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# Louisiana Housing Finance Agency



## Special Programs HOME Program

Loretta Wallace, Program Administrator  
Charlette Minor, Program Administrator

July 3, 2008

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## **M E M O R A N D U M**

**To:** Commissioners

**From:** Loretta Wallace, Program Administrator  
Charlette Minor, Program Administrator

**Date:** July 3, 2008

**Re:** Special Programs/HOME Committee

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There will not be a Special Programs/HOME Committee meeting, Wednesday, July 9, 2008.

The following topic will be discussed at the Full Board Meeting:

### **HOUSING TRUST FUND**

- Approval of Waiver Requests for the 2007-2008 Louisiana Housing Trust Fund

If you have any questions or concerns, please contact us.



*Building  
houses,  
building  
hope*

June 18, 2008

To Whom It May Concern:

The purpose of this letter is to request a waiver. The request for the waiver is for the following project:

Faletta Family Project  
402, 408, 410, 412, 406 N. 16<sup>th</sup> Street  
1506, 1512, 1514, 1516, 1517, 1518, 1520 Breard Street

Request #1: (# 11f on page 16) Audit

Habitat for Humanity of Ouachita has only conducted one audit for fiscal year 2007-2008. We are requesting a waiver for the second year of audited financials required by the application. We will provide our history of successful fundraising and/or a history of our financial capacity in our application. I am attaching a letter from the auditors, which reads that we will have the audit information within 30 days.

Request #2: Homeowner Down payment

Habitat for Humanity of Ouachita requests a waiver of the \$500.00 homeowner down payment. Our organization only requires the homeowner to pay \$350.00 as the down payment. In addition Habitat for Humanity of Ouachita requires the home owner to provide 250 hours of sweat equity. If the home owner were paid minimum wage or \$6.55 per hour, the 250 hours would be valued at \$1,637.50. We are requesting that the Louisiana Housing Finance Agency accept the home owners sweat equity as the contribution toward the down payment which covers the difference between what is required in the application and what is required by Habitat for Humanity of Ouachita or \$150.00.

1220 North 18th St, Suite 303  
PO Box 2182  
Monroe, LA 71207-2182  
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Fax: (318) 323-8003  
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FINANCE AGENCY



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houses,  
building  
hope*

#### Request #3: Zoning Requirement

Habitat for Humanity requests a waiver in order to have time to have the Faletta properties rezoned to residential. We have the complete support of the City of Monroe to rezone this to residential. Please see the letter attached from the Mayor of Monroe and from the Planning and Zoning Director. In addition, residents are located adjacent to the east border of the property (See Plot Plan Attached).

#### Request #4: Building Permits

Habitat for Humanity requests a waiver for building permits for the Faletta Family Project. We are unable to get building permits without knowing the size of the family. In order to get a permit we must indicate the size of the home on the permit application. The house that we will build will be based on the family selected. We have not selected all families for this project and therefore, will not be able to determine the size of the home and get permits.

#### Request #5: Completed as is appraisals

Habitat for Humanity of Ouachita requests a waiver for the requirement of providing an "as completed appraisal" at the point the application is submitted. We will have the appraisals completed for your review by July 11, 2008.

Sincerely,

A handwritten signature in black ink that reads "Wendy Miletello".

Wendy Miletello  
Development Director

1220 North 18th St, Suite 303  
PO Box 2182  
Monroe, LA 71207-2182  
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*Building  
houses,  
building  
hope*

June 18, 2008

To Whom It May Concern:

The purpose of this letter is to request a waiver. The request for the waiver is for the following project:

Herman Street  
200, 202, and 204 Herman Street  
West Monroe, LA 71291

Request #1: (# 11f on page 16) Audit

Habitat for Humanity of Ouachita has only conducted one audit for fiscal year 2007-2008. We are requesting a waiver for the second year of audited financials required by the application. We will provide our history of successful fundraising and/or a history of our financial capacity in our application. I am attaching a letter from the auditors, which reads that we will have the audit information within 30 days.

Request #2: Providing an Affirmative Fair Market Plan

Habitat for Humanity of Ouachita requests a waiver for the requirement of providing an Affirmative Fair Housing Market Plan of the Louisiana Housing Trust Fund Agency Application for the Louisiana Housing Trust Funds. Habitat for Humanity of Ouachita has already selected 1 family in the Herman Street Project. We are pledged to the letter and the spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. See enclosed application and application process.

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*Building  
houses,  
building  
hope*

#### Request #3: Completed as is appraisals

Habitat for Humanity of Ouachita requests a waiver for the requirement of providing an "as completed appraisal" at the point the application is submitted. We will have the appraisals completed for your review by July 11, 2008.

In lieu of these appraisals we have included estimated values of these homes using a completed appraisal for a comparable home in this area in 2003. This appraisal was conducted on a home built by Habitat for Humanity in 2003. The appraised price per square foot was \$46.84. Adding a 3% appreciation to this price per square foot would make property value for a comparable home in 2008 approximately \$48.24 per square foot.

#### Request #4: Homeowner Downpayment

Habitat for Humanity of Ouachita requests a waiver of the \$500.00 homeowner down payment. Our organization only requires the homeowner to pay \$350.00 as the down payment. In addition Habitat for Humanity of Ouachita requires the home owner to provide 250 hours of sweat equity. If the home owner were paid minimum wage or \$6.55 per hour, the 250 hours would be valued at \$1,637.50. We are requesting that the Louisiana Housing Finance Agency accept the home owners sweat equity as the contribution toward the down payment which covers the difference between what is required in the application and what is required by Habitat for Humanity of Ouachita or \$150.00.

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building  
hope*

Request #5:

Habitat for Humanity requests a waiver for building permits for Herman Street Project. We are unable to get building permits without knowing the size of the family. In order to get a permit we must indicate the size of the home on the permit application. The house that we will build will be based on the family selected. We have not selected all families for this project and therefore, will not be able to determine the size of the home and get permits.

Sincerely,

A handwritten signature in black ink that reads "Wendy Miletello".

Wendy Miletello  
Development Director

1220 North 18th St. Suite 303  
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Monroe, LA 71207-2182  
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[www.hifo.org](http://www.hifo.org)

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*Building  
houses,  
building  
hope*

June 18, 2008

To Whom It May Concern:

The purpose of this letter is to request a waiver. The request for the waiver is for the following project:

Northeast corner of 8<sup>th</sup> and Ludwig. See attached plot plan.

