

PUBLIC COMMENT HEARINGS

The Parish held two opportunities for public comment to discuss the CNA and conceptual programs for the Action Plan and Consolidated Plan.

Public Comment Hearing #1
3:30 pm on July 10, 2023
Koop Council Chambers
21490 Koop Drive, Mandeville, LA

Public Comment Hearing #2
3:30 pm on July 12, 2023
5th Floor Council Chambers
St. Tammany Parish Government Complex
520 Old Spanish Trail, Slidell, LA 70458

The Parish publicized these meetings and solicited written feedback via advertisements in the St. Tammany Farmer.

Results of the community feedback were aggregated and are summarized in **Appendix A - Community Feedback**.

HOUSING OUR PARISH

Emerging trend: Population growth with a plateau on the horizon

Supporting residents' access to safe and affordable housing is the first step to building strong and vibrant neighborhoods. Steady population growth over the past decade has created an economic strain for St. Tammany Parish residents with regards to access to affordable housing.

This section will address some of challenges St. Tammany Parish residents face finding, and keeping, affordable housing. Starting with assessing the Parish's population trends, we can ask whether the number of housing units currently available in the market is adequate in meeting current and expected demand. Looking at trends of the cost of rental units in the Parish, we can investigate whether St. Tammany residents can meet those financial requirements.

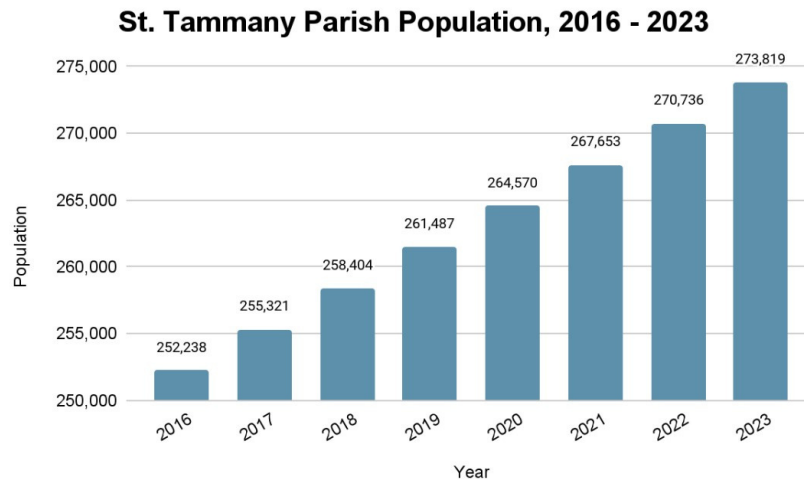
This section will also look at challenges facing unhoused individuals, as well as rising costs threatening those who live on a fixed income.

While housing construction continues across the Parish, supply does not yet meet the demand for residential units, resulting in families facing prohibitively high housing prices both to purchase homes and to rent units.

Based on the average income levels of St. Tammany Parish renters, competition for housing units amongst renters have driven up costs above 30% of an individual/family's monthly income. The Department of Housing and Urban Development consider any person or family that spends over 30% of their monthly income on housing to be classified as 'rent-burdened'.

To address these housing challenges, increased opportunities to develop and maintain affordable housing are needed. To help demystify fears associated with density, mix-used development, or multi-family dwellings, educational programs that invite community participation in prioritizing and assessing alternative paths to homeownership are recommended to supplement housing programs.

Figure 2.



Source: U.S. Census Bureau QuickFacts: St. Tammany Parish, Louisiana; Louisiana



Zip Code	2022 Pop.	Projected 2027 Pop.	% Change
70420 – Abita Springs	8,130	8,281	0.37%
70431 – Bush	6,179	6,478	0.95%
70433 – Covington	43,192	45,889	1.22%
70435 – Covington	22,888	25,007	1.79%
70437 – Folsom	8,106	8,463	0.87%
70445 – Lacombe	11,048	11,543	0.88%
70447 – Madisonville	17,699	18,667	1.07%
70471 – Mandeville	23,042	23,573	0.46%
70448 – Mandeville	25,905	26,123	0.17%
70452 – Pearl River	13,383	13,594	0.31%
70458 – Slidell	38,716	39,883	0.60%
70460 – Slidell	22,514	22,604	0.08%
70461 – Slidell	31,124	31,983	0.55%

Source: Desire Line Population Projection based on estimates from Esri & U.S. Census, 2020

In 2020, the Parish population was approximately 263,446 residents, which grew 2.2% to include 269,388 residents in 2021, which then grew by 6.7% to include 288,859 residents in 2022. **While population growth inclined sharply in St. Tammany Parish over the past decade, population projections looking to the next five years suggests that growth may level out with less substantive increases year over year overall.**

Specifically, analysis of U.S. Census and Esri population and housing data for St. Tammany Parish projects only a 3.3% increase from 2022 counts by 2027, equaling a total estimated population of 298,638 residents in five years.

An anticipated lower population growth rate could be indicative of a number of emerging trends or characteristics of the Parish. Migration patterns, where residents may choose to move to neighboring parishes where land or housing (or both) are more affordable, is one trend of interest to this CNA.

Data from the past five years illustrates that while there is an out migration of residents from St. Tammany Parish, on average more people are choosing moving to St. Tammany Parish from other parishes. Note: Changes in Parish population in the charts below do not account for migration across Louisiana state lines.



Image Credit: St. Tammany Parish Government
Image Description: Couple sitting on bench



St. Tammany Parish Residents Moving TO Another Parish

Table 2.

Year	Owner-Occupied Housing Unit	Renter-Occupied Housing Unit	Net Loss
2017	1,288	2,892	4,180
2018	2,862	3,100	5,962
2019	2,030	4,107	6,137
2020*	1,635	3,063	4,698
2021	1,685	3,296	4,981

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.

St. Tammany Parish Residents Moving FROM Another Parish

Table 3.

Year	Owner-Occupied Housing Unit	Renter-Occupied Housing Unit	Net Gain
2017	4,272	4,828	9,100
2018	3,298	1,161	4,459
2019	5,503	1,957	7,460
2020*	5,618	3,250	8,868
2021	4,628	5,602	10,230

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.

An Aging Parish

Over the last five years (2016–2021) the median age of the parish population has slowly advanced from 39 to over 40 years old, which can be expected to continue as the parish population grows and ages. **On the whole, the parish population has increased annually at a steady rate, with a slightly higher increase in the share of the population over 60 years in age.**

For example, the share of the population over 60 years in age in 2016 was 23.1%, which increased by 10,000 more residents (or 2.2%) by 2021, resulting in a larger share (25.3%) of people over 60 years old in the parish population as a whole.



Image Credit: St. Tammany Parish Government
Image Description: Couple standing behind bike



Youth and Elderly Population Statistics Over the Past 6 Years

Table 4.

Year	Over 60 Years		Under 18		Median Age
	#	%	#	%	
2016	58,582	23.1%	61,118	24.1%	39.7
2017	59,953	23.4%	61,864	24.1%	40.2
2018	61,068	23.7%	61,900	24.0%	40.8
2019	64,093	24.6%	61,853	23.8%	40.4
2020	62,130	24.0%	61,842	23.9%	40.4
2021	68,181	25.3%	63,860	23.7%	40.6

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.

Households 65 Years or Older Living Alone

Table 5.

Year	65+ Living Alone	Total Parish Population Living Alone
	%	%
2016	10.8%	24.2%
2017	11.1%	25.5%
2018	11.1%	23.8%
2019	10.2%	24.4%
2020	11.6%	24.3%
2021	10.6%	24.6%

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.

The previous page shows the rate at which St. Tammany Parish residents are moving to different parishes compared to the rate of people moving to St. Tammany Parish from other Parishes. The charts show net increases in parish population when looking at movement within Louisiana. These charts give us some background as to whether St. Tammany Parish residents are moving to neighboring parishes. While there are a bevy of reasons why an individual or family moves within a state, it is important to understand inner-state flow of residents. Additionally, it is helpful to understand the housing needed to support changes in population annually.

As healthcare and medicine continues to advance and lifespans stretch further into increasingly older age ranges (consider the popular adage "I am 60 years young!"), housing and caring for the senior population become increasingly important factors of a healthy community.

