



**WORKFORCE HOUSING
STRATEGIC PLANNING REPORT
*THE CITY OF HAMMOND, LOUISIANA***



Commissioned by

**The City of Hammond, Louisiana
Mayson H. Foster, Mayor**

JUNE 20, 2007

*The City of Hammond
wishes to acknowledge the
Workforce Housing Strategic Plan
Blue Ribbon Task Force*

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FOR THE CITY OF HAMMOND**

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Introduction

The purpose of this report is to discuss the Strategic Planning process that was conducted for the 2007 Workforce Housing Initiative by the City of Hammond, Louisiana. This report also identifies the assessment tools that were used in the course of the Strategic Planning process, as well as the results of the process.

Blue Ribbon Task Force

The Blue Ribbon Task Force (BRTF) was convened by the administrative leadership of the City of Hammond to review the content of the Workforce Housing Study (completed April 16, 2007) and recommend a strategic direction for Workforce Housing (WFH) to present to the Mayor for review and implementation. The leadership paid careful attention to selecting members with technical experience and strong interest in housing. At the same time, these individuals represented a diverse cross-section of local housing interests, including City officials, local builders and developers, local business leaders, and local non-profit organizations. This document, the “Strategic Planning Report,” is the culmination of the BRTF’s efforts. In this report, the BRTF is also referred to as the Strategic Planning Team (SPT) for Workforce Housing.

Strategic Planning Flowchart

The BRTF began its work by designing a strategic planning work process, structured in a “graphical format.” This guided the conception phase for determining the components of the process (the gaps, goals, and actions), as well as the sequencing of the components. Since many of the components depended on the successful completion of others, it was determined that a standard “conditional logic flowchart” would be ideal in establishing a graphical representation of the overall direction and flow of the Strategic Planning process. The Strategic Planning Flowchart is attached in Appendix E.

Identification of the Problem

Even prior to the August 2005 impact of Hurricane Katrina, permanent, single-family housing for homeownership was mostly out of reach of the Hammond area workforce population. The April 16, 2007 Workforce Housing Study showed that this segment of the population is defined as households earning annual incomes in the range of \$20,000 to \$49,999, which comprised about one-fourth of the total area population at the time. The situation was further complicated in the weeks and months following the storm, as a large number of citizens from the most affected parishes, many of whom had lost their property in those parishes, began relocating to Tangipahoa Parish, and specifically, to the Hammond area. As these individuals did not already own property in the area, they immediately began either building or shopping for and purchasing residential property at an unprecedented rate, creating a “run” on the local housing market. This quickly became noticeable in the form of price gouging, for both new and existing housing units. In the months that followed, this merely exacerbated the problem for the local area workforce population (at this point comprising one-third of the total area population),

many of whom were still searching for local property. The problem manifested itself (both pre- and post-Katrina) in the form of a “disconnect” between the limited purchasing power of workforce incomes versus the continually rising prices of new and existing housing. City leadership took note of the situation, and in early 2007, a commission was formed by the City of Hammond to study housing trends throughout the Hammond area. Specifically, the commission focused on the analysis and resolution of the WFH issue. As such, Hammond’s Workforce Housing Initiative was created, and the BRTF was assembled and charged with further defining the WFH issues, setting goals and action steps, and developing recommendations for positive change.

Current and Future State Situations

In order to determine how to resolve the local WFH issue, the BRTF began by reviewing the current state of the housing market in the Hammond area as defined in the Workforce Housing Study. From that vantage point, the BRTF determined what the desired future state was to be in order to meet the projected demand. This in turn revealed the differences, or “gaps,” between the current and future states, from which the BRTF received its mandate to explore and resolve the WFH issue. The current and future states of WFH identified by the BRTF are listed below, and in Appendices A and B.

Current State 1	Hammond area population of 84,116 (The Hammond area includes the areas of zip codes 70401, 70402, 70403, 70454, 70455, 70466, and 70711. See Appendix G.)
<i>Future State 1</i>	<i>2 to 4.8 percent growth per year over next decade, or 22 to 60 percent growth by end of next decade, translating to Hammond area population of 118,604</i>
Current State 2	218 single-family WFH units available for homeownership
<i>Future State 2</i>	<i>Supply adequate to meet demand of 160-200 WFH units per year from 2007 to 2010, with increasing numbers in years to follow</i>
Current State 3	Developers building mainly in \$160,000 and higher range, including land costs
<i>Future State 3</i>	<i>Developers also building in WFH cost range of \$70,000-\$120,000</i>
Current State 4	Few incentives for developers to build single-family WFH for homeownership
<i>Future State 4</i>	<i>Diversified incentives available to developers for building single-family WFH for homeownership</i>
Current State 5	Lack of availability of credit counseling and homebuyer training
<i>Future State 5</i>	<i>Partnering with local agencies to provide credit counseling and homebuyer training to prospective homeowners</i>

Current State 6	Inadequate number of Hammond area HUD- and ADDI-certified lenders
<i>Future State 6</i>	<i>As many lenders HUD- and ADDI-certified as possible</i>
<hr/>	
Current State 7	Insufficient or lack of communication and coordination among multi-jurisdictions
<i>Future State 7</i>	<i>Smoother/better communication and coordination among multi-jurisdictions</i>

Objective

Upon reviewing the current and future state situations, the BRTF identified several gaps pertaining to WFH in the local area. This paved the way for the BRTF to formulate the objective of the Workforce Housing Initiative. As such, the objective of the Workforce Housing Initiative is to close the Workforce Housing gaps that exist in the Hammond area by increasing the supply of WFH identified and planned to meet current and projected demand over the next three (3) years (2007-2010).