Request #1: (# 11f on page 16) Audit

Habitat for Humanity of Ouachita has only conducted one audit for fiscal year 2007-2008. We are requesting a waiver for the second year of audited financials required by the application. We will provide our history of successful fundraising and/or a history of our financial capacity in our application. I am attaching a letter from the auditors, which reads that we will have the audit information within 30 days.

Request #2: Completed as is appraisals

Habitat for Humanity of Ouachita requests a waiver for the requirement of providing an "as completed appraisal" at the point the application is submitted. We will have the appraisals completed for your review by July 11, 2008.

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building  
hope*

#### Request #3: Homeowner Down payment

Habitat for Humanity of Ouachita requests a waiver of the \$500.00 homeowner down payment. Our organization only requires the homeowner to pay \$350.00 as the down payment. In addition Habitat for Humanity of Ouachita requires the home owner to provide 250 hours of sweat equity. If the home owner were paid minimum wage or \$6.55 per hour, the 250 hours would be valued at \$1,637.50. We are requesting that the Louisiana Housing Finance Agency accept the home owners sweat equity as the contribution toward the down payment which covers the difference between what is required in the application and what is required by Habitat for Humanity of Ouachita or \$150.00.

#### Request #4: Zoning Requirement

Habitat for Humanity requests a waiver in order to have time to have the 8<sup>th</sup> and Ludwig properties rezoned to residential. We have the complete support of the City of West Monroe to rezone this to residential. Please see the letter attached from the Mayor of West Monroe and from the Planning and Zoning Director. In addition, residents are located adjacent to the east border of the property (See Plot Plan Attached).

#### Request #5: Purchase Contract

Habitat for Humanity requests a waiver for the executed purchase contract requirement. We have a letter of intent from the Mayor of the City of West Monroe, which states the intent to sale the land and a board resolution, which also states the intent of Habitat to purchase the land. Please see the attached letter of intent to sell the property to Habitat for Humanity of Ouachita from Mayor Norris of West Monroe, LA.

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#### Request #6: Building Permits

Habitat for Humanity requests a waiver for building permits for the 8<sup>th</sup> and Ludwig Project. We are unable to get building permits without knowing the size of the family. In order to get a permit we must indicate the size of the home on the permit application. The house that we will build will be based on the family selected. We have not selected all families for this project and therefore, will not be able to determine the size of the home and get permits.

#### Request #7: Architectural Drawings/Survey

Habitat for Humanity requests a waiver for the architectural drawings and survey. A letter is attached that states that H.E. Huey and Company, a survey company, and TB Architecture are in the process of providing the necessary information to fulfill this requirement in a timely manner.

Sincerely,

A handwritten signature in black ink that reads "Wendy Miletello".

Wendy Miletello  
Development Director

1220 North 18th St, Suite 303  
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Monroe, LA 71207-2182  
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June 18, 2008

To Whom It May Concern:

The purpose of this letter is to request a waiver. The request for the waiver is for the following project:

Victory Place Unit #3  
Property Addresses: 300, 302, 304, 306 South 29<sup>th</sup> Street  
Monroe, LA 71201

Request #1: (# 11f on page 16) Audit

Habitat for Humanity of Ouachita has only conducted one audit for fiscal year 2007-2008. We are requesting a waiver for the second year of audited financials required by the application. We will provide our history of successful fundraising and/or a history of our financial capacity in our application. I am attaching a letter from the auditors, which reads that we will have the audit information within 30 days.

Request #2: Providing an Affirmative Fair Market Plan

The purpose of this letter is to request a waiver for the requirement of providing an Affirmative Fair Housing Market Plan of the Louisiana Housing Trust Fund Agency Application for the Louisiana Housing Trust Funds. Habitat for Humanity of Ouachita has already selected 4 families in the Herman Street Project. We are pledged to the letter and the spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. I am enclosing our Family Selection Policy and Procedure. I am enclosing an example of our application for home ownership.

1220 North 18th St, Suite 303  
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#### Request #3: Completed as is appraisals

Habitat for Humanity of Ouachita requests a waiver for the requirement of providing an "as completed appraisal" at the point the application is submitted. We will have the appraisals completed for your review by July 11, 2008.

In order to provide you with documentation on our estimated appraised values, we have included estimated values of these homes using completed appraisals for comparable homes in this area in 2007. These appraisals were conducted on homes built by Habitat for Humanity in 2007. The appraised price per square foot ranges between \$51.86 for a 5 bedroom/2 bath to \$55.04 for a 3 bedroom/2 bath in 2007. However, the most recent appraisal for this area was for 2900 Hope Street. This was a 5/2 with 1,190 square, which appraised for \$58.82 per square feet. The most recent appraisal represents the most accurate estimate of what the per square feet value would be for the four homes we are building in the Victory Place Unit #3 Project. Please see the enclosed map which shows the location of Hope Street relative to South 29<sup>th</sup> Street, the street on which our homes will go. Our estimates in the application that we will submit on June 20<sup>th</sup>, 2008 will be based on an opinion of an appraiser and on the appraisals done in the past year.

#### Request #4: Homeowner Downpayment

Habitat for Humanity of Ouachita requests a waiver of the \$500.00 homeowner down payment. Our organization only requires the homeowner to pay \$350.00 as the down payment. In addition Habitat for Humanity of Ouachita requires the home owner to provide 250 hours of sweat equity. If the home owner were paid minimum wage or \$6.55 per hour, the 250 hours would be valued at \$1,637.50. We are requesting that the Louisiana Housing Finance Agency accept the home owners sweat equity as the contribution toward the down payment which covers the difference between what is required in the application and what is required by Habitat for Humanity of Ouachita or \$150.00.

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Sincerely,

A handwritten signature in black ink that reads "Wendy Miletello".

Wendy Miletello  
Development Director

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**Waiver Request:**

We are requesting waivers for the following:

**(Appraisals of land)**

Habitat Calcasieu Area is in the process of placing bids on several pieces of property but as of yet not actually purchased this land. We are requesting the waiver to give us extra time to actually purchase the land. By June 30<sup>th</sup>, 2008 we will not have in our possession the completed appraisals or the actual pictures and site map of the locations where the actual builds will take place. If we do not receive the waivers, there is the possibility that three low to median income families will not be able to realize their dream of owning their own home by the close of the Calendar year 2008. It could take up to another year possibly two for us to accomplish this goal.