While requiring additional consideration and planning, **it is important to support the independence of a growing senior population for the parish.** For seniors living alone and having difficulty moving around, programs that provide daily services to address needs like cutting grass, delivering medicine, and transportation services are important to maintaining a healthy, independent lifestyle.



Occupancy Density

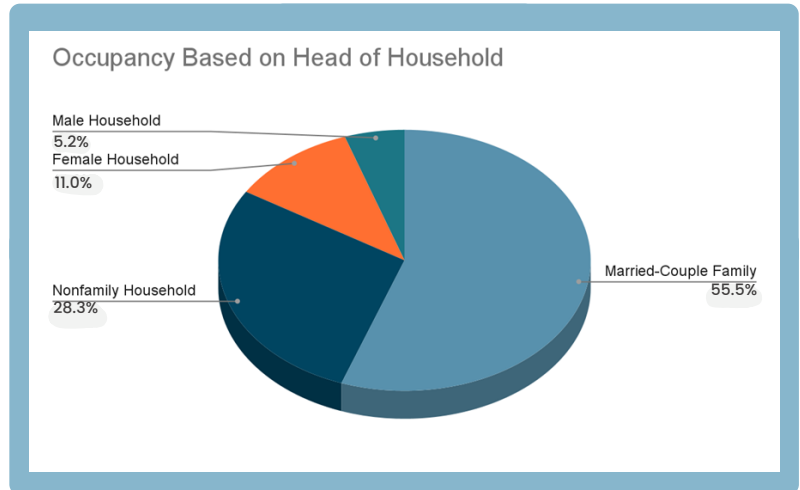
Programs like COAST (Council on Aging St. Tammany) operates an on-demand transportation service where parish residents can make an appointment to get a ride driving to and from appointments, points of interest, and even the grocery store.

An analysis of family demographics and occupancy rates in the parish can provide a better understanding of parish residents' living situations. According to the 2021 American Community 5-year Survey, approximately 103,543 housing units were available to meet the housing needs of roughly 269,388 residents within St. Tammany Parish, which is an average rate of about 2.58 people per housing unit.

As illustrated in **Figure 3**, the majority (55.5%) of St. Tammany Parish households consist of couples who are married with a family and live in a household including roughly 3.15 residents. The second largest share of households (28.3%) consist of nonfamily households having an average occupancy of 1.18 residents.

For households managed by single parents (male and female), more households were led by females (11%) than males (5.2%), wherein both have a higher-than-average occupancy level of 3.02 people.

Figure 3.

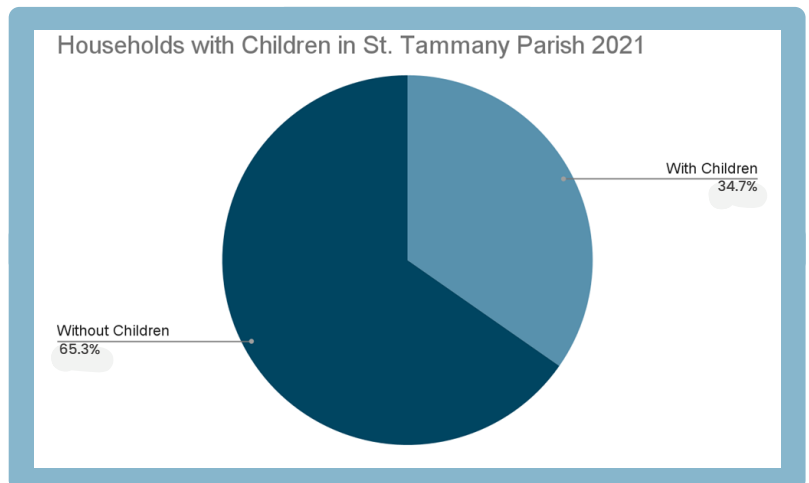


Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.

As illustrated in **Figure 4**, 34.7% of households in the Parish include children under the age of 18, while the remaining majority of households (65.3%) are without children. Given: (1) around a quarter (28.3%) of households have an occupancy of roughly 1.18, (2) the overall average household size in the parish is 2.58, and (3) the relatively low rate of households with children (34.7%), it appears most residents in St. Tammany Parish include 2 adults that live with one another.

This is further emphasized in **Table 6**, which shows 2-person households represent the largest share of household type (37.8%) parish-wide in 2021.

Figure 4.



Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.



Household Occupancy in St. Tammany Parish (2021)

Table 6.

# Of Occupants	Parish Total		Owner Occupied		Renter Occupied	
	#	%	#	%	#	%
1-person household	25,421	24.60%	18,341	22.20%	7,080	33.80%
2-person household	39,118	37.80%	32,932	39.90%	6,186	29.50%
3-person household	11,947	11.60%	9,679	11.70%	2,288	10.90%
4 or more-person household	27,037	26.10%	21,643	26.20%	5,394	25.70%

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.

Keeping Up with the Rental Demand

While St. Tammany Parish is primarily made up of people who own their own housing, roughly 20% of residents rent their homes. While this trend has remained steady since 2017, the housing market has not shown significant signs of keeping up with rental market demand. This trend was noted in the 2017 Community Needs Assessment for St. Tammany Parish, and should remain an important focus area when considering the current and future needs of the Parish.



Image Credit: St. Tammany Parish Government
Image Description: Housing Construction

St. Tammany Parish Homeownership % by Year

Table 7.

Year	% Owner-Occupied Dwelling	% Renter-Occupied Dwelling
2017	77.1%	22.9%
2018	79.3%	20.7%
2019	78.9%	21.1%
2020*	78.5%	21.5%
2021	79.8%	20.2%

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.





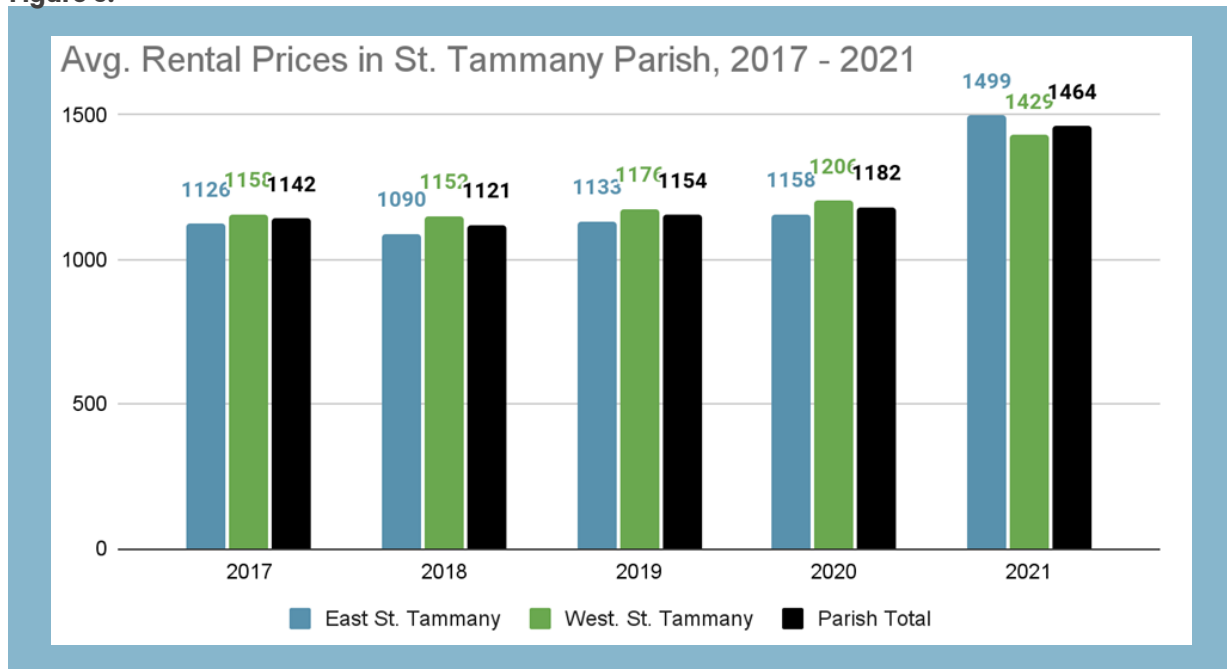
Image Credit: St. Tammany Parish Government
 Image Description: Housing Construction

The cost of housing is climbing.