Identification of Goals

In order to determine a process by which the objective of closing the Workforce Housing gaps in the Hammond area could be achieved, the BRTF set out to determine the specific causes and characteristics of their existence. The BRTF took this step in order to define specific areas, or goals, to focus on in order to meet the objective. In the course of this process, the BRTF generated seven (7) goals, each one targeted at resolving a different aspect of the WFH gaps. These goals are as follows:

- Goal 1. Establish and maintain mechanisms at the local and parish levels to provide the City with accurate, up-to-date estimates of the Hammond area population throughout the lifetime of the WFH Initiative.
- Goal 2. Track housing demand in parallel with Hammond area population, and complete 160-200 WFH units per year from 2007-2010; 200-230 WFH units per year from 2010-2013; and 230-380 WFH units per year in 2014 and thereafter—with a pre-determined number of extra units per year to be left available for surges in demand due to unforeseen circumstances.
- Goal 3. Identify, recruit, and educate developers (for single-family homeownership) on possible incentives that the City of Hammond can provide to meet WFH demand.
- Goal 4. Provide incentives to help encourage the construction of single-family WFH for homeownership.
- Goal 5. Design, develop, and execute organized and consistent credit counseling and homebuyer training programs for prospective homeowners.

- Goal 6. Educate, encourage, develop, and support partnerships with HUD- and ADDI-certified lenders.
- Goal 7. Develop public awareness and gain public acceptance of WFH in the Hammond area.

Importance of Goals

In addition to defining a process by which WFH could be realized throughout the Hammond area, the goals authored by the BRTF are important for several reasons. For one, they provide the City with metrics for determining whether progress toward resolving the WFH issue is being made. They also provide the City with the means to establish dates and time frames within which to accomplish its goals, as well as the means to assign and maintain measureable accountability for accomplishing the goals. As an added benefit, having defined goals gives the City a means to plan, analyze, and define possible obstacles and opportunities to overcome. These would help enable the City and other agencies to partner as resources to accomplish the goals on WFH and other issues.

Resources to Support Goals

As stated in the previous section, one of the most important components of the goals development process was the identification of instrumental resources for realizing WFH in the Hammond area. These include a number of local, parish, and state agencies, as well as various loan and grant programs which the City can utilize in working toward achieving its WFH goals. The specific resources identified are listed below, following the respective goal to which they apply.

- Goal 1. Establish and maintain mechanisms at the local and parish levels to provide the City with accurate, up-to-date estimates of the Hammond area population throughout the lifetime of the WFH Initiative.

Resources

- *The Tangipahoa Home Builders’ Association (THBA)*
- *The Northshore Area Board of Realtors (NSABR)*
- *The Tangipahoa Economic Development Foundation (TEDF)*
- *The Hammond Chamber of Commerce*
- *Local tax authorities, local police, and governmental agencies*

- Goal 2. Track housing demand in parallel with Hammond area population, and complete 160-200 WFH units per year from 2007-2010; 200-230 WFH units per year from 2010-2013; and 230-380 WFH units per year in 2014 and thereafter—with a pre-determined number of extra units per year to be left available for surges in demand due to unforeseen circumstances.

Resources

- *Each of the resources in Goal 1, in addition to the following:*
- *The Hammond City Planner*
- *The Tangipahoa Parish Planner*

- *Local realtors, developers, and builders*
 - *Local engineers and building material suppliers*
 - *Governmental agencies*
-

Goal 3. Identify, recruit, and educate developers (for single-family homeownership) on possible incentives that the City of Hammond can provide to meet WFH demand.

- Resources*
- *National and regional levels of the Department of Housing and Urban Development (HUD)*
 - *The Hammond City Planner*
 - *The Hammond City Attorney*
 - *The Hammond City Engineer*
 - *Local real estate professionals*
 - *The Tangipahoa Home Builders' Association (THBA)*
 - *Provision of free technical assistance*
 - *Local news media*
-

Goal 4. Provide incentives to help encourage the construction of single-family WFH for homeownership.

- Resources*
- *Federal, regional, and state governmental agencies*
 - *The Louisiana Housing Finance Agency (LHFA)*
 - *The Hammond City Attorney*
 - *The Hammond City Staff*
 - *The Hammond City Engineer*
 - *American Dream Downpayment Initiative (ADDI) grants, loans*
 - *125 parcels of locally adjudicated property*
-

Goal 5. Design, develop, and execute organized and consistent credit counseling and homebuyer training programs for prospective homeowners.

- Resources*
- *Local lenders*
 - *The American Dream Downpayment Initiative (ADDI)*
 - *The Money Smart program*
 - *Housing and Urban Development (HUD) counseling funds*
 - *The Louisiana Housing Finance Agency (LHFA)*
 - *ECD-HOPE Community Credit Union*
 - *The Individual Development Account (IDA) program*
-

Goal 6. Educate, encourage, develop, and support partnerships with HUD- and ADDI-certified lenders.

- Resources*
- *The Louisiana Home Financing Agency (LHFA)*
 - *The Department of Housing and Urban Development (HUD)*
 - *The U.S. Department of Agriculture (USDA)*
 - *Private foundations, banks, and credit unions*

Goal 7. Develop public awareness and gain public acceptance of WFH in the Hammond area.