**(Photo's and site map)**

We can not do photos and site maps on land we do not actually own.

**(\$500.00 contribution to down payment)**

Habitat Calcasieu Area has criteria in which we require the homeowner to contribute 300 sweat equity hours (125 themselves and 175 friends and family can help) before they can actually become homeowners. Then at closing they are required to place a \$400.00 down payment. Our homeowners are low to median income 50% of them are elderly, disabled or single parent homes and this added expense would place a burden on these families. The 300 sweat equity hours would in essence, if we were paying the homeowner, (125 hours equals to \$2256.25, matched with Points of Light Dollar value of volunteer hours at \$18.05 per hour), and this would bring their total contribution up to \$2656.25. Without this waiver our potential homeowners could not make this down payment, and would be removed from our list, and would not be able to purchase one of our homes at a 0% interest rate.

**Attachments:**

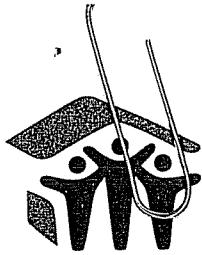
Copy of our Family Partnership Agreement in conjunction with waiver for \$500.00 down payment

If you have any questions contact me at 337-497-0129.

Thank You

A handwritten signature in black ink, appearing to read "Emily Davault".

Emily Davault  
Development Director  
[Emily@hfhca.org](mailto:Emily@hfhca.org)  
337-497-0129 Phone  
337-497-0470 Fax



New Orleans Area  
**Habitat**  
for Humanity®

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New Orleans Area Habitat for Humanity  
7100 St. Charles Ave.  
New Orleans, LA 70118

Louisiana Housing Trust Fund Application (Orleans Parish, Region I)

**Waiver Request**

- i. New Orleans Area Habitat for Humanity (NOAHH) respectfully submits a waiver request for an item in the LHTF eligibility requirements, "Cable and phone jacks in living and bedrooms."
- ii. NOAHH requests that this requirement be waived for its application to the Louisiana Housing Trust Fund. NOAHH homes are constructed with phone jacks in the kitchen, living room and master bedroom, but are not equipped with cable jacks. This detail of NOAHH's construction program complies with its mission to build "simple, decent, and affordable" housing in partnership with low-income families. NOAHH houses are built to provide safe and comfortable homes for families who do not have the traditional means to own their own home and who were previously living in substandard housing conditions. As NOAHH builds to keep the homes that it sells as affordable as possible, while maintaining high-quality construction, homes are equipped only with living necessities. Since cable is a luxury item, jacks are not provided at the time of purchase. When the NOAHH home is sold to the Partner Family, they can make any desired improvements to their home, including adding cable jacks.
- iii. If the waiver is denied, NOAHH will not be able to qualify for the Louisiana Trust Fund, and must use its resources to find funding for these homes elsewhere.

NOAHH contact:

Gina Stilp  
504-861-2077, ext. 227  
[ginas@habitat-nola.org](mailto:ginas@habitat-nola.org)

PO Box 15052  
New Orleans, LA 70175-5052  
(504) 861-2077  
(504) 866-6004  
[www.habitat-nola.org](http://www.habitat-nola.org)

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FINANCE AGENCY**



# Habitat for Humanity®

St. Tammany West

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hope*

June 12, 2008

Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail Drive  
Baton Rouge, LA 70808

Facsimile: 225-763-8753

RE: LHFA Housing Trust Fund Grant  
Proposed Project Name: West Abita Subdivision, Covington, Louisiana

Dear Loretta,

We are hereby requesting a waiver for filing an Affirmative Fair Housing Marketing Plan with our grant application. Attached is a copy of our affiliate policy regarding family selection showing that we are in compliance with the Fair Housing Act during homeowner selection. In that families have already been selected for the upcoming year, it will not be necessary for us to do additional marketing for this project. Section 4.2 states:

Habitat must also operate in accordance with the Fair Housing Act (FHA), the Equal Credit Opportunity Act (ECOA), and the Americans with Disabilities Act (ADA).

- The FHA makes it unlawful to discriminate against any person in the sale, rental, advertising, or financing of housing on the basis of race, color, religion, sex, handicap, familial status, or national origin.
- The ECOA makes it unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex or marital status, age (provided the applicant is old enough to enter into a contract), source of income (such as public assistance) or because the applicant has in good faith exercised any right under the federal consumer credit laws.

The ECOA defines a creditor as a person who, in the ordinary course of business, regularly participates in the decision of whether or not to extend credit. Our affiliate does this when our board reviews the Family Selection Committee's recommendations. The affiliate is also a creditor because it makes loans to the families who become Habitat homeowners.

- The ADA prohibits discrimination based on physical disability in most areas, including housing.

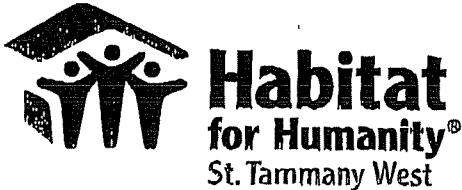
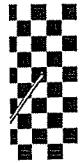
Thank you for your consideration in this matter.

Sincerely,

Candice Mancuso  
Grants Manager

#### Attachment

1400 North Ln.  
Mandeville, LA 70471  
(985) 893-3172  
Fax (985) 893-2822  
[www.habitatstw.org](http://www.habitatstw.org)



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Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail Drive  
Baton Rouge, LA 70808

June 12, 2008

Facsimile: 225-763-8753

RE: LIHFA Housing Trust Fund Grant  
Proposed Project Name: West 30's, Covington, Louisiana

Dear Loretta,

We are hereby requesting a waiver for filing an Affirmative Fair Housing Marketing Plan with our grant application. Attached is a copy of our affiliate policy regarding family selection showing that we are in compliance with the Fair Housing Act during homeowner selection. In that families have already been selected for the upcoming year, it will not be necessary for us to do additional marketing for this project. Section 4.2 states:

Habitat must also operate in accordance with the Fair Housing Act (FHA), the Equal Credit Opportunity Act (ECOA), and the Americans with Disabilities Act (ADA).