According to the University of New Orleans Institute for Economic Development and Real Estate Research, **the average rental unit price in St. Tammany Parish experienced a sharp increase of 19.3% from 2020 to 2021**, increasing on average to \$1,464 in 2021.

With an average parish household occupancy rate of 2.58 people, it is important to note that **the average price of a 3 bedroom / 2 bathroom unit in the second quarter of 2022 cost \$1,875 per month**, up from \$1,754 in the second quarter of 2021, and up from \$1,532 in the second quarter of 2020.

Figure 5.



Source: University of New Orleans Institute for Economic Development and Real Estate Research Annual Report 2022.



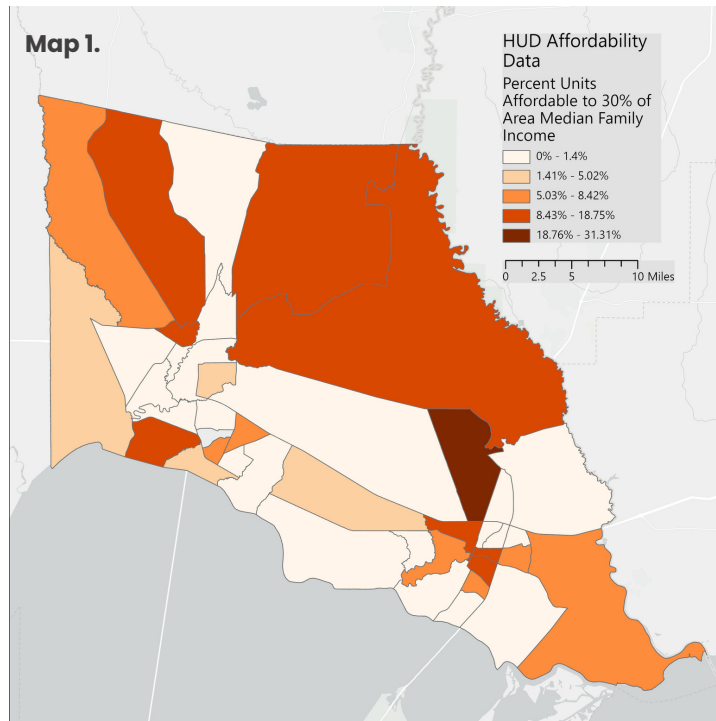
Low-Income Residents Have Limited Affordable Housing Options

While high-income residents are more often able to overcome housing affordability challenges, St. Tammany residents having low incomes can be severely disadvantaged in the competitive housing market and face limited options to finding and securing affordable rental housing.

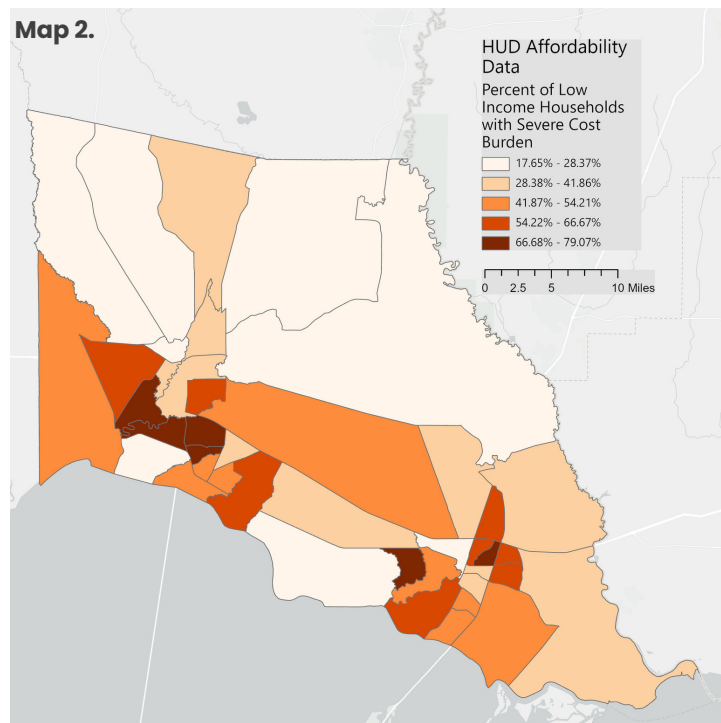
HUD's CPD Maps Tool (shown in **Map 1.**) illustrates how few rental housing units are available to families with incomes that are 30% or less of the area median income, shown as lighter areas. As shown in **Map 2,** lack of affordable rental units is a pervasive issue both in and outside of densely populated areas of the parish.

An analysis of the availability of rental units to residents with 30% of the HUD Area Median Family Income shows that most rental housing stock is inaccessible to those with lower incomes. Fortunately, St. Tammany Parish qualifies for HUD's HOME grant funding, which will provide funding for a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

An analysis of the cost burden of housing shows that households with extremely low income are almost all severely cost burdened - meaning that 50% or more of the family income is spent towards rent. This is especially evident in the Covington / Mandeville areas and Slidell areas and suburbs.



Source: HUD Comprehensive Housing Affordability Strategy Data, 2022.



Source: HUD Comprehensive Housing Affordability Strategy Data, 2022.



The United States' Office of the Assistant Secretary for Planning and Evaluation defines the poverty line by how many people reside in a household. **With St. Tammany Parish's average of 2.58 people per household, the poverty line is between \$17,420 and \$21,960 annually.**

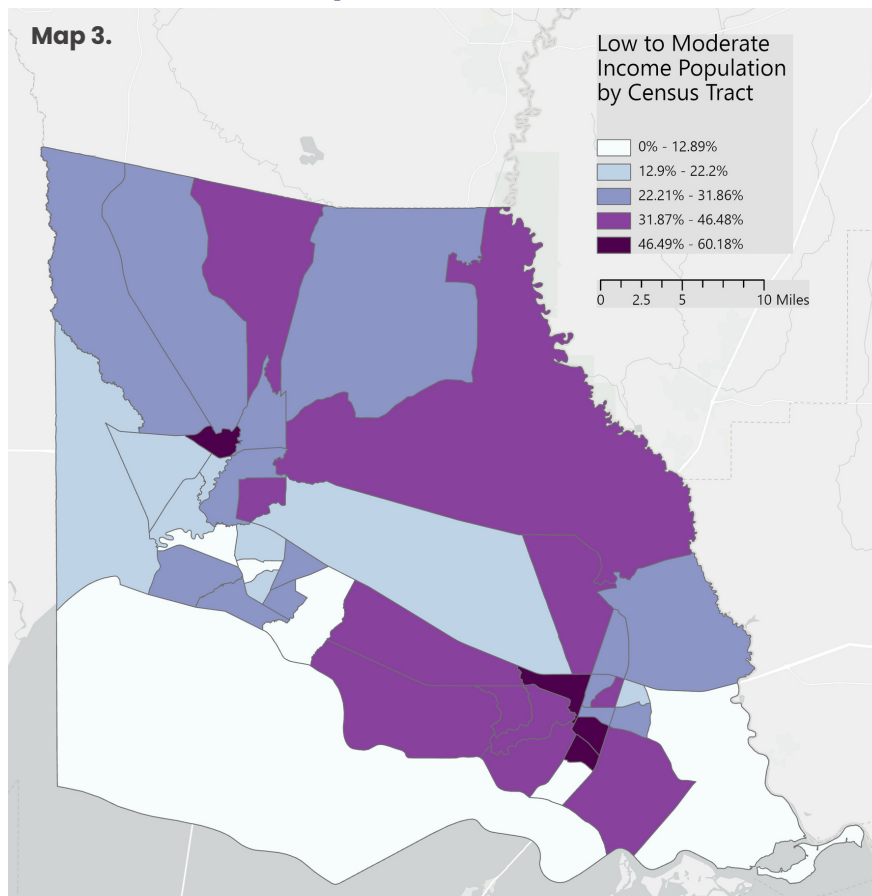
Table 8.

Persons in family/household*	Poverty guideline
1	\$12,880
2	\$17,420
3	\$21,960
4	\$26,500
5	\$31,040
6	\$35,580
7	\$40,120
8	\$44,660

*For families/households with more than 8 persons, add \$4,540 for each additional person.