Resources

- Local media assistance and civic groups
- The Tangipahoa Municipal Association (TMA)
- The Tangipahoa Parish Land Use Plan

Actions and Timetables

In order to ensure that the City's goals for WFH are met in a timely and effective fashion, the BRTF developed specific action steps (listed in Appendix D) that work toward achieving each of the goals, as well as timetables for completion of each step, depending on their role in the overall process. The timetables consist of a time frame, indicated in days or months, as well as specific start and end dates that reflect their respective time frame as closely as possible. These were developed in conjunction with the action steps and the goals themselves, in order to ensure a logical flow and progression of events and to keep conflicts, overlaps, and disconnects to a minimum. At the time of the Strategic Planning process, which took place at the City of Hammond from April 17 to May 8, 2007, several of the actions listed under Goals 5 and 6 were already significantly completed, as a result of work performed on those issues throughout 2006 and into 2007. This mainly included contacting and working with lenders, developers, and non-profit organizations in order to assess the feasibility of a possible WFH program, as well as their requirements for participation. The timetables developed for each goal are listed below. For each goal, there is a starting period in which to accomplish initial tasks, with ongoing implementation through 2010, totaling a three-year time frame for completion of the first phase of the Strategic Plan, as outlined in this document. Ongoing implementation for Goal 2 continues into more advanced phases of the Strategic Plan, through 2014 and following.

Goal 1	May 7, 2007 to September 21, 2007, with ongoing implementation
Goal 2	Calendar years 2007 through 2010, with ongoing implementation
Goal 3	January 24, 2007 to December 30, 2007, with ongoing implementation
Goal 4	May 9, 2007 to December 31, 2008, with ongoing implementation
Goal 5	May 1, 2006 to July 30, 2007, with ongoing implementation
Goal 6	May 1, 2007 to May 15, 2007, with ongoing implementation
Goal 7	May 15, 2007 to May 15, 2008, with ongoing implementation

Recommendations

In addition to the goals that were drafted and the action steps for achieving them, the BRTF applied the Strategic Planning process to identify several recommendations. These recommendations parallel several of the action steps and are intended to facilitate accomplishment of the goals. The recommendations:

1. Hire WFH and community development staff persons who will focus their dedication and efforts on the WFH goals set forth in the Strategic Plan and beyond. Begin with a staff of two (2) and hire additional personnel as required.

2. Work with authorized economic development agencies including the Tangipahoa Economic Development Foundation (TEDF), the Tangipahoa Economic Development District (TEDD), the Hammond Area Economic and Industrial Development District (HAEIDD), and the various Chambers of Commerce throughout the area to keep abreast of new sources of employment locating to the Hammond area and their respective influences on WFH demand.
3. Work with employers on employer-assisted WFH programs and incentives.
4. Identify City property and other property or parcels to be allocated for stabilization and revitalization in support of WFH requirements.
5. Examine and address the transfer process for adjudicated property.
6. Reconvene the BRTF on a quarterly basis for status updates, reviews, and improvements to the strategic direction of WFH. The first reconvening will take place during the week of July 16, 2007 for updates on the various action steps.
7. Develop a systematic process to enable housing and economic development officials to combine their efforts in linking local job creation and economic development with the development and availability of workforce housing.

These recommendations were formulated through thoughtful and intentional deliberation by the BRTF. They are intended as logistically and economically realistic, given appropriate implementation and timing. Thus as followed, they would achieve the goals of the Strategic Plan and lead to tangible results by the end of the initial three-year time frame (2007-2010).

Summary

The City of Hammond and the surrounding area are currently at a critical juncture for managing the accelerated population growth that occurred both prior to and as a result of Hurricane Katrina (and which continues today). One of the key components of managing this growth in a responsible manner is ensuring that housing is available to the local workforce population, as it is the primary driver for local economic growth and prosperity. As such, the City of Hammond has devoted significant resources and effort to the Workforce Housing issue and is partnering and working with various local agencies in the real estate, banking, and non-profit industries to transition Workforce Housing from concept to reality. The Blue Ribbon Task Force has served as Hammond's charter group for defining and implementing a process to accomplish this transition, and will remain engaged in the months to come to ensure that progress is made to bring Workforce Housing to fruition for Hammond. This will benefit all—Hammond's hard-working citizens, employers, developers, lenders, realtors, and the Hammond economy.

APPENDICES

APPENDIX A
STRATEGIC PLANNING GUIDE
CURRENT AND FUTURE STATE SITUATIONS

STRATEGIC PLANNING GUIDE Current and Future State Situations

Item	Current State Situation
1	Hammond Area Population of 84,116
2	218 Single-Family Workforce Housing Units Available for Homeownership
3	Developers Building Mainly in \$160,000+ Range, Including Land Costs
4	Few Incentives for Developers to Build Single-Family Workforce Housing for Homeownership
5	Lack of Availability of Credit Counseling and Homebuyer Training
6	Inadequate Number of Hammond Area HUD- and ADDI-Certified Lenders
7	Insufficient or Lack of Communication and Coordination Among Multi-Jurisdictions

Future State Situation
2 to 4.8% Growth Per Year Over Next Decade, or 22 to 60% Growth by End of Next Decade, Translating to Hammond Area Population of 118,604
Supply Adequate to Meet Demand of 160-200 WFH Units Per Year from 2007 to 2010, with Increasing Numbers in Years to Follow
Developers Also Building in Workforce Housing Cost Range of \$70,000 to \$120,000
Diversified Incentives Available to Developers for Building Single-Family Workforce Housing for Homeownership
Partnering with Local Agencies to Provide Credit Counseling and Homebuyer Training to Prospective Homeowners
As Many Lenders HUD- and ADDI-Certified as Possible
Smoother/Better Communication and Coordination Among Multi-Jurisdictions

APPENDIX B

STRATEGIC PLANNING GUIDE

GAP ANALYSIS BETWEEN CURRENT AND FUTURE STATE SITUATIONS

STRATEGIC PLANNING GUIDE
Gap Analysis Between Current and Future State Situations