- The FHA makes it unlawful to discriminate against any person in the sale, rental, advertising, or financing of housing on the basis of race, color, religion, sex, handicap, familial status, or national origin.
- The ECOA makes it unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex or marital status, age (provided the applicant is old enough to enter into a contract), source of income (such as public assistance) or because the applicant has in good faith exercised any right under the federal consumer credit laws.

The ECOA defines a creditor as a person who, in the ordinary course of business, regularly participates in the decision of whether or not to extend credit. Our affiliate does this when our board reviews the Family Selection Committee's recommendations. The affiliate is also a creditor because it makes loans to the families who become Habitat homeowners.

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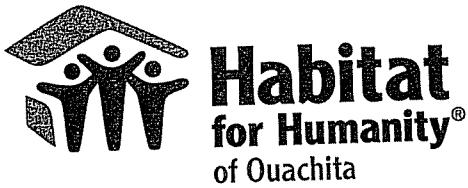
Thank you for your consideration in this matter.

Sincerely,

Candice Mancuso  
Grants Manager

Attachment

1400 North Ln  
Mandeville, LA 70471  
(985) 893-3172  
Fax (985) 893-2822  
[www.habitatstw.org](http://www.habitatstw.org)



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houses,  
building  
hope*

June 4, 2008

To Whom It May Concern:

The purpose of this letter is to request a waiver for item # 11f on page 16 of the Louisiana Housing Trust Fund Agency Application for the Louisiana Housing Trust Funds. Habitat for Humanity of Ouachita has only conducted one audit for fiscal year 2007-2008. We are requesting a waiver for the second year of audited financials required by the application. We will provide our history of successful fundraising and/or a history of our financial capacity in our application. I am attaching copies of our tax returns for the two years in question.

The request for the waiver is for the following project:

Herman Street  
200, 202, and 204 Herman Street  
West Monroe, LA 71291

Sincerely,

A handwritten signature in cursive script that appears to read "Wendy Miletello".

Wendy Miletello  
Development Director

**RECEIVED**

JUN 13 2008

**LOUISIANA HOUSING  
FINANCE AGENCY**

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June 4, 2008

To Whom It May Concern:

The purpose of this letter is to request a waiver for item # 11f on page 16 of the Louisiana Housing Trust Fund Agency Application for the Louisiana Housing Trust Funds. Habitat for Humanity of Ouachita has only conducted one audit for fiscal year 2007-2008. We are requesting a waiver for the second year of audited financials required by the application. We will provide our history of successful fundraising and/or a history of our financial capacity. I am attaching copies of our tax returns for the two years in question.

The request for the waiver is for the following project:

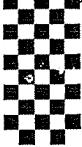
Victory Place Unit #3  
Property Addresses: 300, 302, 304, 306 South 29<sup>th</sup> Street  
Monroe, LA 71201

Sincerely,

A handwritten signature in black ink that reads "Wendy Miletello".

Wendy Miletello  
Development Director

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## LeCentre Evangeline Corporation

130 West South Street  
Opelousas, Louisiana 70570  
Telephone (337) 948-6301  
Fax No. (337) 942-2768

June 18, 2008

Ms. Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail drive  
Baton Rouge, LA 70808

RE: Waivers for the LHTF applications

Dear Ms. Wallace:

I am faxing you four(4) waiver requests for developments that I am currently working on. I will also be sending a hard copy in the mail to the address above. I might have more but will get them to you today, since it's the deadline.

Sincerely yours,



Mark Tolson

## LeCentre Evangeline Corporation

130 West South Street  
Opelousas, Louisiana 70570  
Telephone (337) 948-6301  
Fax No. (337) 942-2768

June 11, 2008

Ms. Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail drive  
Baton Rouge, LA 70808

RE: Request for Conditional Waiver of Operating Expense Set-Aside of \$300 per unit per month, \$3,600 per year, Park Ridge Apartments, Opelousas, LA- new construction multi-family

Dear Ms. Wallace:

The LHTF Guidelines require a \$300 per month, \$3,600 per year set aside per unit.

The Park Ridge application sets aside the required amount when one takes into account Replacement Reserves (as noted and defined on the HUD-92013 application worksheet).

Specifically, the Park Ridge applicant seeks a Waiver since the LHTF online application does not include it \$404 per month, \$4848 per year Replacement Reserve Set-Aside within the LHTF Set-Aside requirement.

The LHFA could remedy this issue by conforming its LHTF online application to the norms incorporated in the HUD-92103 form. Alternatively, the LHFA could waive any part of the monthly per unit set-aside in excess of the \$266 properly credited by the LHTF online application on the condition that the difference of \$34 per unit per month is made up in the Replacement Reserves as defined by the HUD-92013 and rules upon which it is premised.

Out of an abundance of caution, and to accommodate the conscientious staff of the LHFA, Applicant proposes the Waiver as described in the alternative, noting that were a waiver not granted even though the developer in fact if not in form sets aside funds, applicant would have to increase the per unit cost or decrease the units set aside for PSH, 30% AMI, and Homeless populations, notwithstanding the stated priorities of establishing the LHTF.

Sincerely yours,

Mark Tolson

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Opelousas, Louisiana 70570  
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Fax No. (337) 942-2768**

June 11, 2008

**Ms. Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail drive  
Baton Rouge, LA 70808**

**RE: Request for Conditional Waiver of Operating Expense Set-Aside of \$300 per unit per month, \$3,600 per year; Evangeline Pointe Apartments, Ville Platte, LA- new construction multi-family**

Dear Ms. Wallace:

The LHTF Guidelines require a \$300 per month, \$3,600 per year set aside per unit.

The Evangeline Pointe application sets aside the required amount when one takes into account Replacement Reserves (as noted and defined on the HUD-92013 application worksheet).

Specifically, the Evangeline Pointe applicant seeks a Waiver since the LHTF online application does not include Replacement Reserve Set-Aside within the LHTF Set-Aside requirement.

The LHFA could remedy this issue by conforming its LHTF online application to the norms incorporated in the HUD-92103 form. Alternatively, the LHFA could waive part of the monthly per unit set-aside properly credited by the LHTF online application on the condition that the difference per month is made up in the Replacement Reserves as defined by the HUD-92013 and rules upon which it is premised.

