	N/A	N	N	Y		G
4	10/22/2010	1820 Louisiana Ave.	B	R	G	O	N	N/A	N	N	Y		G
4	10/22/2010	1523 Freret St.	B	R	G	O	N	N/A	N	N	Y		G
4	10/22/2010	2419 Terspichore St.	B	R	G	O	N	N/A	N	N	Y		G

Sample Mortgage Form

This form was created by the UNO team to make a searchable database of all of the properties that each UNO team surveyed. This will make it easy for NHS staff to find and disseminate information about individual properties, as well as the financial and residential information associated with each property. The data table below is an abbreviated example of the overall information that was collected. The project information is documented in several different ways through the report: the field cards, survey forms, and this mortgage database. The information is cataloged and can be tailored for different uses, such as querying within ArcMap or displaying the data to potential clients of NHS.

Figure 7. Sample Mortgage Form, Data Points

Owner Name (Last, First)	Tax Bill No.	Address	1st Mortgage	1st Loan Amount	2nd Mortgage	2nd Loan Amount	Other Grants	Other Grant Amount	Owner's Portion
DeLarge, Korye	39W033707	7364 Canterb	Liberty Bank & Trust	\$118,000	Finance Authority of N	\$65,000	Finance Authority	\$1,785	\$13,273
Foots, Kinyada	39W920976	4804 Raymon	STANDARD MORTGA	\$114,000	Qatar Soft Second m	\$25,000	BOND ASSISTAN	\$5,130	\$6,464
Hatcher, Gail	716320301	8339-41 Sout	GULF COAST BANK A	\$94,250	Finance Authority of N	\$65,000	Finance Authority	\$9,001	\$1,808
Ketchens, Amanda	39W920956	4725 Raymon	JOHNSON MORTGAG	\$129,412	Neighborworks Ameri	\$30,000	BOND ASSISTAN	\$5,176	\$1,370
Marshall, La'Cher	39W031422	7524 Edward	GULF COAST BANK A	\$114,037	Finance Authority of New	\$50,963	Finance Authority of	\$10,000	\$2,856
Matthews, Shewanda	39W962307	4533 Chantilly	GULF COAST BANK A	\$80,350	Finance Authority Autl	\$65,000	Finance Authority	\$8,279	\$1,400
Montgomery, Darrick	39W014925	6225 Wales S	STANDARD MORTGA	\$150,000	NHS Soft Second	\$25,000	LHFA Grant	\$6,000	
Nickelson, Shelia	39W013323	7925 Trout R	Capital One Bank	\$110,000	NR - RLF	\$25,000	BOND ASSISTAN	\$4,400	\$4,983
Roussell, Tammy	39W023214	6717 Congre	COUNTRYWIDE Home	\$73,184	Finance Authority Autl	\$56,816	Finance Authority	\$8,372	\$1,365
Simmons, Michelle	39W920945	4813 Raymon	JOHNSON MORTGAG	\$118,500	Qatar Soft Second	\$25,000	LHFA Grant	\$5,130	\$2,992

Figure 7 provides an example of the mortgage survey form containing the following data points: Owner Name, Tax Bill Number, Address, 1st Mortgage, 1st Loan Amount, 2nd Mortgage, 2nd Loan Amount, Other Grant, Other Grant Amount, and the Owner's Portion. The complete database has been provided in a separate electronic database.

Figure 8. Sample Mortgage Survey Form, Data Points



Total Financing	Homestead Exemption	Taxable Assessment	Total Value	Total Assessed Value	Last Sale Date:	1st Grant	1st Grant Amount	Other Mortgage	Other Mortgage Amount	2nd Other Grant	2nd Other Grant Amount
\$198,058	\$ 7,500	\$ 10,800	\$ 183,000	\$ 18,300	07-17-2009						
\$150,594	\$ 7,500	\$ 6,750	\$ 142,500	\$ 14,250	02-13-2008						
\$170,059	\$ 7,500	\$ 8,430	\$ 159,250	\$ 15,930	08-18-2009						
\$165,958	\$7,500	\$8,450	\$159,500	\$ 15,950	07-11-2008						
\$177,856	\$ 7,500	\$9,000	\$165,000	\$ 16,500	07-17-2009						
\$155,029	\$7,500	\$5,580	\$130,820	\$13,080	04-24-2009						
\$181,000	\$7,500	\$10,000	\$175,000	\$17,500	08-31-2007						
\$144,383	\$ 7,500	\$ 6,000	\$135,000	\$ 13,500	07-27-2007						
\$139,737	\$ 0	\$ 13,000	\$ 130,000	\$ 13,000	11-20-2008						
\$155,842	\$ 7,500	\$ 7,250	\$ 147,500	\$ 14,750	11-09-2007	IDA Grant	\$4,000				

Figure 8 of the mortgage survey contains the data points: Total Financing, Homestead Exemption, Taxable Assessment, Total Value, Total Assessed Value, Last Sale Date, 1st Grant, 1st Grant Amount, Other Mortgage, Other Mortgage Amount, 2nd Other Grant, and 2nd Other Grant Amount. Again this information can be sorted in any way that would be useful to the researcher. These data points will be useful for disseminating financial information associated with each property.

Sample Property Record Card

Below is a sample of the field card (Figure 9) that was created for each surveyed property. The explanation of how the card was constructed and what information was included in the card is in the main part of the report.

Figure 9. Sample Property Record Card

			
Owner (1):	Tax Bill (2)	Address (3)	Source:
Gresham, Charles	101110114	2331 Terpsichore st	
Mailing Address:	2331 TERPSICHORE ST NEW ORLEANS, LA 70113		
Neighborhood:			
Zip Code	70113		
Report By:			
Assessment Information (4)	Source: nolaassessor.com		
Total Value	\$ 140,000		
Total Assessed Value	\$ 14,000		
Parcel Information (5)	Source:		
Size of Parcel:	SF - Approx: 3072		0.00 AC +/-
Size of Building:			
Occupied/Vacant	O		
Former Owner:	N.O.N.D.C.		
Sales Information (6)	Source:		
Last Sale Date:	5/6/2008		
Last Sale Price:	\$ 140,000		
Lien Information (7)	Source:		
Liens			
Mortgages (8)	Source		Date
\$ 112,000	1st Mortgage	Capital One Bank	5/6/08
\$ 25,000	2nd Mortgage	Qatar Soft Second mortgage	5/6/08
\$ 6,594	Other Grants	NONDC	5/6/08
\$ 3,750	Other Grants	Seller Assistance	5/6/08
\$ 1,807	Self	Owner's Portion	5/6/08
\$ 149,151	Total Financing		
Notes:	Source:		
(1) Owner provided by NHS and confirmed using New Orleans Assessor web site located at nolaassessor.com			
(2) Tax bill acquired from New Orleans Assessor web site located at nolaassessor.com.			
(3) Addresses provided by NHS and confirmed using New Orleans Assessor web Site located at nolaassessor.com. Property location and mailing address may differ.			
(4) 2011 total value and total assessed value acquired from New Orleans assessor web site located at nolaassessor.com			
(5) Parcel information acquired from New Orleans Assessor web site located at nolaassessor.com			
(6) Sales information acquired from New Orleans web site located at nolaassessor.com			
(7) Lien information acquired from New Orleans web site located at nolaassessor.com			
(8) Mortgage information acquired from NHS 2006-2010 Total Financing by Homebuyer excel spreadsheet			
Block Evaluation	2 (one vacant lot, one large abandoned house)		

Block Assessment

After assessing the NHS home, there are two different block assessment methods, depending on the physical location of the home. If the property was in the middle of the block (i.e. not on a corner, cul-de-sac, etc.), the two adjacent properties, as well as, the property immediately across the street, were assessed. If the property was not directly adjacent, or across the street from improved properties, then the team observed the three closest properties most indicative of the status of the block.

Once deciding which properties would be used as the criteria for the block assessment, each property was assigned a rating similar to the system used for the NHS properties (1=good, 2=fair, 3=poor).

After rating all of the surrounding properties, the average of these ratings was taken as the overall block assessment score for that particular NHS property. In any case in which the score is not an accurate portrayal, as well as any other factors that could possibly be affecting the quality of the block, a “comment” field was made available to make note of this.

Figure 10. Block Assessment Example

Geopin	Team	Survey date	Address		Lot Status - all F, R, P, R, O	Use C, R, M, O	Condition (G, F, P)	Vacant/ Occupied	Under Construction	Not Secured - Empty only	Yard Overgrown	Images	Block Rating	Comments
			5518	St. Anthony Street	B	R	G	O	No		No	✓	2.33	Block: F/RC Right next to a commercial building.
					*The uniform block assesment system will go as follows. For each property surveyed, three nearby properties will also be briefly surveyed in an attempt to accurately access the quality of the block as a whole. For properties that are not on a corner or a unique lot (i.e. on a normal block), the two properties on either side adn the property directly across the street will be used as the litmus test for the block. For properties on the corner or on any other oddly shaped parcel, the three other properties to survey are at the discretion of the surveyor. It is important that the surveyor not skew the data by chosing properties that have the ability to do so, and using the surrounding properties that would most likely affect the inhabitants of the main property being surveyed.									
		3												
3	Property	1			The block rating system will be administered as follows: (1)Good, (2) Fair, (3) Poor. The mean of these ratings is to be taken and that numeric value is to be used as the block rating in regard to the property beign assessed. Any additional notes necessary in the block assesment can be entered into the "comments" column. A sample example is displayed to the left, and the results are displayed in the sample table above.									