Item	Current State Situation	Gap Between Situations	Future State Situation
1	Current Hammond Area Population of 84,116	20,000-50,000 additional people moving to the Hammond area over the next decade, or 2,000-5,000 additional people per year; 1/3 of these, or 667-1,667, would fit the definition of WFH, and at 2.4 persons per household, that would be 278-694 households	2 to 4.8% Growth Per Year Over Next Decade, or 22 to 60% Growth by End of Next Decade, Translating to Hammond Area Population of 118,604
2	218 Single-Family Workforce Housing Units Available for Homeownership	165 to 243 Single-Family Workforce Housing Units, Available Annually	Supply Adequate to Meet Demand of 160-200 WFH Units Per Year from 2007 to 2010, with Increasing Numbers in Years to Follow
3	Developers Building Mainly in \$168,000+ Sale Price Range	\$48,000 to \$98,000 Above Defined Sale Price Range for Workforce Housing	Developers Also Building in Workforce Housing Sale Price Range of \$70,000 to \$120,000
4	Few Incentives for Developers to Build Single-Family Workforce Housing for Homeownership	Density Bonuses, Subsidized Loans, Grants, Tax Credits, Housing Trust Funds, Provision of Technical Assistance, etc.	Diversified Incentives Available to Developers for Building Single-Family Workforce Housing for Homeownership
5	Lack of Availability of Credit Counseling and Homebuyer Training	Creation and Provision of Ongoing Credit Counseling and Homebuyer Training Programs	Partnering with Local Agencies to Provide Credit Counseling and Homebuyer Training to Prospective Homeowners
6	Inadequate Number of Hammond Area HUD- and ADDI-Certified Lenders	Partnerships with HUD- and ADDI-Certified Lenders and Advocacy for HUD and ADDI Certification Among Lenders, Where Applicable	As Many Lenders HUD- and ADDI-Certified as Possible
7	Insufficient or Lack of Communication and Coordination Among Multi-Jurisdictions	Closer Relationships or Partnerships with Decision-Makers and/or Agencies in Multi-Jurisdictions	Smoother/Better Communication and Coordination Among Multi-Jurisdictions

APPENDIX C
STRATEGIC PLANNING GUIDE
GAPS AND GOALS WORKSHEET

STRATEGIC PLANNING GUIDE Gaps and Goals Worksheet

Item	Gaps Identified	Goals Targeted at Closing Gaps
1	20,000-50,000 additional people moving to the Hammond area over the next decade, or 2,000-5,000 additional people per year; 1/3 of these, or 667-1,667, would fit the definition of Workforce Housing, and at 2.4 persons per household, that would be 278-694 households	Establish and maintain mechanisms at the local and parish levels to provide the City with accurate, up-to-date estimates of the Hammond area population throughout the lifetime of the Workforce Housing Initiative.
2	165 to 243 Single-Family Workforce Housing Units, Available Annually	Track housing demand in parallel with Hammond area population, and complete 160-200 WFH units per year from 2007-2010; 200-230 WFH units per year from 2010-2013; and 230-380 WFH units per year in 2014 and thereafter—with a pre-determined number of extra units per year to be left available for surges in demand due to unforeseen circumstances.
3	\$48,000 to \$98,000 Above Desired Sale Price Range	Identify, recruit, and educate developers (for single-family homeownership) on possible incentives that the City of Hammond can provide to meet Workforce Housing demand.
4	Density Bonuses, Subsidized Loans, Grants, Tax Credits, Housing Trust Funds, Provision of Technical Assistance, etc.	Provide incentives to help encourage the construction of single-family Workforce Housing for homeownership.
5	Organized, comprehensive credit counseling and homebuyer training programs are needed for prospective homeowners.	Design, develop, and execute organized and consistent credit counseling and homebuyer training programs for prospective homeowners.
6	Partnerships with HUD- and ADDI-Certified Lenders and Advocacy for HUD and ADDI Certification Among Lenders, Where Applicable	Educate, encourage, develop, and support partnerships with HUD- and ADDI-certified lenders.
7	Closer Relationships or Partnerships with Decision-Makers and/or Agencies in Multi-Jurisdictions	Develop public awareness and gain public acceptance of Workforce Housing in the Hammond area.

APPENDIX D
STRATEGIC PLANNING GUIDE
GOAL TRACKING SHEETS

STRATEGIC PLANNING GUIDE Goal #1 Tracking Sheet

Statement of Goal #1	Establish and maintain mechanisms at the local and parish levels to provide the City with accurate, up-to-date estimates of the Hammond area population throughout the lifetime of the Workforce Housing Initiative.
Known or Defined Obstacles	Lack of up-to-date population data, lack of knowledge on current and forecast growth trends, inability to track population changes quickly in the event of unforeseen circumstances, lack of understanding at various levels of the need for more accurate tracking
Known or Defined Opportunities	More accurate, "real-time" estimates of the local area population give the City of Hammond the ability to better assess and plan growth, respond to housing and other demands in a timely manner, and be prepared for unplanned surges in population due to emergency situations
Known or Defined Resources	The Tangipahoa Home Builders' Association, the Northshore Area Board of Realtors, the Tangipahoa Economic Development Foundation, the Hammond Chamber of Commerce, Louisiana Tech (for City and Parish), the state Treasurer's Office (which receives data from LA Tech), the SLU Business Department, state and local tax authorities, local police and governmental agencies that may have up-to-date statistics on Hammond area population, or have the ability to compile those statistics on demand