Out of an abundance of caution, and to accommodate the conscientious staff of the LHFA, Applicant proposes the Waiver as described in the alternative, noting that were a waiver not granted even though the developer in fact if not in form sets aside funds, applicant would have to increase the per unit cost or decrease the units set aside for PSH, 30% AMI, and Homeless populations, notwithstanding the stated priorities of establishing the LHTF.

Sincerely yours,

Mark Tolson

## LeCentre Evangeline Corporation

130 West South Street  
Opelousas, Louisiana 70570  
Telephone (337) 948-6301  
Fax No. (337) 942-2768

June 11, 2008

Ms. Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail drive  
Baton Rouge, LA 70808

RE: Request for Conditional Waiver of Operating Expense Set-Aside of \$300 per unit per month, \$3,600 per year, Unity Village Subdivision Eunice, LA- new construction single family

Dear Ms. Wallace:

The LHTF Guidelines require a \$300 per month, \$3,600 per year set aside per unit.

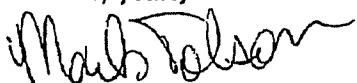
The Unity Village application sets aside the required amount when one takes into account Replacement Reserves (as noted and defined on the HUD-92013 application worksheet).

Specifically, the Unity Village applicant seeks a Waiver since the LHTF online application does not include it \$404 per month, \$4848 per year Replacement Reserve Set-Aside within the LHTF Set-Aside requirement.

The LHFA could remedy this issue by conforming its LHTF online application to the norms incorporated in the HUD-92103 form. Alternatively, the LHFA could waive any part of the monthly per unit set-aside in excess of the \$266 properly credited by the LHTF online application on the condition that the difference of \$34 per unit per month is made up in the Replacement Reserves as defined by the HUD-92013 and rules upon which it is premised.

Out of an abundance of caution, and to accommodate the conscientious staff of the LHFA, Applicant proposes the Waiver as described in the alternative, noting that were a waiver not granted even though the developer in fact if not in form sets aside funds, applicant would have to increase the per unit cost or decrease the units set aside for PSH, 30% AMI, and Homeless populations, notwithstanding the stated priorities of establishing the LHTF.

Sincerely yours,



Mark Tolson

**LeCentre Evangeline Corporation**

**130 West South Street  
Opelousas, Louisiana 70570  
Telephone (337) 948-6301  
Fax No. (337) 942-2768**

June 11, 2008

**Ms. Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail drive  
Baton Rouge, LA 70808**

**RE: Request for Conditional Waiver of Operating Expense Set-Aside of \$300 per unit per month, \$3,600 per year; Cane Pointe Apartments, New Iberia, LA- new construction multi-family**

Dear Ms. Wallace:

The LHTF Guidelines require a \$300 per month, \$3,600 per year set aside per unit.

The Cane Pointe application sets aside the required amount when one takes into account Replacement Reserves (as noted and defined on the HUD-92013 application worksheet).

Specifically, the Cane Pointe applicant seeks a Waiver since the LHTF online application does not include Replacement Reserve Set-Aside within the LHTF Set-Aside requirement.

The LHFA could remedy this issue by conforming its LHTF online application to the norms incorporated in the HUD-92103 form. Alternatively, the LHFA could waive part of the monthly per unit set-aside properly credited by the LHTF online application on the condition that the difference per month is made up in the Replacement Reserves as defined by the HUD-92013 and rules upon which it is premised.

Out of an abundance of caution, and to accommodate the conscientious staff of the LHFA, Applicant proposes the Waiver as described in the alternative, noting that were a waiver not granted even though the developer in fact if not in form sets aside funds, applicant would have to increase the per unit cost or decrease the units set aside for PSH, 30% AMI, and Homeless populations, notwithstanding the stated priorities of establishing the LHTF.

Sincerely yours,

Mark Tolson



# PRESERVATION RESOURCE CENTER

June 17, 2008

of NEW ORLEANS

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Loretta Wallace  
Louisiana Housing Finance Agency  
2415 Quail Drive  
Baton Rouge, LA 70808

Rc: application in the name of Preservation Resource Center's  
Operation Comeback

Dear Mrs. Wallace:

Please consider this waiver request for a required element of the above named application to the Trust Fund. The forthcoming application for Preservation Resource Center's Operation Comeback seeks to have the following required application element waived:

-Civil Rights Compliance specifically in regard to the Americans With Disabilities Act and as pertains to, "all entrances meet ADAAG standards for width and threshold" ("Eligibility" application section cell B14)

Most of the properties Operation Comeback will repair are historic buildings as many as 120 years old which are indicators of the shared heritage among the citizens who live in them or are neighbors to them. By repairing these long-forgotten buildings, our non-profit supports existing neighborhoods and their residents and businesses by providing hurricane resistant, affordable housing to those New Orleanians seeking the cultural and financial assets historic homes provide. Widening any entrance to an historic home would remove key visual markers of its contribution to New Orleans' history, and could compromise the structural integrity of the existing historic structure.

Likewise, historically sensitive new construction is planned on the same scale as the historic buildings which surround these single family infill residences. Therefore, wider entrances to new homes, while not presenting challenges to the home's structural integrity, would make the building far less likely to visually integrate into its historic surroundings. Consideration will be given as buyers requiring wider entrances enter contractual agreements with Preservation Resource Center's Operation Comeback to purchase the homes we repair or build.

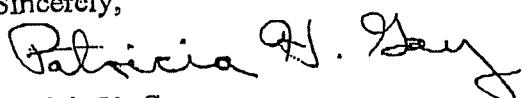
In both cases—repair of existing historic buildings or new construction—Preservation Resource Center's Operation Comeback will act according to all remaining categories of the Civil Rights Compliance, including that all employees, agents or contractors of PRC, in doing business with LHFIA,

## Mission of the Preservation Resource Center

*To promote the preservation, restoration and revitalization of New Orleans' historic architecture and neighborhoods*

will adhere to and comply with all Federal Civil Rights legislation inclusive of the Fair Housing Laws, Section 504 of the Rehabilitation Act of 1973, and the Americans With Disabilities Act, as well as any state and local Civil Rights legislation and any required related codes and laws should they not be superceded by the requirements imposed by the City of New Orleans Historic District Landmarks Commission or the State of Louisiana Office of Cultural Development Division of Historic Preservation as they pertain to building design and any other elements of repair considered under their respective jurisdictions.