Source: 2021 Poverty Guidelines | ASPE (hhs.gov)

Percent of Low- to Moderate-Income Population by Census Tract



Source: HUD Comprehensive Housing Affordability Strategy Data, 2022.



Renter-Occupied Housing

The median household income for St. Tammany Parish residents in 2021 (after inflation adjustment) was \$66,582, with homeowners earning a median annual income of \$78,386 and renters earning \$44,969, representing a significant economic divide between residents who own their own homes and those who rent, by a rough average of around \$33,400 annually.

By applying the average home size to the economic output of the Parish, and dividing proportionately by homeowners and renters, around 22.1% of renters are likely to be living below the national poverty line in St. Tammany Parish compared to only 11.5% of homeowners.

The Department of Housing and Urban Development defines a person being rent burdened when their monthly rental costs exceed 30% of their monthly income. Per the University of New Orleans' data on average rental costs in St. Tammany Parish through the second quarter of 2022 (\$1,875), **roughly 86.8% of renters in St. Tammany Parish could be considered burdened by their monthly rental payments.**



Image Credit: St. Tammany Parish Government
Image Description: Row of Houses



Image Credit: St. Tammany Parish Government
Image Description: Water and wetlands



Housing Construction

Affordable housing is most commonly provided through the construction of multi-family residential buildings, which bundle the traditional costs of building dwelling units with multiple sources of income for the developer, lowering the mean monthly payment per family.

As shown in Figure 6 and 7, over the past ten years single family residential building permits have risen annually, while multi-family residential building permits have steadily tapered off.

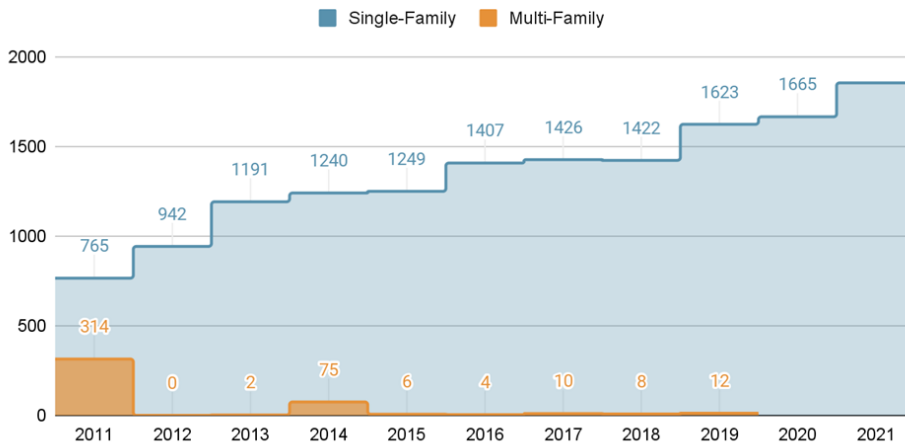
With roughly 20% of parish residents renting their homes, development of new, affordable housing options will be important to balancing the future housing needs of parish residents.



Image Credit: St. Tammany Parish Government
Image Description: Miniature house construction

Figure 6.

Residential Building Permits in St. Tammany Parish (2011 - 2021)

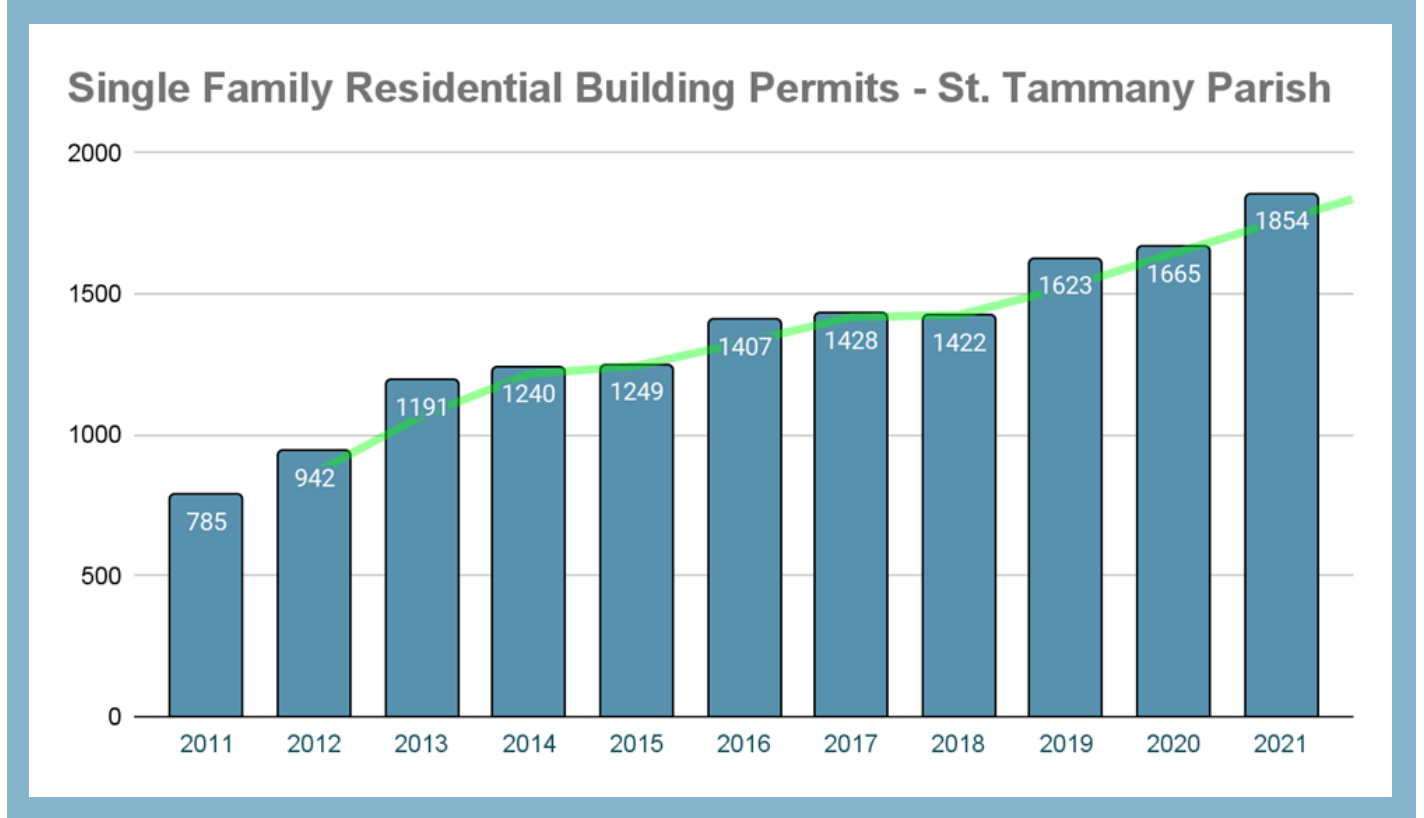


Source: University of New Orleans Institute for Economic Development and Real Estate Research Annual Report 2022.

Although demand for affordable housing can partially be met through the development of smaller, more affordable, single-family housing, the overall demand and lack of supply suggests multi-family housing or duplex / four-plex structures should be an important part of housing program design if the shortage in affordable housing is to be managed.