Action	Time Frame	Start	End	Accountability	Status
Identify local, parish, and state agencies that can provide updated statistics on local area population and growth.	15 days	5/7/2007	5/22/2007	Bill Moorman and Dori St. Cyr	Agencies identified in Known or Defined Resources.
Contact those agencies and apprise them of the need for and purpose of continually updated population and growth statistics.	60 days	5/23/2007	7/23/2007	Bill Moorman and Dori St. Cyr	In progress, narrowing list of agencies to those that actually keep population statistics or data related to population.
Work with officials in these agencies to compile updated area population and growth figures, and keep them updated.	60-90 days+	6/25/2007	8/23/2007-9/21/2007+	TBD and Dori St. Cyr	
Work out a plan with these agencies to monitor population changes as closely as possible in the event of an emergency.	60-90 days+	6/25/2007	8/23/2007-9/21/2007+	TBD and Dori St. Cyr	
Work out a plan to incorporate information on population changes into the Workforce Housing decision-making process.	60-90 days+	6/25/2007	8/23/2007-9/21/2007+	TBD and Dori St. Cyr	

STRATEGIC PLANNING GUIDE Goal #2 Tracking Sheet

Statement of Goal #2	Track housing demand in parallel with Hammond area population, and complete 160-200 WFH units per year from 2007-2010; 200-230 WFH units per year from 2010-2013; and 230-380 WFH units per year in 2014 and thereafter—with a pre-determined number of extra units per year to be left available for surges in demand due to unforeseen circumstances.
Known or Defined Obstacles	Inability to track Hammond area population and/or housing demand to the required accuracy, disagreements with builders over market conditions or demand at a given time, builders not wanting to build speculatively, inability to acquire land and/or materials at the time/cost rates needed, extra supply put aside for unforeseen circumstances insufficient to meet resulting demand, untimely plan approvals at various levels from submission to final approval
Known or Defined Opportunities	More up-to-date statistics on area population and housing demand, ability to derive accurate relationships between area population and housing demand, increased business/profits for builders/building material suppliers, ability to begin moving WFH families into homes on a schedule, ability to meet housing demands resulting from possible future storms, improved quality of life throughout the Hammond area, transition of renters to homeownership and equity-building, increased property values due to newer homes in upgraded communities, increased housing stock for new businesses entering the area, and ability to influence streamlining of the plan approval process
Known or Defined Resources	Each of the resources listed in Goal #1, plus the Hammond City Planner, the Tangipahoa Parish Planner, local realtors, local developers and builders, local building material suppliers, local engineers, and governmental agencies

Action	Time Frame	Start	End	Accountability	Status
Establish tracking mechanisms to identify and confirm the number of WFH units per year both in demand and being built.	80 days	5/7/2007	7/27/2007	Bill Moorman and Dori St. Cyr	Completing action plan.
Disseminate WFH information (WFH study report).	255 days	4/16/2007	12/28/2007	To Be Determined	
Deliver WFH presentations (WFH PowerPoint presentation).	230 days	5/10/2007	12/28/2007	To Be Determined	
Identify builders and developers.	Calendar Year 2007	1/2/2007	12/28/2007	Dr. Martis Jones	
Work with builders and developers to draft plans and schedules for WFH developments and in-fill.	225 days	5/15/2007	12/28/2007	Dr. Martis Jones	
Dedicate person to speed up final approval process for WFH subdivisions.	225 days	5/15/2007	12/28/2007	John Dardis, Buddy Ridgel, and Richard Parker	
Implement tracking mechanisms for and remain current on WFH supply/demand.	95 days	5/15/2007	8/17/2007	Buddy Ridgel	
Hold first WFH ground-breaking ceremony.	25 days	12/3/2007	12/28/2007	Mayor Foster, Buddy Ridgel, non-profits, Chamber, bankers, lenders, THBA	
Periodically review Hammond area population changes in conjunction with WFH supply and demand.	Ongoing			Mayor Foster, Dr. Jones, John Dardis, RM Jackson, THBA, non-profits	

STRATEGIC PLANNING GUIDE Goal #3 Tracking Sheet

Statement of Goal #3	Identify, recruit, and educate developers (for single-family homeownership) on possible incentives that the City of Hammond can provide to meet Workforce Housing demand.
Known or Defined Obstacles	Developers' profit mindset, profit margin, public perception and education on terminology, price and location of land, and zoning regulations
Known or Defined Opportunities	Price and location of land, creative zoning ordinances, PUD ordinances, use of adjudicated lots, waivers of fees, housing trust funds, and downpayments for buyers in development communities
Known or Defined Resources	National and regional levels of HUD, City Planner, City Attorney, City Engineer, local real estate professionals, HBA, provision of free technical assistance, and local news media, for marketing

