

SENATE RESOLUTION NO. 168

BY SENATOR BARTHELEMY

A RESOLUTION

To create and provide for the Dream Starter Program Task Force to study the development and implementation of a unified statewide homeownership assistance program and to evaluate program design, funding mechanisms, eligibility frameworks, and market feasibility.

WHEREAS, expanding sustainable homeownership strengthens workforce stability, local tax bases, and long-term household wealth, and is a critical driver of economic mobility across Louisiana; and

WHEREAS, despite income-qualified households being otherwise mortgage-ready, many Louisiana residents remain unable to purchase homes due to structural barriers, including lack of generational wealth, limited access to upfront capital for down payments and closing costs, and reduced exposure to homeownership pathways; and

WHEREAS, research and policy analysis demonstrate that disparities in homeownership are not explained by income alone, but are also driven by intergenerational access to wealth and opportunity, requiring targeted and data-informed policy solutions; and

WHEREAS, the Legislature of Louisiana has considered multiple approaches to expanding access to homeownership, including the "Dream Starter Act" and the "Louisiana First-Generation Homebuyer Assistance Act" which reflect shared objectives but differ in program structure, funding mechanisms, and administrative design; and

WHEREAS, a clear opportunity exists to consolidate these approaches into a single, cohesive, and scalable statewide program that balances fiscal responsibility with meaningful impact; and

WHEREAS, a unified program must be designed to ensure accountability, market feasibility, and measurable outcomes, while also preserving flexibility to respond to regional housing conditions across urban and rural communities; and

WHEREAS, it is the intent of the Legislature of Louisiana to develop a program that is both fiscally responsible in its initial implementation and capable of scaling over time

based on demonstrated outcomes, return on investment, and program performance; and

WHEREAS, the Louisiana Housing Corporation, in coordination with state agencies, lenders, and community stakeholders, is uniquely positioned to administer such a program without the creation of additional bureaucratic structures.

THEREFORE, BE IT RESOLVED that the Senate of the Legislature of Louisiana does hereby establish and provide for the Dream Starter Program Task Force to study the development and implementation of a unified statewide homeownership assistance program and to evaluate program design, funding mechanisms, eligibility frameworks, and market feasibility.

BE IT FURTHER RESOLVED that the Dream Starter Task Force shall propose recommendations, together with specific proposals for legislation, by written report to the legislature and to the David R. Poynter Legislative Research Library as required by R.S. 24:771 and R.S. 24:772, no later than January 15, 2027.

BE IT FURTHER RESOLVED that the task force should include consideration of the following:

- (1) Program structure and design.
- (2) Funding strategy and fiscal impact.
- (3) Eligibility and target population.
- (4) Assistance Structure and Program Terms.
- (5) Market participation and lender accountability.
- (6) Geographic and data-driven targeting.
- (7) Program outcomes and performance measurement.
- (8) Implementation and administration.

BE IT FURTHER RESOLVED that the task force shall consist of the following members:

(1) The senator from Senate District 3 who shall serve as the chairman of the task force.

(2) The chairman of the Senate Committee on Local and Municipal Affairs who shall serve as vice chair of the task force.

(3) The president and chief executive officer of the Urban League of Louisiana, or

his designee.

(4) The executive director of the Housing Authority of New Orleans, or his designee.

(5) The chief executive officer of the East Baton Rouge Parish Housing Authority, or his designee.

(6) The president and chief executive officer of the United Way of Southeast Louisiana, or his designee.

(7) The chief executive officer of Liberty Bank & Trust, or his designee.

(8) The executive director of the Louisiana Housing Corporation, or his designee.

(9) The state treasurer, or his designee.

(10) The commissioner of the division of administration, or his designee.

(11) The chief executive officer of Pelican State Credit Union, or his designee.

(12) The chief executive officer of the HOPE Credit Union, or his designee.

(13) The fund manager of Community Development Capital, or his designee.

(14) The chairman of the board of directors for OnPath Federal Credit Union, or his designee.