Sincerely,



Patricia H. Gay  
Executive Director





# ROMAN BUILDERS, INC.

## *General Contractors*

---

P.O. Box 831, Slidell, Louisiana 70459  
Phone (985) 639-0155 Fax (985) 639-0744  
[www.romanbuilders.com](http://www.romanbuilders.com)

5-15-08

Loretta Wallace, Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail Drive  
Baton Rouge, LA 70808

Re: Request for waivers for LHTF homeownership project application

Dear Ms. Wallace:

It is our firm's intention to submit one or more projects for LHTF for the current round of available funding (June, 2008, originally set for May 31, 2008). Our projects are located in the Parish of Orleans, which LHFA has designated as "Region I." Ours will be home ownership projects, which will be single family, individually owned homes on separate lots. Our waiver request at this time is as follows:

- 1) Because of Orleans Parish's population density, its size as the smallest parish in the state, the varying degrees of housing need spread across such a small land mass, the severity of damage from Hurricane Katrina, and the randomness in severity of damage from block to block, we request a waiver to eliminate the stipulation under "small projects" that causes, "more than one project submitted by the same developer in the same market that is substantially in structure will be considered one project for the purposes of point scoring." To allow this stipulation would be unfair because the region is very small and a mile from point can put any development in a different area for housing needs, price ranges, income spheres, or marketability.

Please contact me as soon as possible with some interpretation on this matter. In a region that is so small, but needs so much, this clause puts developers at a disadvantage in Orleans Parish. Please contact me anytime on my cell (504) 296-1299.

Thank you,

Chris Marino Jr.

CC: by fax 225-763-8753



June 18, 2008

via Facsimile

Ms. Loretta Wallace  
Program Administrator  
Louisiana Housing Finance Agency  
2415 Quail Drive  
Baton Rouge, LA 70808

RE: Housing Trust Fund, Request for Waiver

Dear Ms. Wallace:

The Housing Authority of New Orleans (HANO) is anticipating submitting a proposal for Housing Trust Funds for the construction of four affordable homeownership houses in the Fischer development. For this submission, HANO requests a waiver of the Guideline requirements to have selected a contractor prior to application submission, to have a Sales Agent for the project, and to have completed an appraisal at the time of application.

#### **Request for Waiver of Construction Contractor at Time of Application**

The Housing Authority of New Orleans must follow Federal procurement regulations as specified by the United States Department of Housing and Urban Development. Further, the regulations require that State procurement policy be followed. As such, HANO also follows the State of Louisiana Public Works procurement regulations for obtaining construction services.

HANO will solicit for construction bids for the construction of the single family homes. All bidders will be notified that the Invitation for Bids is to facilitate the development of public housing in a manner consistent with the mixed finance development process approved by the United States Department of Housing and Urban Development (HUD), in order to satisfy HANO's public purpose of providing safe, decent and affordable housing.

The procurement regulations dictate that HANO must advertise the solicitation to the public, receive bids after a minimum of a 25-day bid period, and enter into a contract only when there are sufficient funds to cover the contract amount. Therefore, in a mixed-finance transaction, the contract can only be entered into at financial closing. Per the

4100 Touro Street • New Orleans, LA 70122 • (504) 670-3330 • FAX (504) 286-8228  
The Housing Authority of New Orleans is an equal opportunity employer.

Housing Trust Fund Guidelines, HANO anticipates closing no later than November 2008 and will issue the Invitation for Bids (IFB) approximately 90 days before closing so a construction contractor may be selected who will be able to begin work promptly.

### **Request for Waiver of Requirement for a Sales Agent**

HANO also requests a waiver of the Guideline requirement for a Sales Agent for this homeownership project. As described below, HANO has its own Homeownership Program with extensive experience in assisting low-income families to become homeowners. As such, a Sales Agent is unnecessary.

#### *HANO Homeownership Program Capacity and Experience*

The HANO Homeownership Program has a proven track record in the arena of affordable homeownership sales. Established in 2001, the HANO Homeownership Program has successfully closed over 100 affordable home purchases. Prior to Hurricane Katrina, the HANO program was ranked number one in the nation among all Public Housing Authorities' (PHAs) homeownership programs. Post-Katrina, the program is tied for number five nation-wide, even given a sixteen (16) month hiatus immediately following the disaster. Post-Katrina, HANO's Homeownership Department continues the work that began before the disaster.

In this post-Katrina environment of skyrocketing market rate rents and a projected fifty percent decrease in subsidized housing units, affordable homeownership development offers one of the few opportunities for HANO residents to return home. In an effort to combat the traditional barriers to affordable homeownership for HANO families, continuously improve services and identify the necessary resources, staff has established and maintains a number of partnerships with lenders, real estate agents, non-profit organizations, city housing agencies, inspectors, appraisers, and a host of other entities that are instrumental in assisting our clients in reaching their goal of homeownership. HANO staff is working proactively to minimize and eradicate the many impediments to affordable homeownership. These efforts, which include resident training and resource opportunities, PHA driven development projects and disaster recovery support for existing homeowners have proven extremely effective and is the major contributing factor in the program's success.

#### *HANO Homeownership Development Projects*

HANO has continued and is expanding its fruitful relationships with many community partners. Like every agency in the Gulf Region, HANO has faced many challenges post- Katrina, and two and a half years later, recovery efforts are finally coming to fruition. Currently, HANO has several redevelopment projects underway, two of which are the HOPE VI Revitalization Projects: St. Thomas and Fischer. Both sites are a combination of mixed finance, mixed use and mixed

income projects and HANO has utilized tax credit financing for the rental units at both sites. These two projects also contain an affordable homeownership component. Ideally, HANO is planning for some residents to return to New Orleans, not as renters, but as homeowners. The following is a brief description of the affordable homeownership projects HANO has planned.