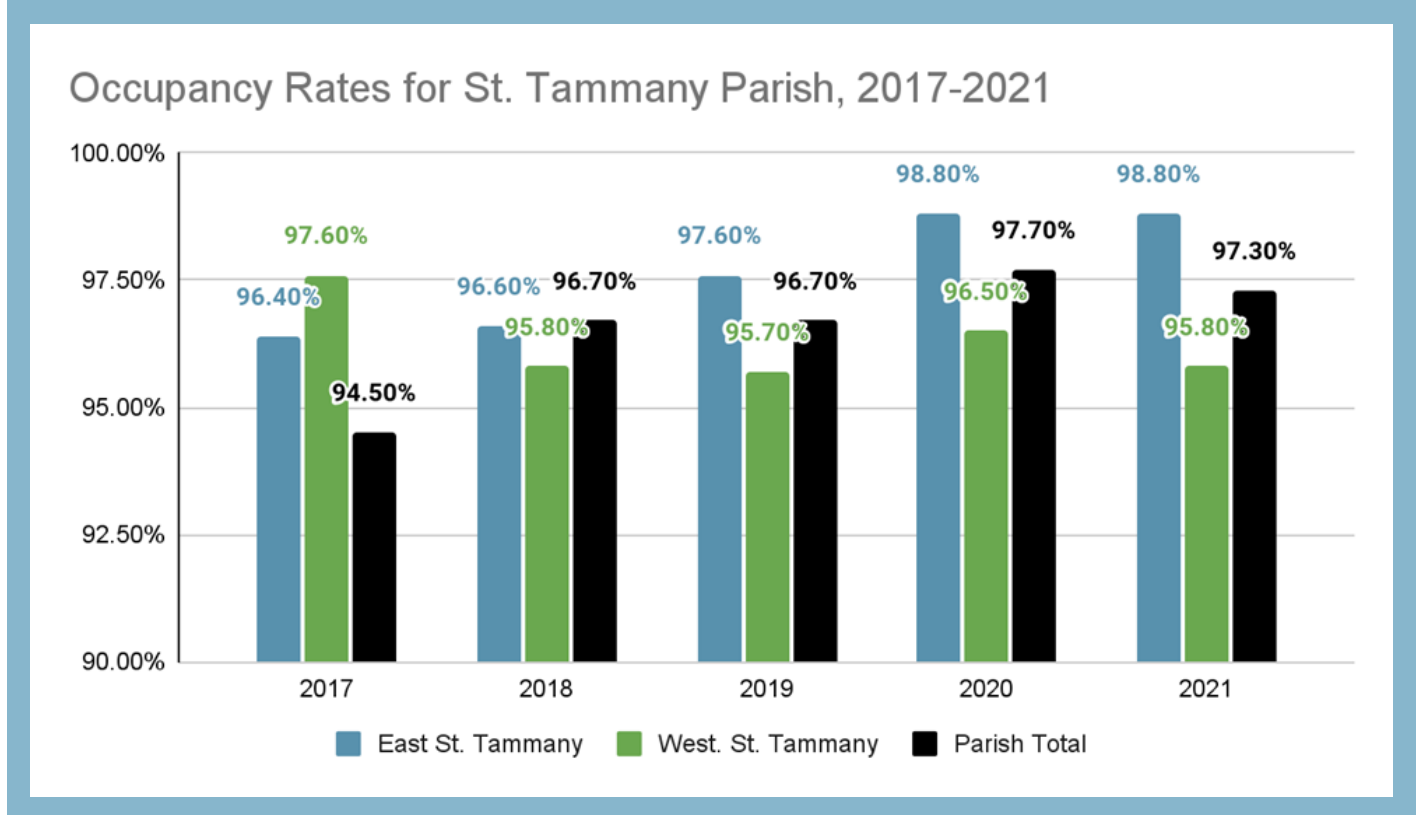


Figure 7.



Source: University of New Orleans Institute for Economic Development and Real Estate Research Annual Report 2022.

Figure 8.



Source: University of New Orleans Institute for Economic Development and Real Estate Research Annual Report 2022.



As shown in **Figure 8**, the occupancy rate of existing housing units in St. Tammany Parish from 2017 to 2021 has for the most part steadily increased from 96% to 98%, with the exception of a downward shift in occupancy within West St. Tammany from 97.6% to 95.8%.

Overall, the high occupancy rate suggests continued demand for new construction, and presents an opportunity to provide more affordable housing based on supply and demand principles.

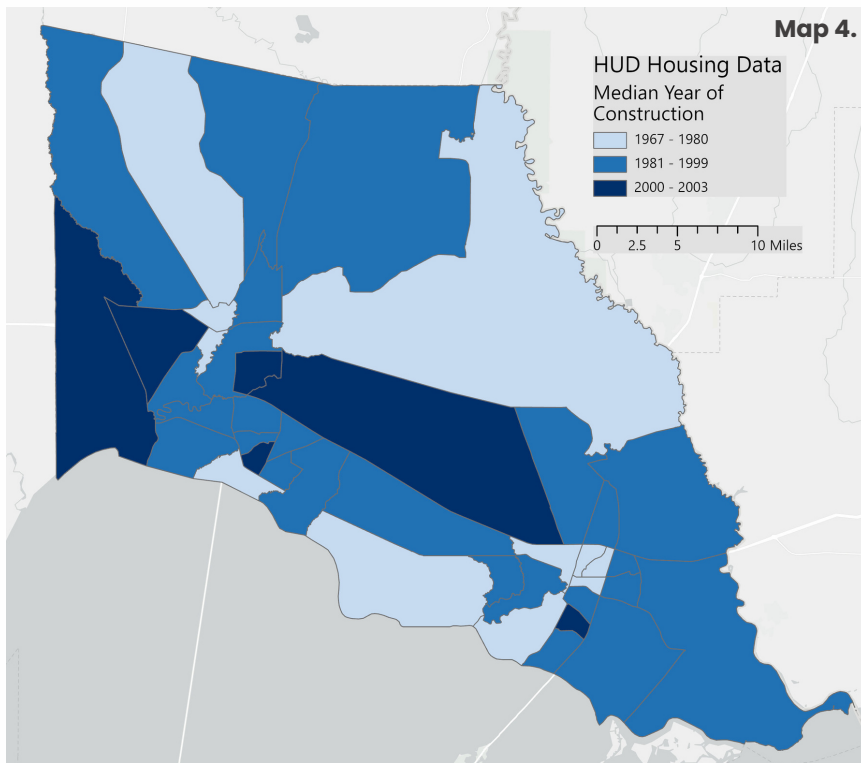
Housing choice is also important to balancing resident's emerging needs. In 2021, the two most common types of housing for renters in St. Tammany Parish were single detached homes and in buildings that had 10 or more units, at 30% and 24.7% of all renters in the Parish respectively.

Comparatively, only 5.4% of all homeowners live in buildings with 10 or more apartments and 79.8% of homeowners live in single-family, detached style homes. **Programs that address affordable housing should also address increasing affordable housing unit structure options.**

Table 9.

Units in Structure	Parish-Wide		Owner		Renter	
	#	%	Occupied #	Occupied %	Occupied #	Occupied %
1, Detached	82,657	79.8%	76,368	92.5%	6,289	30%
1, Attached	3,280	3.2%	1,092	1.3%	2,188	10.4%
2 Apartments	1,686	1.6%	121	0.1%	1,565	7.5%
3 or 4 Apartments	2,566	2.5%	0	0.0%	2,566	12.2%
5 to 9 Apartments	1,124	1.1%	0	0.0%	1,124	5.4%
10 or More Apartments	5,591	5.4%	419	0.5%	5,172	24.7%
Mobile Home or Other						
Type of Housing	6,639	6.4%	4,595	5.6%	2,044	9.8%
Totals	103,543		+	100%	+	100%

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.



As shown in **Map 4** and **Table 11** (page 21), housing stock in the Parish is typically built between 1980 and 1999 (shown in medium blue on **Map 4**).

Because available rental housing stock is largely composed of older structures, it is important to consider the depreciation of these structures and potential further loss of affordable housing.

Source: HUD Comprehensive Housing Affordability Strategy Data, 2022.



Demand (and price) increase.

In 2021, Parish-wide housing unit sales rose by 1.5%, increasing the average home price home by 10.9% to \$321,002. In 2021 the average time taken to sell a listed property decreased by 57.38%, from 58 days to 26 days. Within St. Tammany Parish, listed homes sold the fastest in Central St. Tammany (Lacombe, 70445).



Image Credit: St. Tammany Parish Government
Image Description: Shovels in dirt

St. Tammany Parish Household Income 2021 (Inflation-Adjusted Dollars)

Table 10.