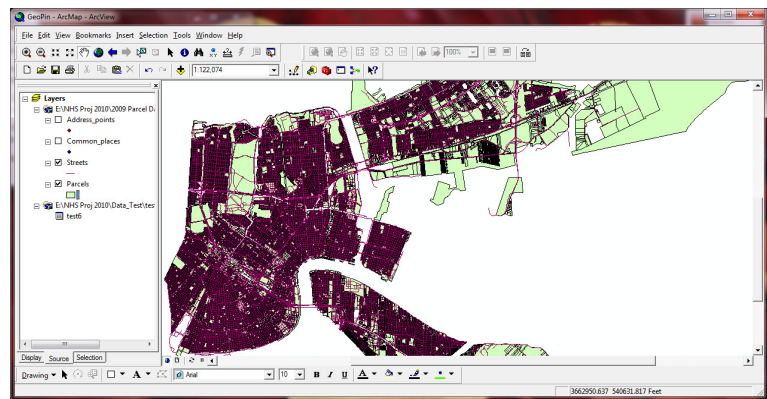
Geocoding Process

20 October 2010 MURP 4081/G “Guide to Geocoding and adding a Geopin”©

Purpose: The directions below provide a brief overview of the geocoding functionality and how to add the City of New Orleans unique identifier or ‘geopin’ to the survey spreadsheet. To get complete step-by-step geocoding instructions, refer to GTKArcGIS page 464. For the NHS project, it is necessary to standardize the addresses and add the City of New Orleans parcel layer file ‘geopin’ since raw data was received. This will allow the client to display the final survey data with other city datasets in the future (e.g. blight surveys).

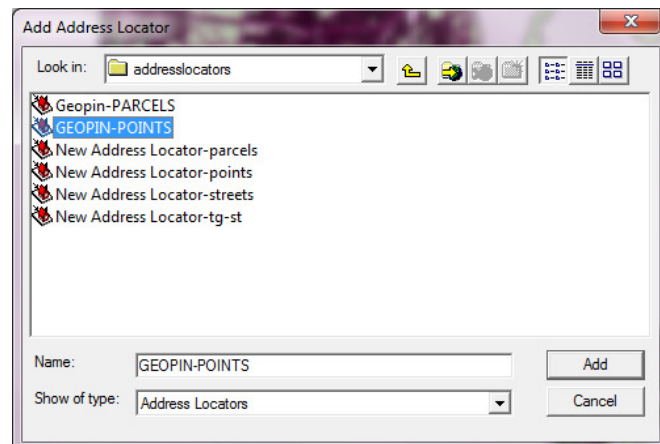
1. Add the 2009 parcel data (streets, address points, etc.) to an .mxd and save back to your student or team folder.

2. Add the spreadsheet that contains the data points that you want to geocode. In this example, the ‘test6’ spreadsheet was added. This file was imported directly without saving it as a dbf4 file. The



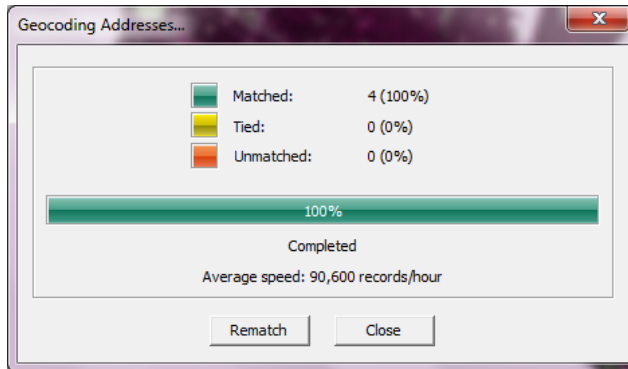
instructions for saving the file for import are located in BB>course documents. If you are able to import the file as a dbf4 to start, this will allow you to use the ‘options’ button. Otherwise you are viewing a mirror image of the excel file which cannot be modified in ArcMap. See the ‘DBF4 to ArcMap’ directions for additional details on BB>course documents.

3. Right click on the data point.xls (spreadsheet) to ‘geocode addresses’. Use the ‘GEOPIN_POINTS’ ‘address locator’ that is in the team folder. This locator has the geopin in the table and is more accurate than the ‘GEOPIN_PARCELS’ address locator. Click ‘ok’.

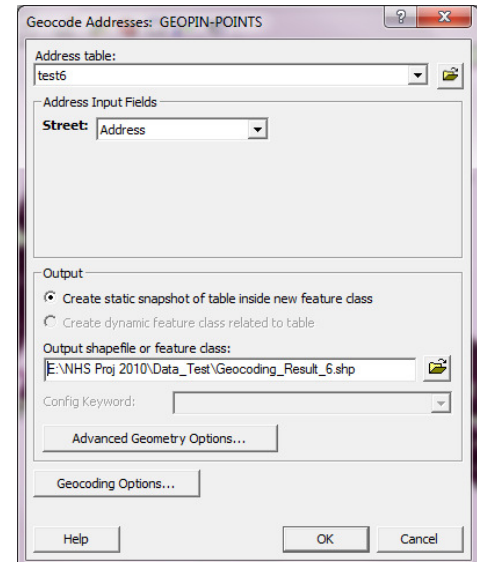


4. Modify the dialog box to reflect the table that you want geocoded “test6”, the field that it will be geocoded on ‘address’ and the location where the geocoded shapefile will be saved to. Click ‘ok’.

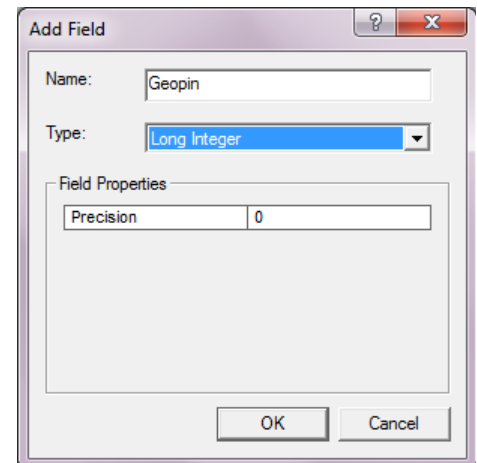
5. Upon completion, the following results dialog box will automatically open. After reviewing this, click 'close' unless you have to rematch the addresses. Review the process for rematching from GTKArcGIS page 467. When you have a 100% matched table proceed onto the next step.



6. Open the attribute table of the geocoded shapefile to review the results. The shapefile will be added to the table of contents automatically.



7. Add a 'Geopin' field to the attribute table. Change the type to 'long integer' (number).

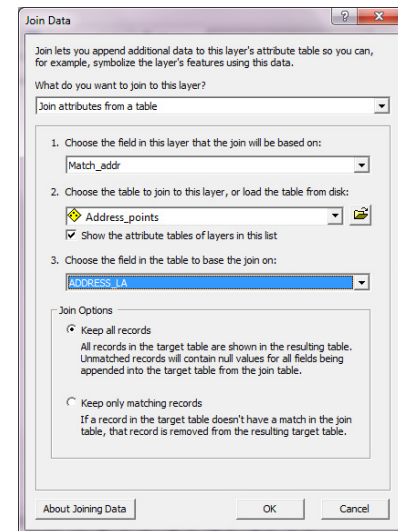
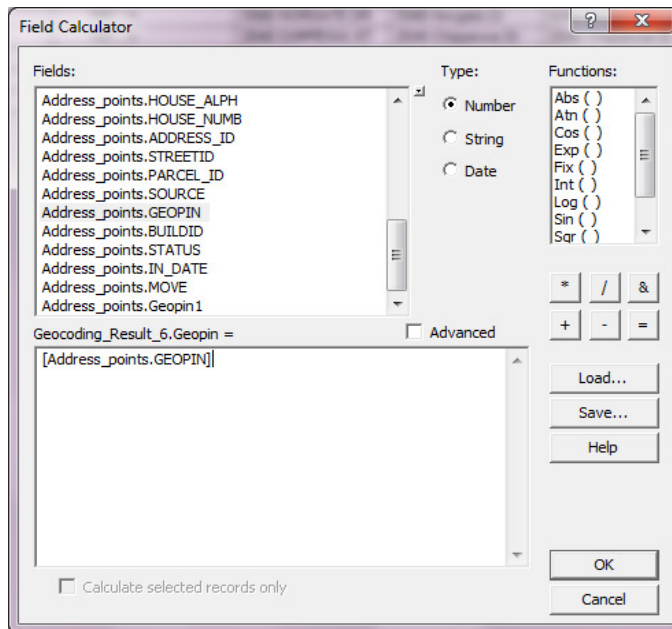


8. The field should be added at the end of the table and have 'o' for values. Close the table.

9. Start “editing” in case you make a mistake and calculate the wrong field, you can ‘stop editing’ and not save the changes.

10. Join the ‘address points file to the ‘geocode6.shp’ file.

11. Highlight the ‘Geopin’ field (with the zero values) and right click to open the ‘Field Calculator’. Add the ‘Address_points.GEOPIN’ and click ‘ok’.