➤ *River Garden (Formerly St. Thomas Development)*

The River Garden Site, which was formerly the St. Thomas Housing Development, is located in the Lower Garden District in uptown New Orleans. This revitalization project is a mix of public housing, tax credit and market rate rental units and will have seventy-three (73) single family homes, of which fifteen (15) will be designated solely for affordable homeownership opportunities. The first five (5) affordable homes have been completed and sold. The HANO Homeownership staff was solely responsible for the marketing and sales of these units. Staff ably handled this task and has a list of clients who are waiting for the balance of ten (10) units (scheduled to be ready for occupancy and delivered by the fall of 2008). The Agency achieved this goal by developing a detailed marketing plan for the site and conducting an expansive outreach program for former St. Thomas residents (including working with those who are currently displaced) to ensure that they are afforded every opportunity to purchase the remaining ten (10) homes.

➤ *Fischer Homes*

The Fischer Site is located in the Algiers Neighborhood, on the West bank of the Mississippi River in New Orleans. This revitalization project is a mix of public housing and tax credit rental units and will have a total of 98 single family homes, four of which will be included in the request for Housing Trust Funds. Twenty-two (22) of these homes will be lease to purchase with the balance designated for affordable homeownership opportunities. HANO staff will employ the same successful formula, used at St. Thomas, for the Fischer site as well. HANO estimates that no more than ten (10) of the homes will be reserved HANO clients. These homes would be marketed first to current and former Fischer residents, second to other HANO clients third to anyone earning 80% of AMI and finally to anyone earning 100% AMI.

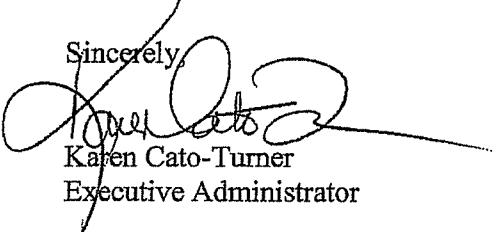
After reeling from the devastation caused by Hurricane Katrina, the first post-disaster home loan was closed in 2007. Subsequently, based upon the intensive case management efforts of staff, the program has closed ten (10) loans in the past nine months in the current challenging real estate market. Included in the aforementioned units are five (5) affordable units developed by HANO at River Garden, the former St. Thomas Housing Development.

## **Request for Waiver of Requirement for an Appraisal**

The Guidelines require an appraisal be “completed by an independent, third-party appraiser, licensed by the State of Louisiana, which includes a conclusion on the fair market value of the land and/or buildings to be acquired for the project in an “as-is” state. The appraisal(s) must be for the land (new construction if acquisition is involved) and/or as-is for existing structures.” However, the Guidelines state the “if the land is being donated, an as-is appraisal is not required.” HANO currently owns the land on which the homes will be constructed and will donate the land to the project, as such, an as-is appraisal is not required. Upon completion of the construction, HANO will seek an appraisal that reflective of the completed homes and the market conditions at the time.

Thank you for your consideration of these waiver requests. We look forward to continuing to work with LHFA as we rebuild on our sites, providing affordable housing for New Orleans’ lower income families. Should you have any questions regarding this request, please contact Judith Moran at 504.670.3426.

Sincerely,



Karen Cato-Turner  
Executive Administrator

518 Oak Street  
New Orleans, LA 70118  
504.866.2798 ph  
504.851.0661 fax  
[www.redmellon.com](http://www.redmellon.com)

12 June 2008

DR

## WAIVER REQUEST

L.H.F.A.  
2415 Quail Drive  
Baton Rouge, LA 70808

Re: Date of Appraisal

To Whom It May Concern:

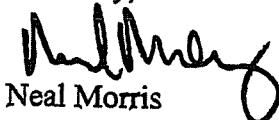
Since being announced in late October of last year every single deadline for the Louisiana Housing Trust Fund has been moved back multiple times. As a result, several (but not all) of our appraisals will be older than 6 months old at the time our applications are submitted.

All of our properties are blighted, vacant, lots of record in the New Orleans area and while many are within the 6 month time period, some are up to 11 months old.

Therefore, Due to the multiple delays in issuing applications, and also due to the fact that it is extremely unlikely that the market value of the blighted, vacant properties in question has changed in five months we respectfully request that the requirement for Renewal Homes LHTF applications be changed from "Appraisals cannot be more than six (6) months old at the time of application" be amended to read, "Appraisals cannot be more than eleven (11) months old at the time of application."

According to the Trust Fund Guidelines, "The LHFA will make best efforts to work with applicants whenever possible." Given the delays in issuing the applications we feel that this request is reasonable and we respectfully request a response.

Sincerely,

  
Neal Morris

Loretta Wallace, Program Administrator  
2415 Quail Drive  
Baton Rouge, Louisiana 70808

June 18, 2008

Re: Housing Trust Fund Waiver Request

- Appraisals of lots
- Marketing Study (GCR)

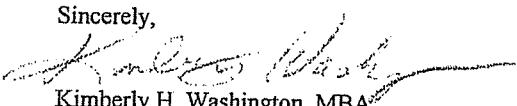
Dear Mrs. Wallace,

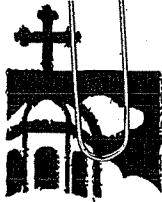
The Hoffman Triangle Phase III development is located in one of the City of New Orleans' designated strategic renewal zones. Our proposed development project consists of twelve (12) separate vacant parcels of land all of which are in close proximity to each other and several are very similar in lot size. Our most recent appraisal is from the Fall of 2007. This appraisal is indicative of the average value of lots in square 438, 437, and 442. To obtain appraisals on all twelve (12) parcels would represent an excessive cost to our project.

We are requesting a waiver of the market study and in its place to utilize the GCR tool available on the Louisiana Housing Finance Authority's website as a method of determining the existing market demand. In addition, we have engaged the services of the Rally Foundation to conduct a door to door survey of the area to determine the population need.

Thus, we are requesting a waiver for the appraisal and marketing study components as outlined in the Housing Trust Guidelines. Your attention to this matter is greatly appreciated.