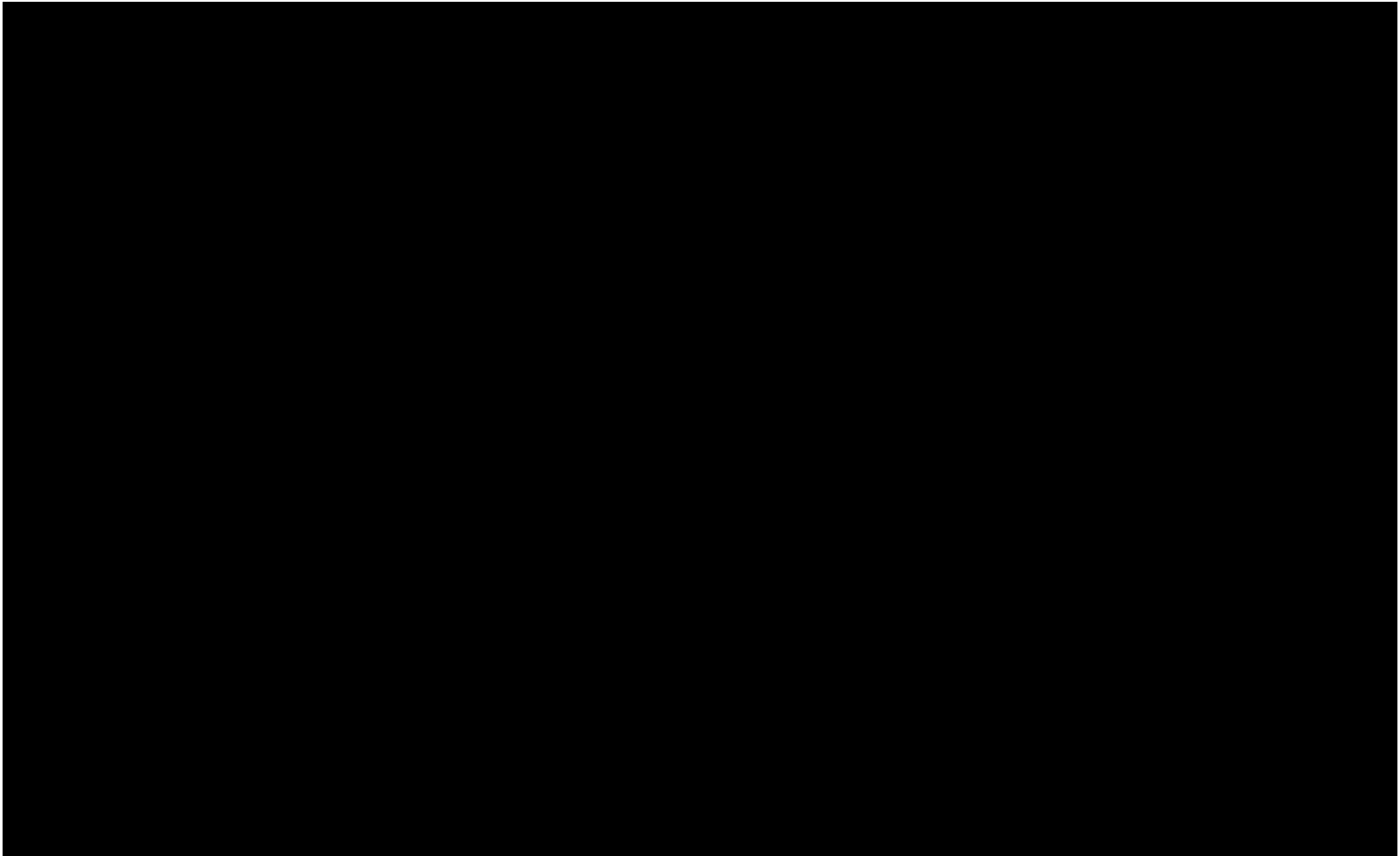
Action	Time Frame	Start	End	Accountability	Status
Contact developers (in the \$70,000-\$120,000 price range)...	205 days and ongoing	1/24/2007	8/15/2007 and ongoing	Dr. Martis Jones	In progress: four developers identified.
...and discuss partnerships in building Workforce Housing.	205 days and ongoing	1/24/2007	8/15/2007 and ongoing	Dr. Martis Jones	Discussing site plans, real estate parcels, available land and lots.
Design and develop incentive packages.	215 days	5/1/2007	12/1/2007	Mayor, City Council, P&Z (city and parish), John Dardis, state & federal officials	
Market completed homes for sale using various homebuyer programs.	245 days	5/1/2007	12/30/2007	Financial/lending institutions, real estate brokers, non-profits, ...	
				...credit counseling and homebuyer training entities, ...	
				...WFH staff person, and federal, state, and local agencies	

STRATEGIC PLANNING GUIDE Goal #4 Tracking Sheet

Statement of Goal #4	Provide incentives to help encourage the construction of single-family Workforce Housing for homeownership.
Known or Defined Obstacles	Limited or dated information available to the City Council and the Planning and Zoning Committee, lack of funds, and too much time required to clear adjudicated properties
Known or Defined Opportunities	Availability of adjudicated properties, City Council support, and grant funds
Known or Defined Resources	Federal, regional, and state governmental agencies, LHFA, City Attorney, City staff, City Engineer, ADDI grants and loans, 125 parcels of adjudicated property

Action	Time Frame	Start	End	Accountability	Status
Present ideas to Mayor Foster and City Council.	210 days	5/20/2007	12/15/2007	Dr. Martis Jones, John Dardis, and Jack Gautreaux	In progress.
Deliver presentation on PUDs to Planning and Zoning.	75 days	6/20/2007	9/5/2007	John Dardis and Committee	
Set up housing trust fund.	120 days	5/15/2007	9/15/2007	Hammond Community Foundation	Application filed for funding.
Dedicate someone to speeding up the adjudication process.	Ongoing	5/15/2007		Mayor Foster, John Dardis, Andre Coudrain	
Provide technical assistance to developers.	220 days	5/9/2007	12/15/2007	Mayor Foster and Administration	On schedule.
Design and develop incentive packages.	Ongoing			Mayor Foster, City Admin & Council, John Dardis, HOME, HUD, LHFA, municipal SFD	
Implement a state (sales, property, or income, etc.) tax rebate.	1 year+	1/1/2008	12/31/2008	Area Legislators	Discussions began 5/23/2007.
Implement a local sales tax rebate on building materials, etc. used for WFH.	1 year+	1/1/2008	12/31/2008	Mayor Foster, City Council, and City Attorney	

