



The Florida Housing Coalition participants at the 2005 statewide conference were glad to forego the morning refreshment break (at a savings of \$6,000) so that money could be used to help a New Orleans nonprofit.

# Florida Housing Coalition to Assist New Orleans Nonprofit... Sharing in the Initiative

## *Coalition to Assist New Orleans Nonprofit*

BY VICKI McDONALD

Over nine months after Hurricane Katrina breached the New Orleans levee system, decimating family homes and flooding neighborhoods, the current housing stock remains desolate in New Orleans. The flood destroyed an estimated 142,000 housing units with 112,000 of those units belonging to low-income households, according to the National Low Income Housing Coalition. Families who have returned to the city to find their homes saturated, demolished or deemed uninhabitable are desperately struggling to locate housing that is safe and affordable for living.



housing and fledgling nonprofit, is the recipient of the Coalition award package totaling over \$6,000. A Shared Initiative, Inc. formed as an expanded community development effort designed by ASI Federal Credit Union, a community development financial institution serving predominately low-income members in New Orleans and surrounding communities.

The training and technical assistance package covers the cost of travel, hotel arrangements and per diem for A Shared Initiative staff members who wish to attend a combination of Coalition workshops and the annual statewide affordable housing conference over the next two years. In addition to covering these expenses, up to the awarded amount, the Coalition agreed to waive any registration fee for events and provide one onsite visit by a Coalition technical advisor to New Orleans to meet and work with the nonprofit staff. This package will provide valuable education and direction to a



*The houses A Shared Initiative will rehabilitate are located in the St. Claude area near St. Roch and the Lower Ninth Ward.*



nonprofit faced with replenishing an unprecedented and overwhelming lack of housing units for people of low and modest means.

Over the next six months, the nonprofit will begin work on rehabilitating homes located on Louisa Street in the St. Claude area located between St. Roch and the Lower Ninth Ward. Before the storm, this area was a working class neighborhood satiated with rich cultural and ethnic diversity. Approximately 90.5 percent of the 12,000 residents in St. Claude were African-American with an average household income of \$29,802, according to 2000 Census data. Of those who have returned to the area, now declared viable by the city and replenished with basic services, most are living in trailers.

To qualify for a rehabilitated home, A Shared Initiative program participants must earn incomes not to exceed 80 percent of the area median income, have a strong six-month credit and employment history and be able to pay 1 percent of the total purchase price of the home. ASI Federal Credit Union has agreed to grant borrowers its in-house market rate and provide matched down payment assistance to future low-income homebuyers through individual development accounts.

The nonprofit's leaders site lack of communication and coordination between New Orleans agencies dedicated

to solving the same housing catastrophe as their most significant hindrance to reconstructing neighborhoods. The Coalition anticipates imparting constructive education and quality direction - through workshop instruction, conference participation and technical advice - for accomplishing the beginning goals of the nonprofit. The Coalition foresees sharing a positive working relationship with A Shared Initiative, Inc. as they strive towards achieving safe, decent and affordable housing choices for the people of New Orleans.



*(From Left to Right) A Shared Initiative Staff - Alicia Sanchez, community development representative, Shannon Cain, community development representative, and Sarah Taylor, director.*

*Katrina and relocating to Tallahassee. Vicki is the Office Manager of the Florida Housing Coalition. Her duties include assisting the Executive Director with day-to-day operations in the Tallahassee office, conference planning, recruiting members and partners for better housing, assisting with the Housing News Network Journal and acting as a liaison with the Coalition's Board of Directors. Prior to her tenure with the Florida Housing Coalition, Vicki worked for the Gulf Coast Fair Housing Center in Gulfport, Mississippi.*

*Vicki has been recognized with several awards in journalism, including the 2004 South Eastern College Journalism Conference third place "Best of the Best" news writer award and second and third place awards for spot news and investigative packages from the Mississippi Press Association. Her work has been published in south Mississippi newspapers including the Hattiesburg American and The Sun Herald.*