Income	Parish-Wide		Owner-Occupied		Renter-Occupied	
	#	%	#	%	#	%
Less than \$5000	3,738	3.6%	2,222	2.7%	1,516	7.2%
\$5,000 - \$9,999	3,342	3.2%	2,953	3.6%	389	1.9%
\$10,000 - \$14,999	3,806	3.7%	2,184	2.6%	1,622	7.7%
\$15,000 - \$19,999	3,294	3.2%	2,179	2.6%	1,115	5.3%
\$20,000 - \$24,999	3,234	3.1%	2,555	3.1%	679	3.2%
\$25,000 - \$34,999	8,715	8.4%	5,842	7.1%	2,873	13.7%
\$35,000 - \$49,999	11,162	10.8%	7,002	8.5%	4,160	19.9%
\$50,000 - \$74,999	19,976	19.3%	14,141	17.1%	5,835	27.9%
\$75,000 - \$99,999	13,028	12.6%	11,652	14.1%	1,376	6.6%
\$100,000 - \$149,999	15,428	14.9%	14,706	17.8%	722	3.4%
\$150,000 or More	17,820	17.2%	17,159	20.8%	661	3.2%
Median Household Income	\$66,582	----	\$78,386	----	\$44,969	----

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.



Years Structures Built:

Table 11.

Year Built	Parish-Wide		Owner-Occupied		Renter-Occupied	
	#	%	#	%	#	%
2020 or Later	2,174	2.1%	2,084	2.5%	90	0.4%
2010 - 2019	14,479	14.0%	11,583	14.0%	2,896	13.8%
2000 - 2009	27,892	26.9%	24,009	29.1%	3,883	18.5%
1980 - 1999	37,919	36.6%	28,622	34.7%	9,297	44.4%
1960 - 1979	17,362	16.8%	13,807	16.7%	3,555	17.0%
1940 - 1959	2,178	2.1%	1,251	1.5%	927	4.4%
1939 or Earlier	1,539	1.5%	1,239	1.5%	300	1.4%

Source: U.S. Census Bureau, American Community Survey (ACS) and Puerto Rico Community Survey (PRCS), 5-Year Estimates.

Unhoused Populations

In 2021, Northlake Homeless Coalition assessed 595 households (1,091 individuals) seeking emergency housing and/or emergency housing assistance. At the time of assessment, 301 households (51%) reported that they were currently unhoused without shelter, and 91 households (16%) reported that they were unhoused but had some sort of temporary shelter.

The Northlake Homeless Coalition performs point-in-time counts, where they assess the number of people who are currently experiencing being unhoused within St. Tammany Parish. February 2022's point-in-time assessment counted 611 unhoused persons, which included 406 individuals who were still residing in FEMA motels rooms as a result from Hurricane Ida. Individuals and families still living in Hurricane Ida shelters likely still have a need for emergency programmatic support in order to keep them from being without shelter completely.

Unfortunately, scarcity of affordable housing is often the catalyst for increasing chances of homelessness for vulnerable populations.

The remaining 205 individuals who were unhoused and not residing in FEMA-funded motel rooms accounted for **a 70% increase of unhoused individuals from point-in-time counts conducted by the Northlake Homeless Coalition in January 2020.**

Of those 205 individuals, 90 persons were living without any shelter whatsoever; **a 265% increase of unsheltered individuals from the 34 persons counted in 2020.**

While unsheltered homelessness has nearly tripled over the past two years, shelter and housing resources have dwindled. During the 2022 point-in-time count, St. Tammany Parish emergency shelter inventory (not including FEMA beds from Hurricane Ida response) was 123 beds, which included 71 beds of non-congregate shelter operated by Northlake Homeless Coalition with ESG-CV funds. These beds were depopulated as of May 2022 due to the program sunset of August 2022. The current inventory of emergency shelter beds in the region is 46 for St. Tammany Parish; where 10 of the beds are dedicated to domestic violence survivors, 12 beds are for families with children via the Family Promise church congregation model, 12 beds are for single men, and 12 beds are for women and children[3].

In order to better support one of the most vulnerable populations in St. Tammany Parish, improved long-term programming and funding must be focused on not only supporting those who are currently experiencing lack of shelter and housing, but also on combatting factors that are likely to lead to homelessness, such as job security, housing affordability, and access to healthcare.

[3] Northlake Housing Coalition



Fair Housing

St. Tammany Parish remains up to date on fair housing compliance and awareness. Parish goals and priorities include continuous on-going evaluations of the four fair housing issues identified as critical by the Department of Housing and Urban Development, including racially and ethnically concentrated areas of poverty (R/ECAPs); segregation; disparity in access to opportunity; and disproportionate housing needs [4].

In early February 2023, The U.S. Department of Housing and Urban Development (HUD) published a Notice of Proposed Rulemaking (NPRM) that aims to more closely align funding allocations with the Affirmatively Furthering Fair Housing (AFFM) mandate, which was established under the 1968 Fair Housing Act. The AFFM mandate directs the government to promote fair housing, eliminate disparities in housing, and foster inclusive communities. The proposed rule attempts to streamline the requirement for fair housing analysis conducted by local and state governments and housing authorities. The proposed rule emphasizes goal setting, increasing public participation, and increasing overall accountability. The new proposed rule dictates that program participants would be required to submit 'equity plans' to HUD every five years, to ensure that they are prioritizing equity and fairness in their program development and execution. The equity plans outlined in the proposed rule rely heavily on extensive community engagement and would contain a local analysis of fair housing issues, goals, and strategies that the community plans to engage. In addition to the 5-year equity plans, the proposed rule would require program participants to conduct and submit to HUD annual progress evaluations that describe the progress being made towards each listed goal [5]. Comments for the NPRM are due to HUD by April 10th, 2023, and the rule would be anticipated to take effect in early 2024.



Source: St. Tammany Parish Government
Image Description: Flooded street.

Insurance Rates

Insurance rates across South Louisiana have skyrocketed in recent years, surmounting to numbers that are difficult for many St. Tammany Parish residents to keep up with – especially as the parish becomes home to a growing population of senior residents. One of the difficulties facing residents of St. Tammany Parish is that as people set up their lives in the parish, many rely on a fixed income with predictable costs. Unfortunately, the increasing regularity of intense storms making landfall in South Louisiana has brought many insurance companies to either raise their costs or to move out of the South Louisianian market all together. Many homeowners, especially those living on a fixed income, are having to face exceedingly difficult financial decisions that prioritize daily needs vs. protecting life-long investments made in their home.

In October 2022, the Louisiana Department of Insurance gave notice of approval for Louisiana Citizens' request to raise current insurance policy costs by 63% [6]. Louisiana law requires Citizens' rate for each of its policy types in each parish to be at least 10% over the highest qualifying market rate or 10% over the actuary rate, whichever is higher. These rate increases went into effect on January 1st, 2023, at the time of policy renewal for each insurance customer.

Programs that can lighten the financial burden of higher home insurance costs will likely aid in financial flexibility of St. Tammany Parish residents. Such a program may cover all or a percentage of costs for St. Tammany residents, similar to the STRAP program which assisted with rent payments in the parish.

[4] Asakura Robinson (2018, January 4). Assessment of Fair Housing. St. Tammany Parish and City of Slidell.

[5] Matthews, M & Cortina, J. (2023). National Association of Counties. <https://www.naco.org/blog/hud-publishes-proposed-rule-affirmatively-furthering-fair-housing-affh-mandate>

[6] Louisiana Department of Insurance. (2022, October 10). Louisiana Department of Insurance Approves Citizens Rate Increase and Offers Tips for Policyholders. <https://www.lidi.la.gov/news/press-releases/10-10-22-ldi-approves-citizens-rate-increase-and-offers-tips-for-policyholders>