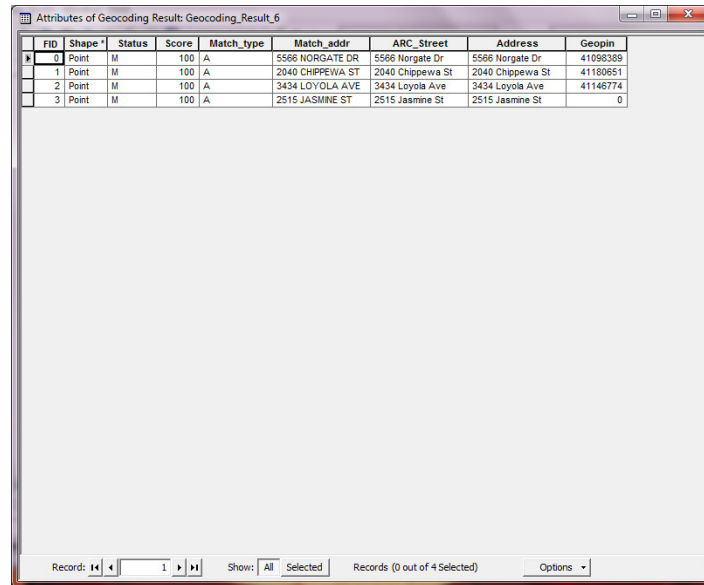


12. The values from the address points geopin layer will be copied into the test6 column.

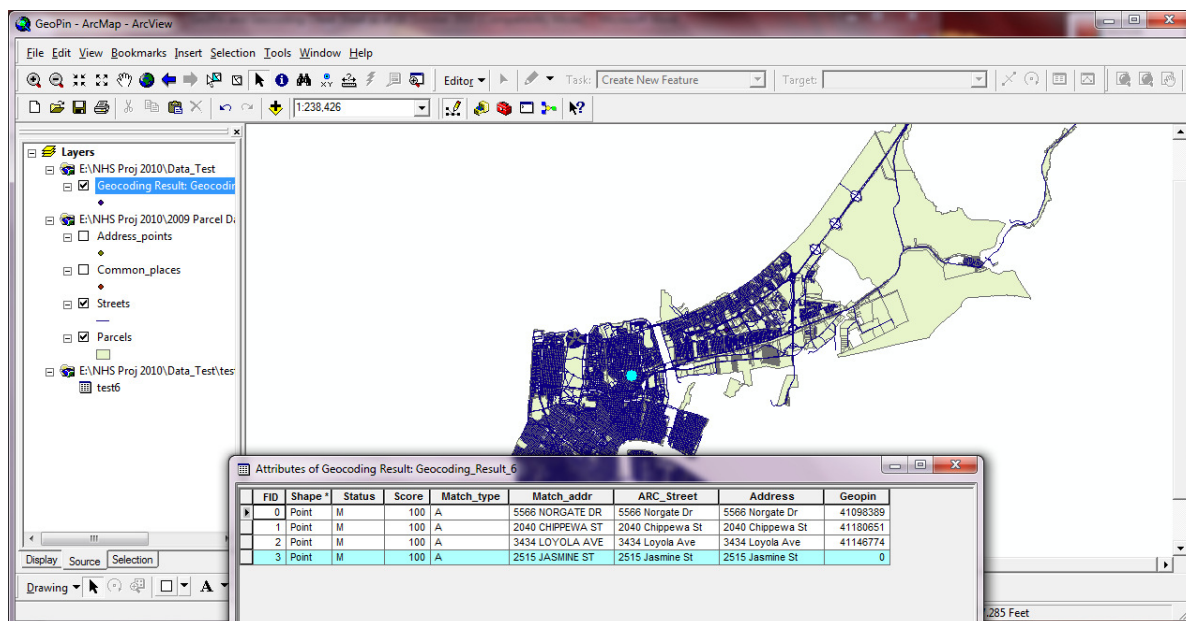
13. Stop editing, save the edits.

14. Remove the join from the test6.shp. Open the attribute table to make sure the join was deleted and you have the original file with the geopin populated. If there are missing geopins, you may have to add these in manually.

15. Save the .mxd (often!) and close. You may now export this table and add the remaining survey data from the field visits. Note: even if the parcel doesn't have a geopin, ArcMap will identify the site.



FID	Shape	Status	Score	Match_type	Match_addr	ARC_Street	Address	Geopin
0	Point	M	100	A	5566 NORGATE DR	5566 Norgate Dr	5566 Norgate Dr	41098389
1	Point	M	100	A	2040 CHIPPEWA ST	2040 Chippewa St	2040 Chippewa St	41180651
2	Point	M	100	A	3434 LOYOLA AVE	3434 Loyola Ave	3434 Loyola Ave	41146774
3	Point	M	100	A	2515 JASMINE ST	2515 Jasmine St	2515 Jasmine St	0



Note: This document was created by Dr. Michelle M. Thompson with the assistance of Husni Qurt. Fall 2010 at University of New Orleans – Department of Planning & Urban Studies

Lender Charts and Details

The top mortgage lenders for NHS properties in New Orleans are shown below in Figure 10. These numbers are totaled using first, second, and third mortgages information gathered via the Orleans Parish Assessor's website. There are more loan amounts reported than properties due to many homeowners choosing to have more than one mortgage.

Figures 11- 14 provide a breakdown of properties by various boundaries and identifying spatial perimeters, neighborhoods, congressional districts, and council districts. Figures 15-19 provides similar detail but on Qatar funded properties only.

Figure 11. Top Mortgage Lenders to NHS clients

Lender	Number of Loans
Qatar Soft Second mortgage	60
Finance Authority of New Orleans	41
Gulf Coast Bank and Trust	19
Capital One Bank	17
Standard Mortgage	14
Countrywide Home Loans, Inc.	11
Dryades Savings Bank	10

Figure 12. Investment by Neighborhood

TOTAL INVESTMENT BY NEIGHBORHOOD				
<i>Neighborhood</i>	<i>Number of Properties</i>	<i>Sum of Total Financing</i>		<i>Average Financing</i>
AUDUBON	1	\$	125,476.00	\$ 125,476.00
BAYOU ST. JOHN	1	\$	154,100.00	\$ 154,100.00
BEHRMAN	1	\$	132,033.96	\$ 132,033.96
BROADMOOR	2	\$	337,657.00	\$ 168,828.50
BYWATER	1	\$	152,315.00	\$ 152,315.00
CENTRAL CITY	21	\$	2,724,563.78	\$ 129,741.13
DILLARD	3	\$	340,528.00	\$ 113,509.33
GENTILLY TERRACE	5	\$	1,046,786.22	\$ 209,357.24
GERT TOWN	1	\$	-	\$ -
HOLLYGROVE	3	\$	354,076.00	\$ 118,025.33
HOLY CROSS	4	\$	518,804.00	\$ 129,701.00
IRISH CHANNEL	2	\$	383,988.00	\$ 191,994.00
LAKEVIEW	1	\$	246,931.00	\$ 246,931.00
LEONIDAS	5	\$	744,395.00	\$ 148,879.00
LITTLE WOODS	27	\$	4,161,167.83	\$ 154,117.33
MARIGNY	1	\$	129,307.00	\$ 129,307.00
MARLYVILLE - FONTAINBLEAU	1	\$	176,708.00	\$ 176,708.00
MID-CITY	1	\$	164,600.00	\$ 164,600.00
MILAN	4	\$	584,251.05	\$ 146,062.76
MILNEBURG	1	\$	165,577.40	\$ 165,577.40
NAVARRE	1	\$	198,701.00	\$ 198,701.00
OLD AURORA	7	\$	1,018,302.38	\$ 145,471.77
PINES VILLAGE	1	\$	-	\$ -
PLUM ORCHARD	1	\$	155,029.00	\$ 155,029.00
PONTCHARTRAIN PARK	3	\$	396,947.00	\$ 132,315.67
READ BLVD EAST	6	\$	719,421.29	\$ 119,903.55
READ BLVD WEST	8	\$	1,053,255.89	\$ 131,656.99
SEVENTH WARD	3	\$	362,444.61	\$ 120,814.87
ST. ANTHONY	6	\$	828,696.00	\$ 138,116.00
ST. CLAUDE	1	\$	123,248.00	\$ 123,248.00
ST. ROCH	4	\$	417,741.00	\$ 104,435.25
ST. THOMAS DEV	4	\$	434,794.00	\$ 108,698.50
TALL TIMBERS - BRECHTEL	2	\$	272,308.00	\$ 136,154.00
TULANE - GRAVIER	1	\$	119,577.00	\$ 119,577.00
U.S. NAVAL BASE	1	\$	115,078.48	\$ 115,078.48
UPTOWN	1	\$	340,243.00	\$ 340,243.00
VILLAGE DE LEST	1	\$	156,344.00	\$ 156,344.00
WEST LAKE FOREST	1	\$	171,324.48	\$ 171,324.48
WEST RIVERSIDE	1	\$	311,850.00	\$ 311,850.00
WHITNEY	2	\$	256,784.12	\$ 128,392.06
(blank)	4	\$	640,533.57	\$ 160,133.39

Grand Total	145	\$ 20,735,888.06	\$ 143,006.12
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Figure 13. Investment by Council District