(15) The New Orleans market president of First Horizon Bank, or his designee.

(16) The chief executive officer of Red River Bank, or his designee.

(17) The Louisiana region president for Cadence Bank, or his designee.

(18) The commissioner of the Department of Insurance, or his designee.

(19) The chairperson of the Housing Authority of Jefferson Parish, or his designee.

(20) The chairman of the board of directors of the Kenner Housing Authority, or his designee.

(21) The executive director of the Westwego Housing Authority, or his designee.

(22) The New Orleans field office director of the United States Department of Housing and Urban Development, or his designee.

(23) The director of the Governor's Office of Homeland Security and Emergency Preparedness, or his designee.

(24) The chief executive officer of Home by Hand, or his designee.

(25) The executive director of the Jericho Road Episcopal Housing Initiative, or his designee.

(26) The director of homeowner services at the Habitat for Humanity St. Tammany West, or his designee.

(27) The executive director of the New Orleans Redevelopment Authority, or his designee.

(28) The director of policy and communications of the Louisiana Fair Housing Action Center, or his designee.

(29) The chief executive officer of the Neighborhood Development Foundation, or his designee.

(30) The executive director of HousingNOLA, or his designee.

(31) The senior vice president and regional community affairs manager at Regions Bank, or his designee.

BE IT FURTHER RESOLVED that each designating authority shall submit the names of any designees to the chairman of the task force no later than August 1, 2026.

BE IT FURTHER RESOLVED the task force shall convene for its first meeting no later than September 30, 2026, at the call of the chairman, and at the first meeting, the members shall elect officers as the task force may deem appropriate.

BE IT FURTHER RESOLVED that in conducting this study the task force will seek input and advice from any additional stakeholders the task force deems appropriate.

BE IT FURTHER RESOLVED that a majority of the task force shall constitute a quorum for the transaction of business. All official actions of the task force shall require the affirmative vote of a majority of the members.

BE IT FURTHER RESOLVED that the members of the task force shall serve without compensation, except per diem or expenses reimbursement to which they may be individually entitled as members of their constituent organizations.

BE IT FURTHER RESOLVED that the task force, for purposes of its meetings and accomplishing its goals, shall be staffed by the staff of the Senate Committee on Local and Municipal Affairs.

BE IT FURTHER RESOLVED that the task force shall terminate on the date of the submission of its report or July 1, 2027, whichever occurs first.

BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the

president and chief executive officer of the Urban League of Louisiana, the executive director of the Housing Authority of New Orleans, the chief executive officer of the East Baton Rouge Parish Housing Authority, the president and chief executive officer of the United Way of Southeast Louisiana, the chief executive officer of Liberty Bank & Trust, the executive director of the Louisiana Housing Corporation, the state treasurer, the commissioner of the division of administration, the chief executive officer of Pelican State Credit Union, the chief executive officer of the HOPE Credit Union, the fund manager of Community Development Capital, the chairman of the board of directors for OnPath Federal Credit Union, the New Orleans market president of First Horizon Bank, the chief executive officer of Red River Bank, the Louisiana region president for Cadence Bank, the commissioner of the Department of Insurance, the chairperson of the Housing Authority of Jefferson Parish, the chairman of the board of directors of the Kenner Housing Authority, the executive director of the Westwego Housing Authority, The New Orleans field office director of the United States Department of Housing and Urban Development, the director of the Governor's Office of Homeland Security and Emergency Preparedness, the chief executive officer of Home by Hand, the executive director of the Jericho Road Episcopal Housing Initiative, the director of Homeowner Services at the Habitat for Humanity St. Tammany West, the executive director of the New Orleans Redevelopment Authority, the director of policy and communications of the Louisiana Fair Housing Action Center, the chief executive officer of the Neighborhood Development Foundation, the executive director of HousingNOLA, and the senior vice president and regional community affairs manager at Regions Bank.

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PRESIDENT OF THE SENATE