STRATEGIC PLANNING GUIDE
Goal #5 Tracking Sheet



STRATEGIC PLANNING GUIDE
Goal #6 Tracking Sheet

Statement of Goal #6	Educate, encourage, develop, and support partnerships with HUD- and ADDI-certified lenders.
Known or Defined Obstacles	Size of the bank and mortgage department staff, back-office operations, training, lack of information on federal programs and leveraging, preparing potential clients for complying with bank guidelines
Known or Defined Opportunities	Usage of lesser-known loan and rehab programs (203h and 203k programs), educating banks and credit unions, affordable mortgage brokers of programs, enlisting banks in supporting loan programs for special groups
Known or Defined Resources	LHFA (for training), HUD, USDA, private foundations, banks, credit unions

Action	Time Frame	Start	End	Accountability	Status
Identify and contact financial institutions to assess partnership opportunities.	15 days	5/1/2007	5/15/2007	RM Jackson	
Contact lenders to obtain guidelines to determine what actions to take in order to participate in programs.	Ongoing	6/30/2007		RM Jackson and LHFA	Interested lenders have submitted applications to be certified and have submitted Exhibit I for ADDI training. Awaiting word from LHFA on ADDI training date.
Train and educate those identified who wish to participate.	Ongoing	7/30/2007		RM Jackson and LHFA	
Market participating lenders.	Ongoing	5/1/2007		RM Jackson, LHFA, banks, lenders, and non-profits of choice, churches, and NFP	

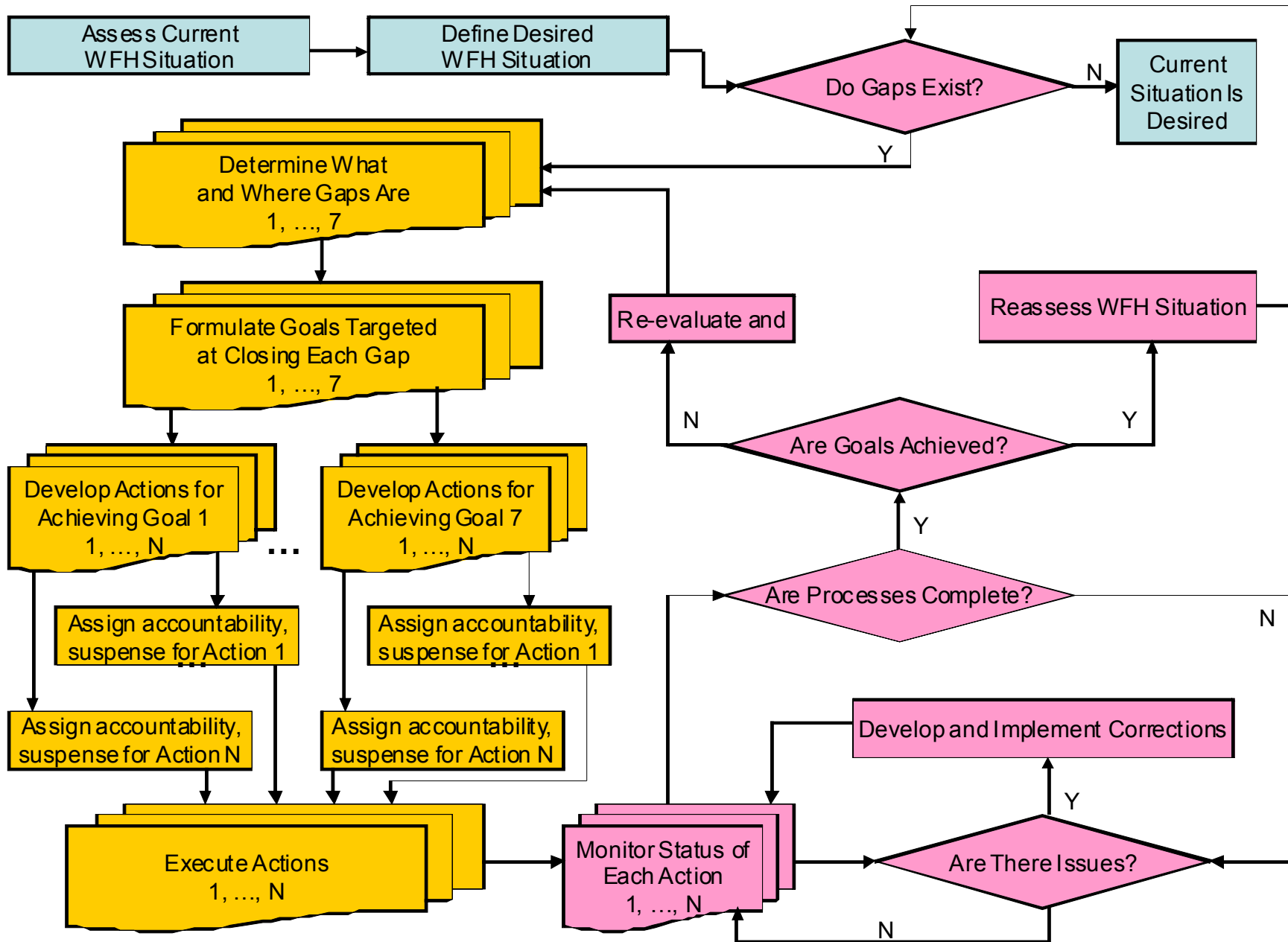
STRATEGIC PLANNING GUIDE
Goal #7 Tracking Sheet

Statement of Goal #7	Develop public awareness and gain public acceptance of Workforce Housing in the Hammond area.
Known or Defined Obstacles	General lack of understanding of the differences between the Workforce Housing concept and low-income housing, preconceived ideas regarding the appearance of Workforce Housing as compared to low-income housing
Known or Defined Opportunities	More land available outside city limits, increasing education and understanding of need for WFH, greater choices for buyers of various incomes
Known or Defined Resources	Media assistance, civic groups, Tangipahoa Municipal Association, Land Use Plan