TOTAL INVESTMENT BY COUNCIL DISTRICT				
<i>Council District</i>	<i>Number of Properties</i>	<i>Sum of Total Financing</i>	<i>Average Financing</i>	
A	13	\$ 2,000,387.00	\$ 134,515.08	
B	38	\$ 5,401,523.83	\$ 139,280.88	
C	20	\$ 2,690,301.55	\$ 142,145.36	
D	33	\$ 4,849,749.61	\$ 146,962.11	
E	37	\$ 5,153,392.50	\$ 153,875.92	
(blank)	4	\$ 640,533.57	\$ 160,133.39	
Total	145	\$ 20,735,888.06	\$ 143,006.12	

Figure 14. Investment by Planning District

TOTAL INVESTMENT BY PLANNING DISTRICT				
<i>Planning District</i>	<i>Number of Properties</i>	<i>Sum of Total Financing</i>	<i>Average Financing</i>	
Planning District 10	1	\$ 156,344.00	\$ 156,344.00	
Planning District 12	13	\$ 1,794,506.94	\$ 138,039.00	
Planning District 2	31	\$ 4,127,596.83	\$ 133,148.28	
Planning District 3	14	\$ 2,390,405.00	\$ 170,743.21	
Planning District 4	7	\$ 800,721.61	\$ 114,388.80	
Planning District 5	2	\$ 445,632.00	\$ 222,816.00	
Planning District 6	18	\$ 2,778,534.62	\$ 154,363.03	
Planning District 7	7	\$ 822,611.00	\$ 117,515.86	
Planning District 8	4	\$ 518,804.00	\$ 129,701.00	
Planning District 9	44	\$ 6,260,198.49	\$ 142,277.24	
(blank)	4	\$ 640,533.57	\$ 160,133.39	

Total	145	\$ 20,735,888.06	\$ 143,006.12
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Figure 15. Qatar Funding by Planning District

Qatar by Planning District	
<i>Planning District</i>	<i>Number of Properties</i>
Planning District 12	6
Planning District 2	18
Planning District 3	4
Planning District 4	4
Planning District 6	9
Planning District 7	3
Planning District 8	1
Planning District 9	13
(blank)	2
Total:	60

Figure 16. Qatar Funding by City Council District

Qatar by Council District	
<i>Council District</i>	<i>Number of Properties</i>
A	4
B	19
C	10
D	13
E	12
(blank)	2
Total	60

Figure 17. Qatar Funding by Neighborhood

Qatar by Neighborhood	
<i>Neighborhood</i>	<i>Number of Properties</i>
AUDUBON	1
CENTRAL CITY	14
DILLARD	3
GENTILLY TERRACE	2
HOLY CROSS	1
LEONIDAS	3
LITTLE WOODS	9
MILAN	
MILNEBURG	1
OLD AURORA	4
PONTCHARTRAIN PARK	1
READ BLVD WEST	3
SEVENTH WARD	3
ST. ANTHONY	2
ST. ROCH	3
ST. THOMAS DEV	1
TULANE - GRAVIER	1
U.S. NAVAL BASE	1
WEST LAKE FOREST	1
WHITNEY	1
(blank)	2
Total	60

Figure 18. Qatar Funding by State House of Representatives District

Qatar by State House District	
<i>State House District</i>	<i>Number of Properties</i>
District 100	8
District 101	5
District 102	5
District 86	1
District 91	15
District 93	1
District 95	3
District 96	5
District 97	9
District 98	5
District 99	1
(blank)	2
Total	60

Figure 19. Qatar Funding by State Senate District

Qatar by State Senate District	
<i>State Senate District</i>	<i>Number of Properties</i>
District 2	14
District 3	8
District 4	8
District 5	21
District 6	1
District 7	6
(blank)	2
Total	60

Economic Impact Analysis

The total taxes assigned are calculated by multiplying the taxable assessment by the city's millage rate of 0.13984. In the charts above, the citywide totals listed do not correspond directly to sum of the values listed for each area. The citywide totals include the total tax assessment and total taxes assigned (\$30,940 and \$4,327 respectively) for four properties located on Raymond Joseph Drive - a street that has not been added to the GIS shapefiles used to produce the maps and analysis. As shown by the charts, Neighborhood Housing Services of New Orleans (NHS) has helped residents reinvest \$151,652 in tax revenue from previously vacant properties. The majority of this recovered revenue comes from properties located in New Orleans East/Little Woods, followed by revenue from properties in located in Central City.

Figure 20. Economic Impact by Neighborhood (in terms of taxes assigned for Fiscal Year 2010)

Neighborhood Name	Neighborhood Number	Total Tax Assessment	Total Taxes Assigned
Little Woods	17E	\$251,140	\$35,119
Central City	12A	\$110,460	\$15,447
Old Aurora	20C	\$62,470	\$8,736
St. Anthony	3A	\$51,800	\$7,244
Read Blvd West	17C	\$47,120	\$6,589
Read Blvd East	17D	\$40,360	\$5,644
St. Roch	7A	\$35,620	\$4,981
Holy Cross	15C	\$31,600	\$4,419
Gentilly Terrace	3E	\$29,440	\$4,117
St. Thomas Dev	13F	\$27,970	\$3,911
Irish Channel	13B	\$27,660	\$3,868
Leonidas	9A	\$25,780	\$3,605
Uptown	11C	\$24,600	\$3,440
Pontchartrain Park	3C	\$23,400	\$3,272
West Riverside	13A	\$22,410	\$3,134
Milan	11D	\$21,860	\$3,057
Tall Timbers - Brechtel	20D	\$17,500	\$2,447
Marlyville-Fontainbleau	10B	\$16,500	\$2,307
Broadmoor	11A	\$16,250	\$2,272
Seventh Ward	6B	\$15,650	\$2,188
Dillard	3D	\$15,260	\$2,134
Village De Lest	18	\$14,490	\$2,026
Lakeview	1C	\$14,410	\$2,015
Gert Town	12B	\$13,200	\$1,846
Marigny	15A	\$12,600	\$1,762
Navarre	1D	\$11,100	\$1,552
Hollygrove	9D	\$10,400	\$1,454
Bayou St. John	5D	\$8,000	\$1,119
Whitney	19C	\$8,000	\$1,119
West Lake Forest	17G	\$7,350	\$1,028
St. Claude	7B	\$5,640	\$789
Plum Orchard	17B	\$5,580	\$780
Pines Village	17A	\$5,300	\$741
Bywater	15B	\$5,210	\$729
Tulane - Gravier	4B	\$5,000	\$699
Behrman	20B	\$4,800	\$671

Audubon	10A	\$4,400	\$615
U.S. Naval Base	20A	\$3,200	\$447
Mid-City	4A	\$0	\$0
Milneburg	3B	\$0	\$0
Citywide Total		\$ 1,084,470	\$151,652

Class Teams

UNO MURP 4081, Information Technology for the Planning Profession, Fall 2010

Teams

Geo Cache Money:

- Tara Tolford
- Eric Lundin
- Nathan Tempey

Google Stalkers:

- Devon McGuinness
- Benjamin Williams
- Ted Cash
- Molly Brackin

GIS-M Plastics:

- Timothy Brathwaite
- Jeremy Walton
- Randall Fox
- Jonathan Rutherford

GleScalade:

- Scott Weston
- Peter Bennet
- Chris Welker
- Mark Kreitz

Basic Maps

Map 1 – Neighborhood Housing Services Homeownership Program Properties, 2006 - 2010

- NHS first-time homebuyers' properties are distributed widely across the city.
- The largest numbers of homebuyers are located in Council District B, with particular concentrations in the Central City neighborhood, with a total investment of \$5.4 Million.

Map 2 –Neighborhood Housing Services Top Lenders by Council District

- Financing through the Qatar Soft-Second mortgage program is the top source of lending for Council districts B, C, and D.
- Council district E has particularly benefited from assistance through the Finance Authority of New Orleans.

Map 3 –Neighborhood Housing Services Top Lenders by Neighborhood

- This map demonstrates the wide distribution of NHS homeowners across the city; most neighborhoods are represented. However, there are concentrations of homeowners in Central City, Little Woods, and Read Blvd West.
- Little Woods has benefited most significantly from financing from the Finance Authority of New Orleans, while Central City has received the most assistance from Qatar Soft Second mortgages.

Map 4 –Neighborhood Housing Services Top Lenders by Planning District

- Planning District 9 has received the greatest investment, at nearly \$6.3 million, followed by Planning District 2 with \$4.1 million.
- Average financing per home ranges from \$117,515 in Planning District 7, to \$222,816 in Planning District 5.

Map 5 – Neighborhood Housing Services Top Lenders by State House District

- Districts 91, 100, and 101 have the greatest number of NHS first-time homebuyers
- In Orleans Parish, only District 86 has not been impacted by the NHS homeownership program.

Map 6 – Neighborhood Housing Services Top Lenders by State Senate District

- Similarly, all state senate districts in Orleans Parish have been impacted to some degree by this program.

Map 7-- Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by City Council District

- City Council District B had the most Qatar funded properties (nineteen) while City Council District A had the least Qatar funded properties (four). Both Council District B and Council District A are between one and two standard deviations away from the mean of 11.6 Qatar funded properties per council district.
- City Council Districts D, E, and C all had similar numbers of Qatar funded properties (13, 12, and 10 respectively), and they all fell within one standard deviation of the mean.

Map 8-- Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by State Senate District

- Senate District 5 had the most Qatar funded properties (twenty-one) while Senate District 6 had the least Qatar funded properties (one). Both Senate District 5 and Senate District 6 are between one and two standard deviations away from the mean of 9.7 Qatar funded properties per senate district.
- The number of Qatar funded properties in each of the remaining senate districts all fell within 0.7 standard deviations of the mean.