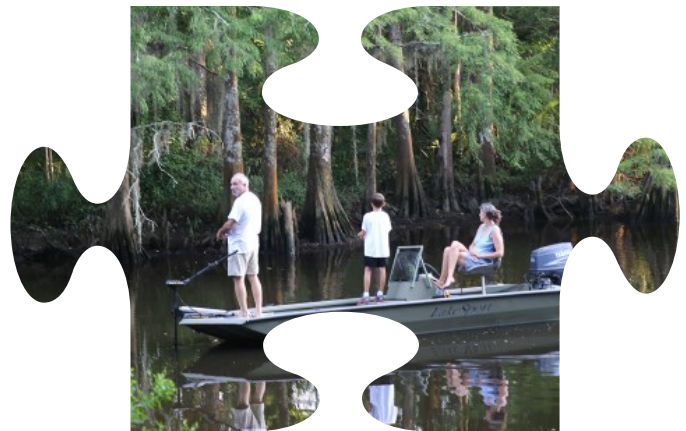
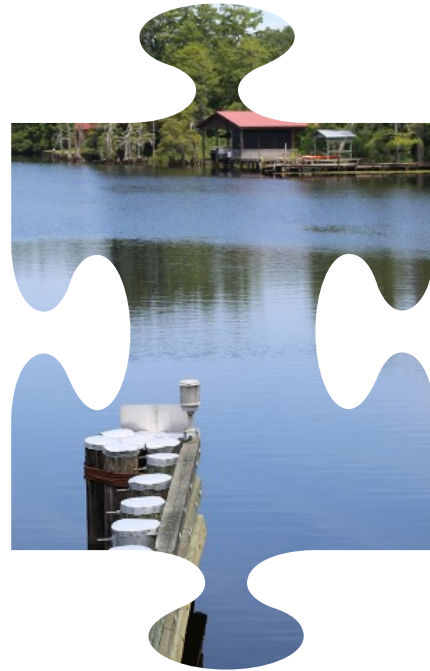


Climate Action

Bigger storms are affecting the Gulf South more often. Recovery and rebuilding efforts for individual homes can take years, can be expensive, and can ultimately be mitigating factors that lead to relocation to other parishes and state and could lead to homelessness.

In a step that recognized the lasting impact of storms in Louisiana, Governor John Bel Edwards' Climate Initiative Task Force approved the State's first ever Climate Action Plan. Not only was this the first climate action plan for the State of Louisiana, but also the first climate action plan for any Gulf South state. Edward's action plan contains a balanced set of recommendations to limit the severity of climate change, while positioning the State of Louisiana to maintain its economic competitiveness in a low-carbon future. The Governor's goals include reaching net-zero greenhouse gas (GHG) emissions by 2050. The plan contains 28 strategies and 84 actions to reduce GHG emissions across all sectors of Louisiana's economy [7].

Strategy 13 of the Louisiana Climate Action Plan calls for the improvement of efficiency and resilience of homes and non-residential buildings. "Energy efficiency improvements and electrification of building components and appliances can reduce GHG emissions from residential and commercial buildings, while also reducing utility costs and potentially decreasing other air pollutants associated with electricity production. Combining energy efficiency retrofits with storm weatherization and other resilience improvements can ensure Louisiana homes and businesses are prepared for the future. Actions under this strategy support building retrofit programs as well as updates to energy efficiency standards and building codes" [8].



Source: St. Tammany Parish Government
Image Description: 1. Dock
2. Family in a boat



[7] Office of the Governor. (2022, January 31). Louisiana approves first climate action plan in the Gulf South. <https://gov.louisiana.gov/index.cfm/newsroom/detail/3551>
[8] Office of the Governor of Louisiana Climate Initiatives Task Force. (2022, February). Louisiana Climate Action Plan: Climate Initiatives Task Force Recommendations to the Governor.

Housing Strategies for St. Tammany Parish

While the free market plays a role in managing housing costs and availability, there are additional measures the parish can implement to enable a more sustainable, diverse, and independent housing environment, including encouraging methods that increase both housing choice and affordability for residents.

These measures should be coupled with other programs that improve the quality of life for homeowners and renters alike, which are addressed later in this Community Needs Assessment, and which aim to enable and maintain stable long-term residency and an environment of healthy economic development.



Source: St. Tammany Parish Government
Image Description: Fountain spraying water

The most significant housing challenge in St. Tammany Parish is the rate at which residential growth and development is outpacing the production of affordable and diverse rental housing options, where costs vastly exceed average earning power, causing many renters to become economically rent burdened.

In order to increase access to affordable housing, increase opportunities to age in place, and to decrease rates of homelessness in the parish, the following strategies are recommended:

- Consider incentives to building developers to include affordable rental units within residential developments.
- Consider incentives to increase apartment building density in areas that are already dense with housing to maximize available resources to communities.
- Ensure that every residential unit in St. Tammany Parish has complete plumbing. Note: In 2021, of the 103,543 residential units in St. Tammany Parish, 476 units did not have complete plumbing facilities.
- Adopt a complete housing-first solution framework when addressing the needs of unhoused residents.
- Support renters who rely on STRAP funding with alternative housing programs.
- Continue to support access to homeownership by providing affordable options and supporting credit counseling and homeownership education.
- Provide additional temporary and permanent shelter for unhoused residents of St. Tammany Parish.
- Use education to reduce NIMBYism
- Continued efforts to mitigate and prevent environmental issues that disproportionately affect low-income and minority residents
- Programs that provide financial relief to homeowners with fixed incomes who are struggling with rising insurance costs
- Improve alternative and public transportation options for residents.
- Support programmatic efforts that help teach financial literacy on housing and family budgeting
- Support programmatic efforts to increase understanding of the rights of renters



PRESERVING OUR NATURAL RESOURCES

St. Tammany began as a rural Parish and retains some remnants of its rural past in its development patterns. The widespread installation of Aerated Treatment Units (ATUs) and septic tanks are one such remanent of rural development patterns within the Parish that have generally had a negative impact on surface water quality when they break, leak, or inefficiently process waste.

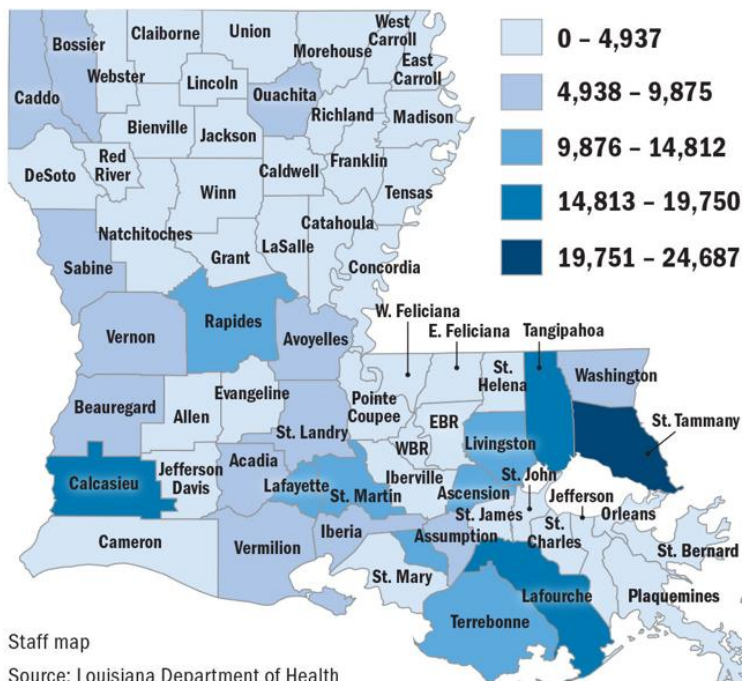
As the Parish grows and becomes more suburban, it is crucial to the environment and the public's health and safety that neighborhoods and homes transition from ATUs and small package plant waste treatment to consolidated sewer systems that are municipally maintained and responsibly managed.

According to the Times-Picayune, St. Tammany Parish contains the highest number of sewage treatment systems at individual homes and businesses in the state, posing a concentrated risk of malfunction and the contamination of surface water with incompletely treated sewage [9].

In addition to a multitude of individual ATUs, the Parish hosts an unusually high number of privately owned and managed wastewater treatment plants, while lacking its own centralized Parish treatment plant(s). This lack of a centralized and coordinated water management system at the parish level fragments systems management of potential environmental contaminants that threaten surface water, ground water, and even drinking water.

The Parish's Hazard Mitigation Plan identifies fragmented wastewater systems and ATUs as a significant risk in the Parish, further exacerbated by flood risk, which increases the chances of ATU malfunction and leaking [10].

Map 5. On-site wastewater treatment systems



Per the Hazard Mitigation Plan, there are 285 unsewered neighborhoods throughout the Parish, requiring extensive funding for the installation of a centralized gravity sewer collection system and pump station in each neighborhood.

The recent success of the past years' CDBG-funded sewer upgrades program for residential development and the recent announcement of a \$48 Million federal investment in municipal components of the water and sewer system represent a catalytic opportunity for St. Tammany to convert many homes and neighborhoods to long-term sustainable wastewater systems.