Action	Time Frame	Start	End	Accountability	Status
Call meeting of other jurisdictions.	90 days	One-time meeting		Mayor Foster's Office	
Develop press kit.	30 days	7/1/2007	8/1/2007	Cindy Benitez and Press	
Deliver media press releases.	20 days	7/1/2007	7/22/2007	Cindy Benitez and Press	
Deliver presentations to civic groups.	90 days	5/15/2007	8/15/2007	Mayor Foster, Dr. Jones, & others they designate	
Draft and implement Parish Land Use Plan.	1 year	5/15/2007	5/15/2008	John Dardis, Buddy Ridgel, and Jack Gautreaux	

APPENDIX E
STRATEGIC PLANNING FLOWCHART

Blue Ribbon Task Force Strategic Planning Flowchart



APPENDIX F
WORKFORCE HOUSING SAMPLE PHOTOGRAPHS



East Michigan Avenue, Hammond



East Church Street, Hammond



North Holly Street, Hammond



Avalon Terrace Street, Hammond



Avalon Terrace Street, Hammond



Avalon Terrace Street, Hammond



Ken Drive, Hammond



Lindsay Drive, Hammond

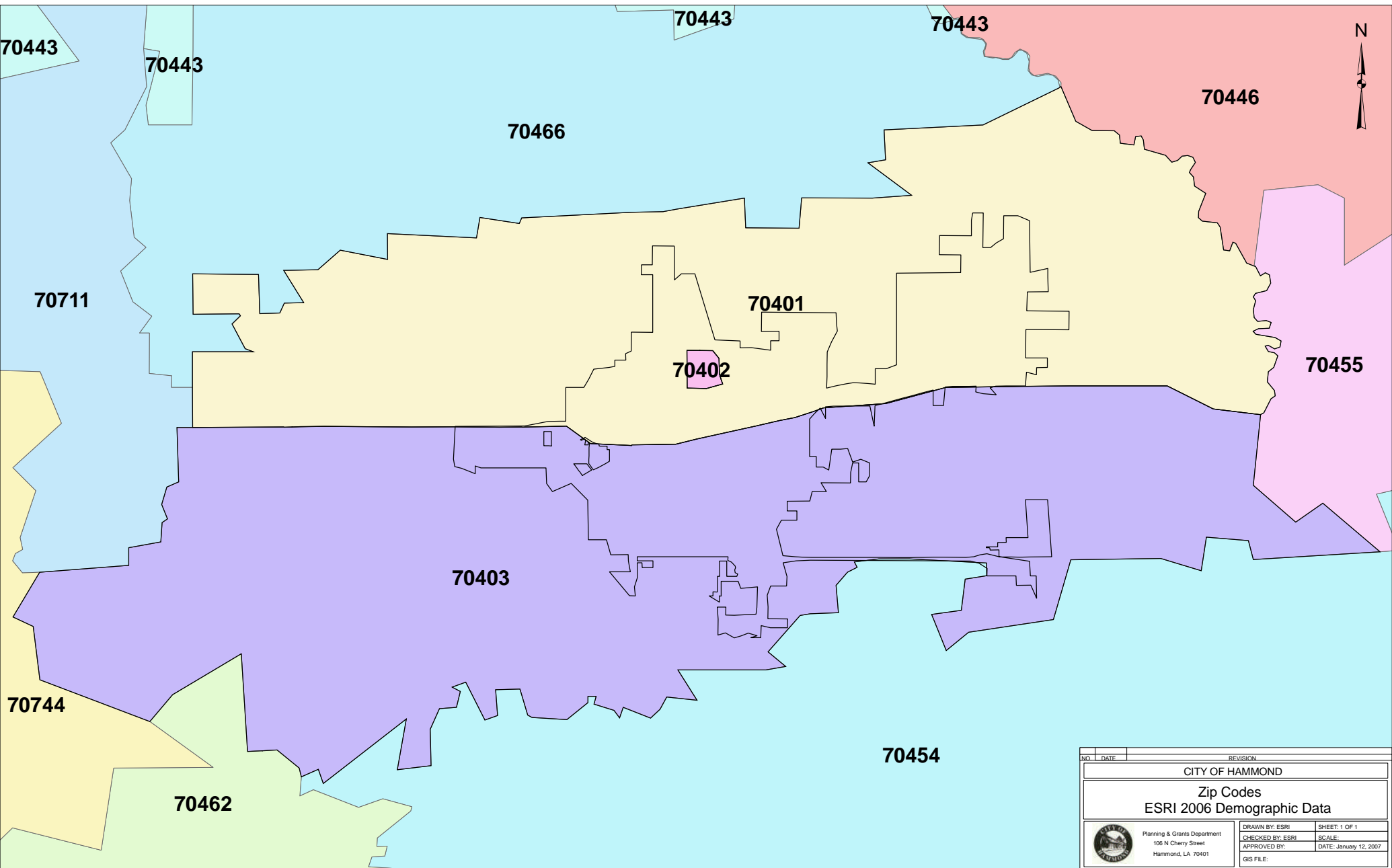



Church Street, Hammond



Avalon Terrace Street, Hammond

APPENDIX G
HAMMOND AREA ZIP CODE MAP



NO.		DATE		REVISION	
CITY OF HAMMOND					
Zip Codes ESRI 2006 Demographic Data					
	Planning & Grants Department 106 N Cherry Street Hammond, LA 70401			DRAWN BY: ESRI	SHEET: 1 OF 1
				CHECKED BY: ESRI	SCALE:
				APPROVED BY:	DATE: January 12, 2007
				GIS FILE:	