Map 9-- Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by City Planning District

- The Central City Planning District had the most Qatar funded properties (eighteen), and out of any City Planning District with Qatar funded properties, the Lower Ninth Ward Planning District had the lowest amount (one property). Both the Central City and the Lower Ninth Ward Planning Districts are between one and two standard deviations away from the mean of 7.25 Qatar funded properties per planning districts. The Central City Planning District is a notable outlier relative to the other districts as it is almost two standard deviations away from the mean.
- Out of the six remaining planning districts which had Qatar funded properties, all of them had a number of properties within one standard deviation of the mean.

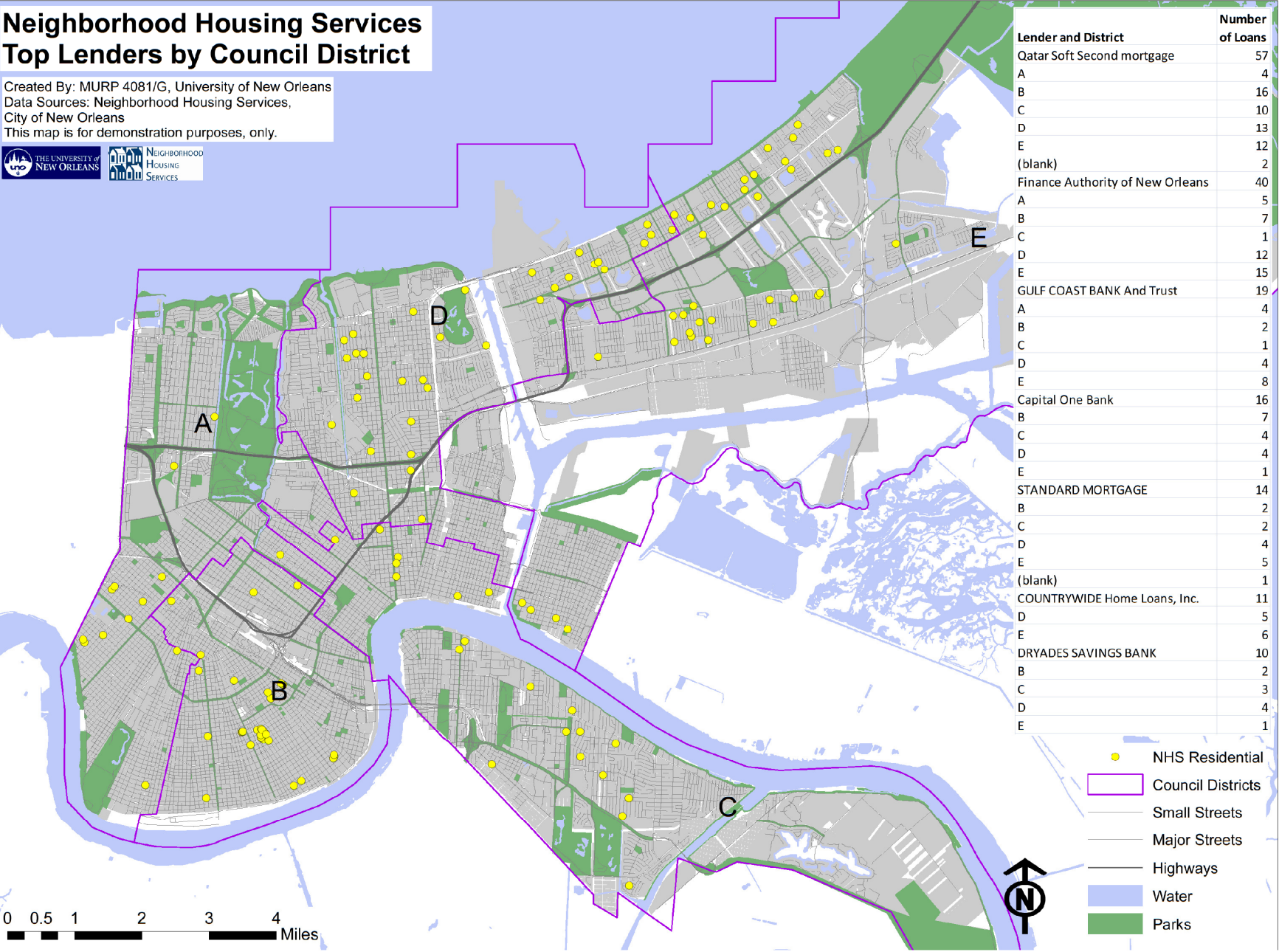
Map 10-- Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by State House District

- House District 91 had by far the most Qatar funded properties (15) , and out of any State House District with Qatar funded properties, House Districts 86, 93, and 99 all tied for having the lowest amount (one property each). While House Districts 86, 93, and 99 are just barely more than one standard deviation from the mean, House District 91 is more than two standard deviations away from the mean of 5.27 Qatar funded properties per house district.
- Out of the nine remaining house districts which had Qatar funded properties, all had a number of properties within one standard deviation of the mean.

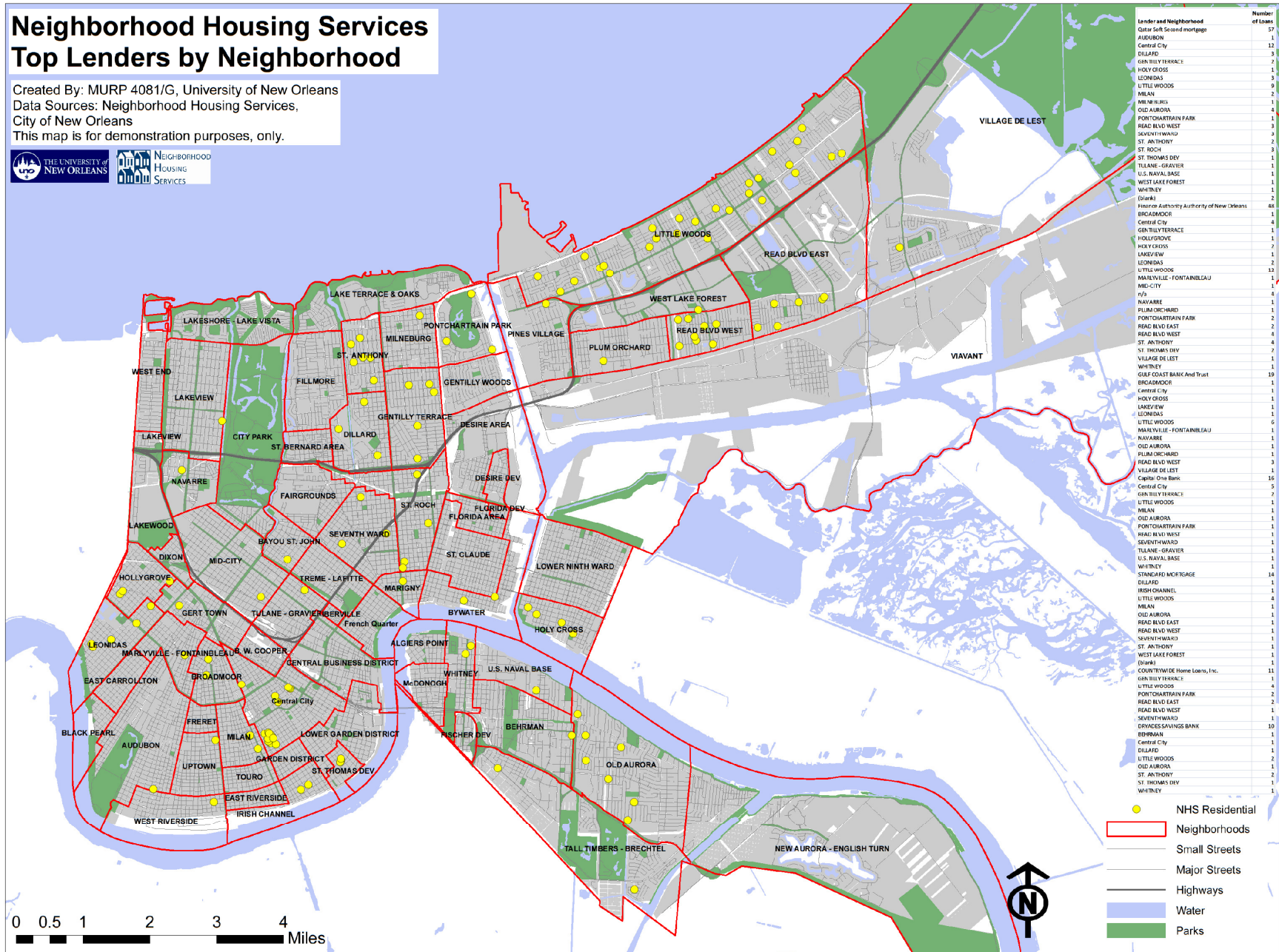
Map 11-- Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by Neighborhood

- The Central City and Little Woods neighborhoods had the most Qatar funded properties (fourteen and nine respectively). Out of any neighborhoods with Qatar funded properties, there were nine different neighborhoods which tied for having the least amount of properties (one each). The Central City neighborhood was more than three standard deviations away from the mean of 2.9 Qatar funded properties per neighborhood, and the Little Woods neighborhood was more almost two standard deviations away from the mean. Thus the Central City and Little Woods neighborhoods had uncommonly high numbers of Qatar properties relative to other neighborhoods within New Orleans.
- Aside from Central City and Little Woods, the eighteen remaining neighborhoods which had Qatar funded properties. All had a number of properties within one standard deviation of the mean.