Sincerely,

  
Kimberly H. Washington, MBA  
Asset Management Director



# Christopher Homes, Inc.

The Housing Agency of The Archdiocese of New Orleans

Ms Loretta Wallace  
LHFA  
Via Fax 225-763-8753

Dear Loretta:

Please consider this a request for the following waivers for the 2007-2008 Louisiana Housing Trust Fund Application. The completed application will be sent prior to the June 30, 2008 deadline

- 1) (i) Percentage of PSH Units in Project > 50%  
(ii) Existing Project contains all 12 PSH Units and would like to continue as such. Pre Katrina, this project has all units PSH Units  
(iii) Without approval of waiver, marketing and targeted market plan would have to change.
- 2) (i) Market survey has not been completed post Katrina. Property contains less than 20 Units.  
(ii) A demonstrated need existed prior to Katrina as evidenced by 100% occupancy on a consistent basis at the project.  
(iii) Additional cost need not be expended since past history shows that the market existed and is needed more now than ever in Orleans Parish
- 3) (i) Development Team documentation not provided.  
(ii) Discussions have begun with potential development team members regarding this project. No individuals have been chosen until financing is in place  
(iii) Development team documentation will be provided when final financing plans are in place.
- 4) (i) Architectural Submissions not provided.  
(ii) See Waiver # 3 reasons.  
(iii) Without the waiver, application cannot proceed.
- 5) (i) Appraisal is greater than 6 months old.  
(ii) Have FEMA project worksheet showing cost to rebuild project. Latest appraisal available is one completed when LHFA refinanced Project under the Risk Sharing Program
- 6) (i) 100% units in development is reserved for PSH.  
(ii) This is the characteristic prior to Hurricane Katrina. It has worked well for us in the community it served.  
(iii) Need waiver to continue application process with emphasis on serving the handicapped community of Orleans Parish

Sincerely  
Christopher Homes, Inc

*Raymond C. Guidry Jr.*  
Raymond C. Guidry, Jr.





A Ministry of Service

Volunteers of America  
North Louisiana  
360 Jordan Street  
Shreveport, Louisiana 71101  
Tel: 318.221.2669  
Fax: 318.222.6370  
[www.voanorthla.org](http://www.voanorthla.org)

Charles Meehan  
President / CEO

June 17, 2008

Louisiana Housing Finance Agency  
2415 Quail Drive  
Baton Rouge, LA 70808  
Attention: Loretta Wallace, Program Administrator

Dear Ms. Wallace:

This letter is to request a waiver for Volunteers of America of North Louisiana's Homeless Veterans Transitional Housing Project located at 453 Jordan Street, Shreveport, Louisiana 71101. We respectfully submit this request for a waiver of the requirement prohibiting restricting or otherwise targeting more than 50% of the units in a project for persons with disabilities. The reason for this request is that homeless male and female veterans to be served in this transitional housing project will almost without exception (although there will be a few) will be suffering from one or more disabling conditions.

While we understand the purpose of this clause in the RFP, our experience in working with this population is that during this transitional phase of their movement through the continuum of care, they need to be housed in settings that allow them to receive intensive case management and access to supportive services specific to their needs. Clients can remain in the program for up to two years, but most will complete the program and will be ready for reintegration into mainstream affordable rental housing.

If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature of Charles Meehan.

Charles Meehan  
President/CEO

RECEIVED  
JUN 18 2008  
LOUISIANA HOUSING  
FINANCE AGENCY

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Please support Volunteers of America of North Louisiana in your estate plans and let us know when you do.



SENATE  
STATE OF LOUISIANA  
DISTRICT 37

**B.L. "BUDDY" SHAW**

State Senator

3825 Gilbert, Suite 110  
Shreveport, LA 71104  
Phone: (318) 861-5941  
Fax: (318) 861-5984  
Email: shawb@legis.state.la.us

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Select Committee on Homeland  
Security, Vice Chairman

June 13, 2008

Louisiana Housing Financing Agency  
ATTN: Loretta Wallace  
2415 Quail Drive  
Baton Rouge, LA 70808

Dear Ms. Wallace:

I was very pleased to learn of Volunteers of America of North Louisiana's efforts to promote the development of supportive housing and services for homeless veterans. I understand the goals of their efforts will be to help homeless veterans achieve residential stability, increase their skill levels and income, and obtain greater self-determination.

I know of Volunteers of America of North Louisiana's efforts in these areas firsthand, and have seen the good work they do on a daily basis. This organization will be an excellent choice as partners in the effort to fight homelessness and help veterans receive the services they need within the community. Providing homeless veterans with housing choices, along with services which promote their independence and allow them to lead productive lives can only bring good, both to these veterans and to our state.

Our area of Northwest Louisiana has demonstrated a longstanding commitment to veterans with the new Northwest Louisiana Veteran's Home, Barksdale Air Force Base, and the Overton Brooks VA Medical Center.

Thank you for your assistance.

Sincerely,

B. L. "Buddy" Shaw  
Senate District 37

BLS/lab

RECEIVED  
JUN 17 2008  
LOUISIANA HOUSING  
FINANCE AGENCY

# LOUISIANA HOUSE OF REPRESENTATIVES



5916 Fairfield Avenue  
Shreveport, LA 71106  
Email: tcarmody@legis.state.la.us  
Phone: 318.862.9956  
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Education  
Municipal, Parochial, and Cultural Affairs

**THOMAS G. CARMODY, JR.**  
State Representative ~ District 6

June 18, 2008

Louisiana Housing Finance Agency  
2415 Quail Drive  
Baton Rouge, LA 70808

Attn: Loretta Wallace, Program Administrator

To whom it may concern:

I am very pleased to learn of Volunteers of America of North Louisiana's efforts to develop a veteran's housing program and services for our community. It is important that homeless veterans have the support services necessary for them to live as independent lives as possible in the community.

Northwest Louisiana has strong support for veterans including being home to Barksdale Air Force Base, Overton Brooks VA Medical Center, and the Northwest Louisiana Veteran's Home. Shreveport/Bossier City commitment as well as that of the state of Louisiana to the new Air Force Cyber Command Center will do nothing but enhance that support.

Having personally worked with Volunteers of America of North Louisiana I know the quality of their personnel as well as their stated mission. I cannot think of a more qualified organization. I believe VOA is an excellent choice of partners in the efforts to fight homelessness and help those in need. Giving veterans housing choices along with services for them to be independent is a great model to make our commitment to them stronger.

God bless our men and women in uniform, those who presently serve us as well as those who have completed their duty to our country.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas G. Carmody, Jr." followed by a stylized signature.

Thomas G. Carmody, Jr.  
State Representative  
District 6

TC/lkb

RECEIVED

JUN 20 2008

LOUISIANA HOUSING  
FINANCE AGENCY