Map 2: Neighborhood Housing Services Top Lenders by Council District

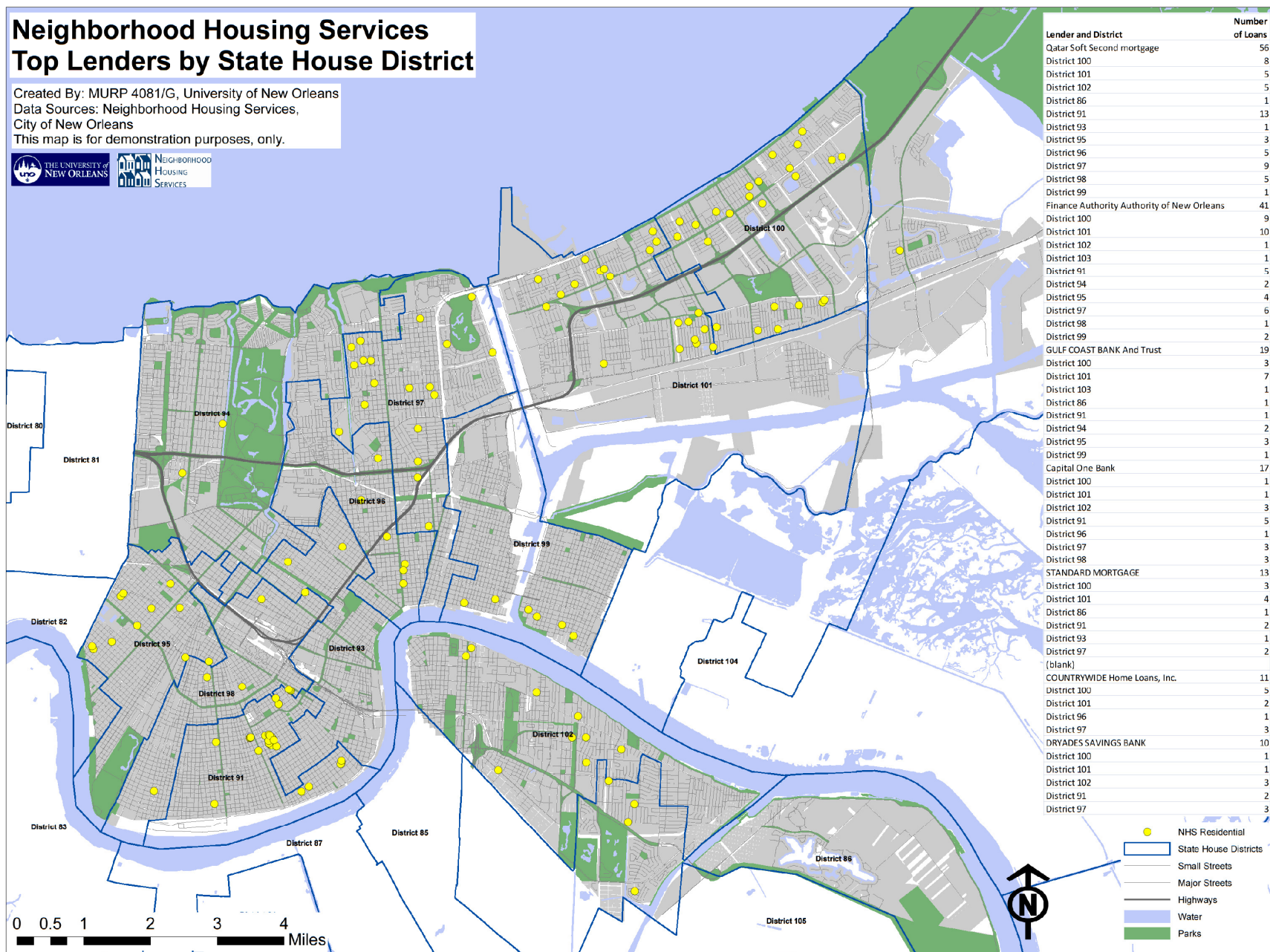


Map 3: Neighborhood Housing Services Top Lenders by Neighborhood



Map 4: Neighborhood Housing Services Top Lenders by Planning District



Map 5: Neighborhood Housing Services Top Lenders by State House District

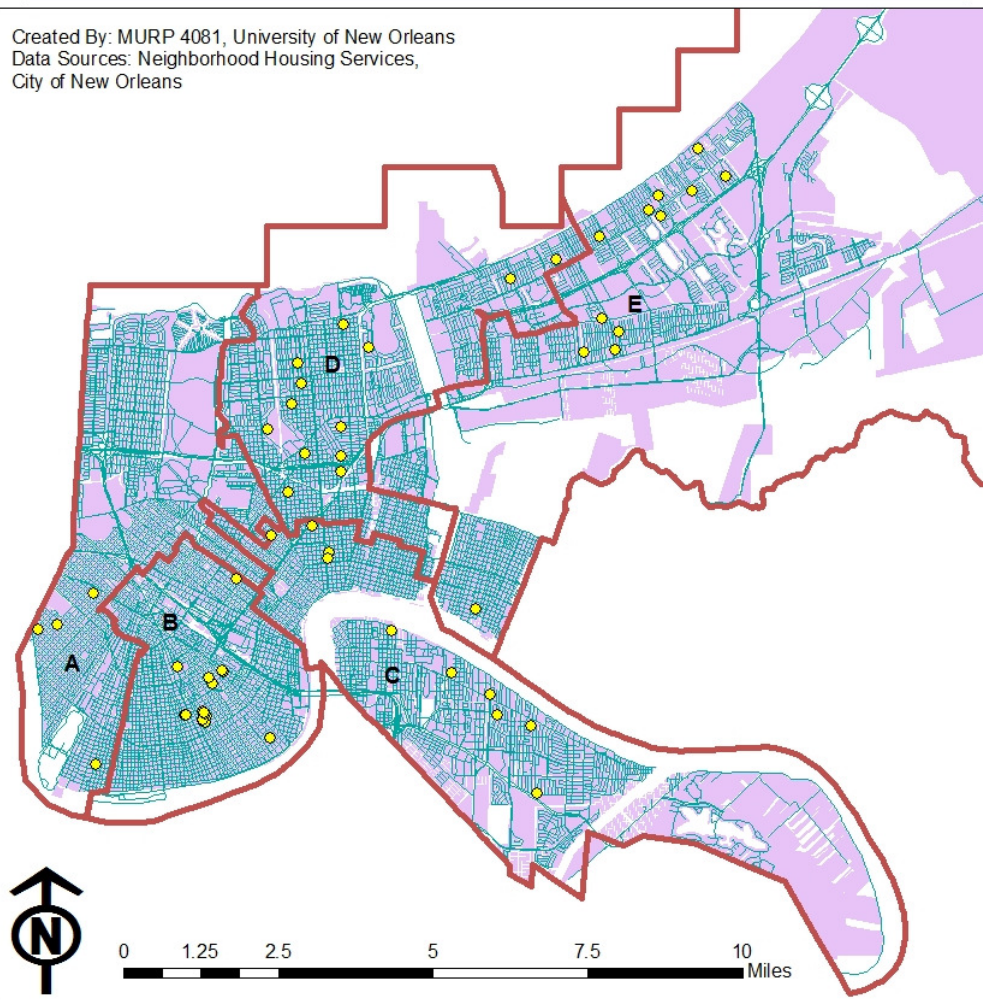
Map 6: Neighborhood Housing Services Top Lenders by State Senate District



Map 7: Properties Funded by Qatar Soft Second Mortgage by City Council District

Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by City Council District

Created By: MURP 4081, University of New Orleans
Data Sources: Neighborhood Housing Services,
City of New Orleans



Purpose: The purpose of this map is to display each of the properties which received funding assistance from Qatar Soft Second Mortgages, through the Neighborhood Housing Services of New Orleans, in their respective city council districts.

Note: The two properties listed in the chart below as having no city council are located on Raymond Joseph Drive. Raymond Joseph Drive is a newly built road in Orleans Parish, and as such, it has not been added to the shapefiles used to produce this map and is not shown here.

Qatar Properties by City Council District

Council District	Number of Qatar Funded Properties
A	4
B	19
C	10
D	13
E	12
No Council District	2

Legend

- Qatar Funded Properties
- A
- B
- C
- D
- E
- Streets
- Parcels



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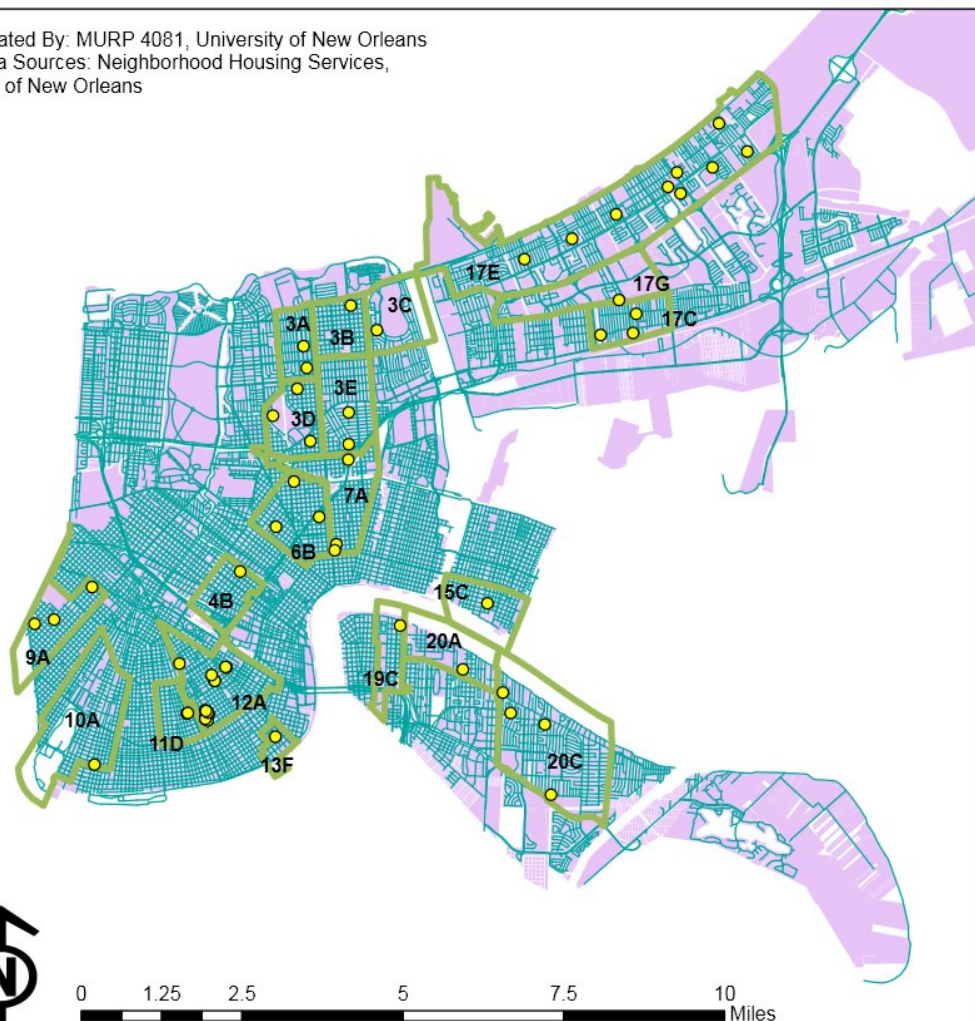
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Map 8: Properties Funded by Qatar Soft Second Mortgage by Neighborhood

Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by Neighborhood

Created By: MURP 4081, University of New Orleans
Data Sources: Neighborhood Housing Services,
City of New Orleans



Purpose: The purpose of this map is to display each of the properties which recieved funding assistance from Qatar Soft Second Mortgages, through the Neighborhood Housing Services of New Orleans, in their respective neighborhoods.

Note: The two properties listed in the chart below as having no neighborhood are located on Raymond Joseph Drive. Raymond Joseph Drive is a newly built road in Orleans Parish, and as such, it has not been added to the shapefiles used to produce this map and is not shown here.

Qatar Properties by Neighborhood		
Neighborhood Name	Neighborhood Number	Number of Qatar Properties
Audubon	10A	1
Central City	12A	14
Dillard	3D	3
Gentilly Terrace	3E	2
Holy Cross	15C	1
Leonidas	9A	3
Little Woods	17E	9
Milan	11D	3
Milneburg	3B	1
Old Aurora	20C	4
Pontchartrain Park	3C	1
Read Blvd. West	17C	3
Seventh Ward	6B	3
St. Anthony	3A	2
St. Roch	7A	3
St. Thomas Development	13F	1
Tulane/Gravier	4B	1
U.S. Naval Base	20A	1
West Lake Forest	17G	1
Whitney	19C	1
No Neighborhood	n/a	2

Legend

- Qatar Funded Properties
- Neighborhoods
 - 10A--Audubon
 - 11D--Milan
 - 12A--Central City
 - 13F--St. Thomas Dev
 - 15C--Holy Cross
 - 17C--Read Blvd. West
 - 17E--Little Woods
 - 17G--West Lake Forest
 - 19C--Whitney
 - 20A--U.S. Naval Base
 - 20C--Old Aurora
 - 3A--St. Anthony
 - 3B--Milneburg
 - 3C--Pontchartrain Park
 - 3D--Dillard
 - 3E--Gentilly Terrace
 - 4B--Tulane/Gravier
 - 6B--Seventh Ward
 - 7A--St. Roch
 - 9A--Leonidas
- Streets
- Parcels

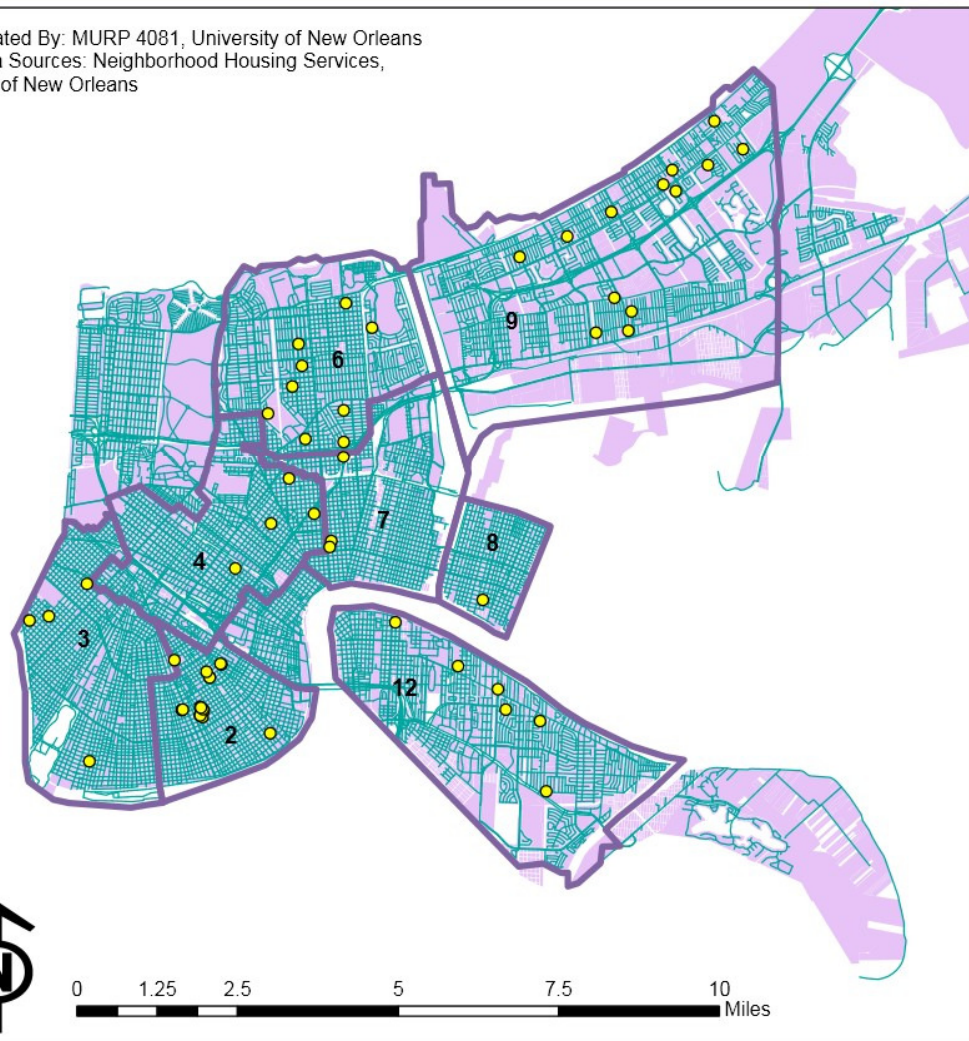


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Map 9: Properties Funded by Qatar Soft Second Mortgage by City Planning District

Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by City Planning District

Created By: MURP 4081, University of New Orleans
Data Sources: Neighborhood Housing Services,
City of New Orleans



Purpose: The purpose of this map is to display each of the properties which recieved funding assistance from Qatar Soft Second Mortgages, through the Neighborhood Housing Services of New Orleans, in their respective city planning districts.

Note: The two properties listed in the chart below as having no planning district are located on Raymond Joseph Drive. Raymond Joseph Drive is a newly built road in Orleans Parish, and as such, it has not been added to the shapefiles used to produce this map and is not shown here.

Qatar Properties by City Planning District		
Planning District	Planning District Number	Number of Qatar Properties
Central City	2	18
Uptown	3	4
Midcity	4	4
Gentilly	6	9
Marigny/Bywater	7	3
Lower 9th Ward	8	1
New Orleans East	9	13
Algiers	12	6
No Planning District	n/a	2

Legend

- Qatar Funded Properties
- Planning Districts
 - Planning District 12
 - Planning District 2
 - Planning District 3
 - Planning District 4
 - Planning District 6
 - Planning District 7
 - Planning District 8
 - Planning District 9
- Streets
- Parcels

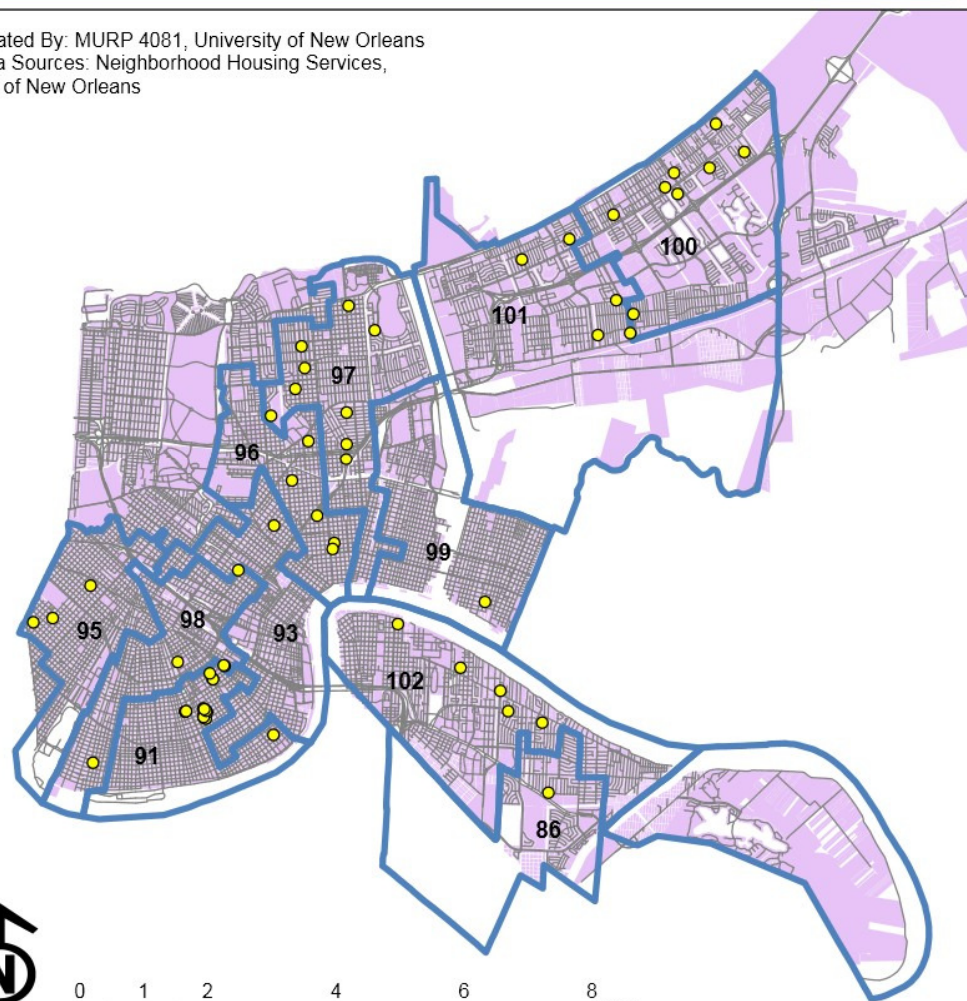


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Map 10: Properties Funded by Qatar Soft Second Mortgage by State House District

Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by State House of Representatives District

Created By: MURP 4081, University of New Orleans
Data Sources: Neighborhood Housing Services,
City of New Orleans



Purpose: The purpose of this map is to display each of the properties which recieved funding assistance from Qatar Soft Second Mortgages, through the Neighborhood Housing Services of New Orleans, in their respective House of Representatives (House) districts.

Note: The two properties listed in the chart below as having no House district are located on Raymond Joseph Drive. Raymond Joseph Drive is a newly built road in Orleans Parish, and as such, it has not been added to the shapefiles used to produce this map and is not shown here.

Qatar Properties by House District Number

House District Number	Number of Qatar Properties
86	1
91	15
93	1
95	3
96	5
97	9
98	5
99	1
100	8
101	5
102	5
No House District	2

Legend

- Qatar Funded Properties
- District 100
- District 101
- District 102
- District 86
- District 91
- District 93
- District 95
- District 96
- District 97
- District 98
- District 99
- Streets
- Parcels



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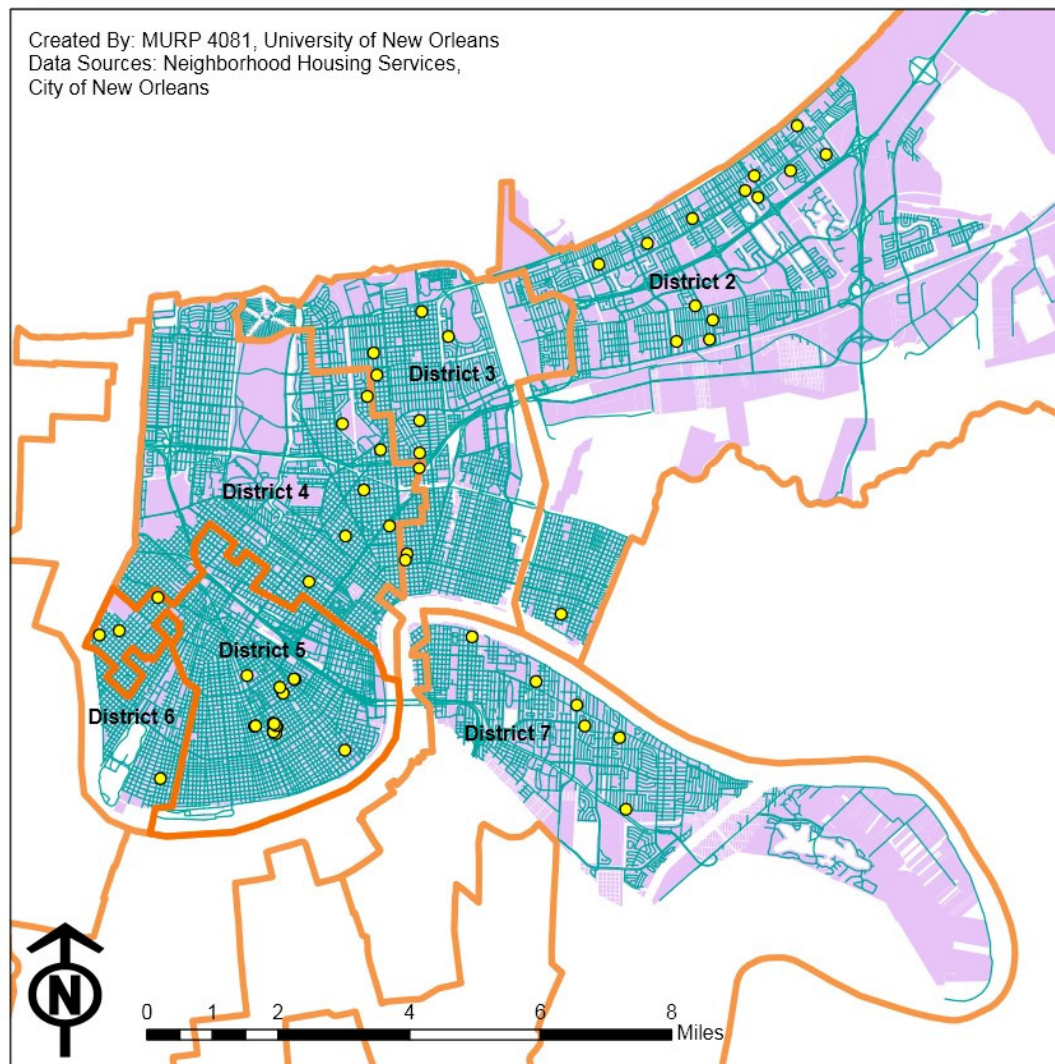
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Map 11: Properties Funded by Qatar Soft Second Mortgage by State Senate District

Neighborhood Housing Services of New Orleans: Properties Funded by Qatar Soft Second Mortgage by State Senate District

Created By: MURP 4081, University of New Orleans
Data Sources: Neighborhood Housing Services,
City of New Orleans



Purpose: The purpose of this map is to display each of the properties which recieved funding assistance from Qatar Soft Second Mortgages, through the Neighborhood Housing Services of New Orleans, in their respective senate districts.

Note: The two properties listed in the chart below as having no senate district are located on Raymond Joseph Drive. Raymond Joseph Drive is a newly built road in Orleans Parish, and as such, it has not been added to the shapefiles used to produce this map and is not shown here. Additionally, District 5 has been darkened relative to the other districts to show its irregular western boundary

Qatar Properties by State Senate District

Senate District Number	Number of Qatar Properties
2	14
3	8
4	8
5	21
6	1
7	6
No Senate District	2

Legend

- Qatar Funded Properties
- District 2
- District 3
- District 4
- District 5
- District 6
- District 7
- Streets
- Parcels



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Glossary of Terms

Homeowner Portion: Also referred to the owner's down payment.

Household: All persons who occupy a housing unit (County and City Data Book: 2007. U.S. Census Bureau)

Household Income: The total money received in a calendar year by all household members 15 years and older (County and City Data Book: 2007. U.S. Census Bureau)

GIS: Stands for a geographic information system. A GIS program integrates hardware, software, and data for capturing, managing, analyzing, and displaying all forms of geographically referenced information. (ESRI, 2010)

Shapefile: A simple, non-topological format for storing the geometric location and attribute information of geographic features. A shapefile is one of the spatial data formats that one can work with and edit in ArcGIS. The shapefile format defines the geometry and attributes of geographically referenced features in three or more files with specific file extensions that should be stored in the same project workspace. (ESRI, 2010)

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