By anticipating the characteristics of our Parish's natural resources, we can work with developers to ensure that affordable housing can be built in an environmentally responsible way. By taking steps to best understand future flood zone patterns, we can ensure that new homes are not built in locations that will lead to their looming desecration.

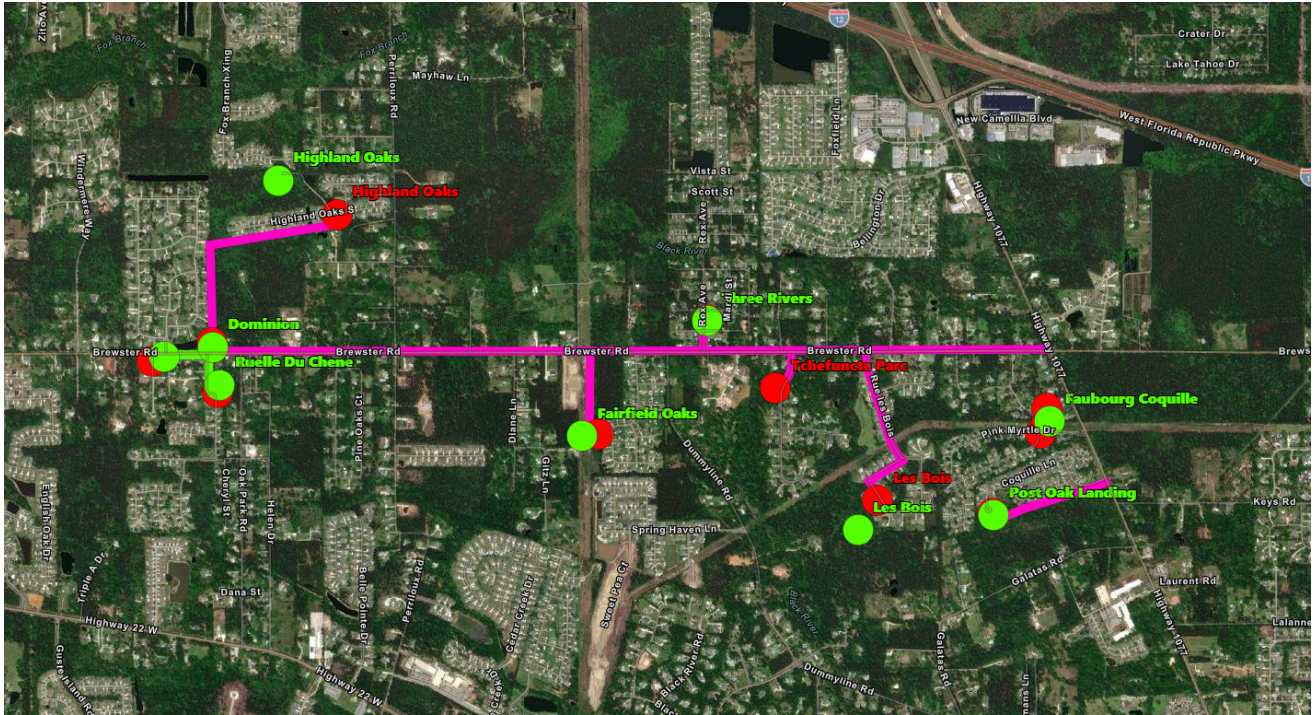


[9] Pagones, S. (2022, July 22). What's in your ditch? In St. Tammany, it might be raw sewage. https://www.nola.com/news/northshore/whats-in-your-ditch-in-st-tammany-it-might-be-raw-sewage-and-disease-carrying/article_e923ee2c-0926-11ed-9aeb-db2b886df1cc.html

[10] St. Tammany Hazard Mitigation Plan. (2020). <http://www.stpgov.org/files/Departments/Development/StTammanyHazardMitigationPlan11-17-20Final,compressed.pdf>

Wastewater Improvements and Consolidation Map

Map 6.



Source: St. Tammany Parish Government. Utility Subdivision List. <http://www.stpgov.org/files/Departments/EVS/UtilitySubdivisionList.pdf>



EMPLOYING OUR PARISH

While many St. Tammany residents experience relatively high household incomes compared to the larger New Orleans Metropolitan Statistical Area (or MSA), income and opportunity disparities exist between subsets of the Parish's population. Factors such as commute time, childcare, and educational background impact whether a household in St. Tammany Parish is able to take full advantage of regional economic opportunities.

The Parish can minimize some of these opportunity gaps by providing funding for services that reduce or alleviate the challenges of Low- to Moderate-Income (or LMI) residents with the aim of encouraging long-term, stable, economic independence.

St. Tammany is known locally as a “bedroom community,” i.e., a community from which many residents commute to work. In today’s increasingly interconnected world, it is difficult to parse local employment data without including a larger, interconnected regional context, where many St. Tammany workers leave the Parish for work, and many workers commute into the Parish for work. In this context, analysis of both local and regional data is needed to fully understand St. Tammany’s workforce and economy today.

What does the unemployment rate tell us about St. Tammany today?

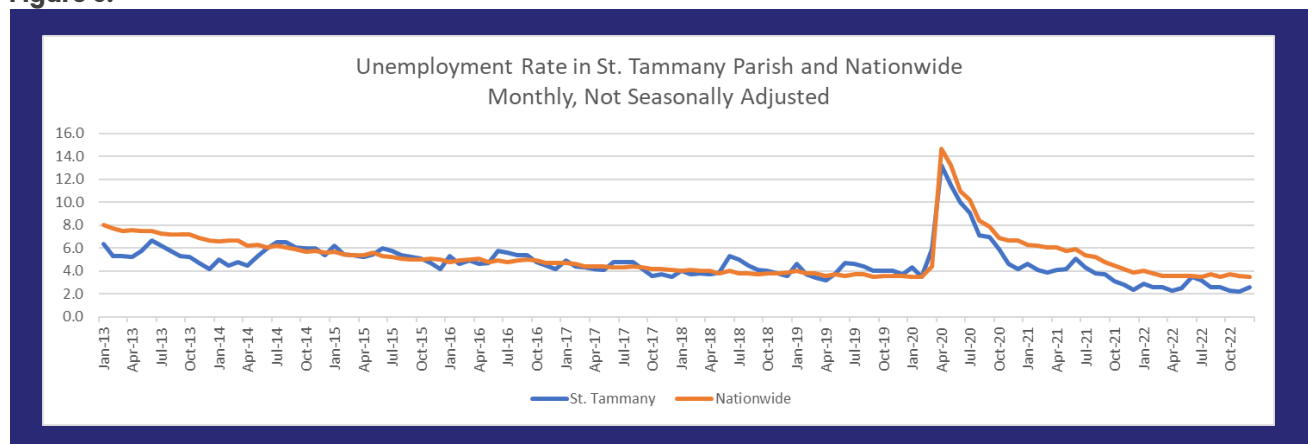
The unemployment rate is a statistic that documents persons in a community who meet all of the following conditions: (1) had no employment during the referenced period, (2) were available for work, and (3) made specific efforts to find employment [1].

Figure 9. shows the monthly unemployment rate in St. Tammany between 2013 and the present. **Table 12** (page 28) contains annual averages of unemployment data from 2013 to 2022 of unemployment statistics from the U.S. Bureau of Labor Statistics, as well as the number of workers in the St. Tammany labor force, including those who are unemployed.

While St. Tammany experienced a sharp spike in unemployment in 2020 at the beginning of the worldwide COVID-19 pandemic, like the United States as a whole, the monthly unemployment rate gradually decreased over the past decade.

Between 2013 and 2018, the median unemployment rate in the Parish hovered around 5.0%, then declined in the months leading up to the Covid-19 lockdown. After recovering from the highs experienced in 2020, the median unemployment rate between January 2021 and the present decreased to 3.1%, lower than pre-COVID unemployment rates.

Figure 9.



Source: Federal Reserve Economic Data, Economic Research Division, 2013 – 2022.



[1] Louisiana Workforce Commission. Local Area Unemployment Statistics. https://www.laworks.net/Downloads/LMI/LAUS_Overview.pdf

As shown in **Table 12**, the unemployment rate dropped by 2.4% since 2013 and the total number of unemployed individuals in St. Tammany dropped by 41.4%.

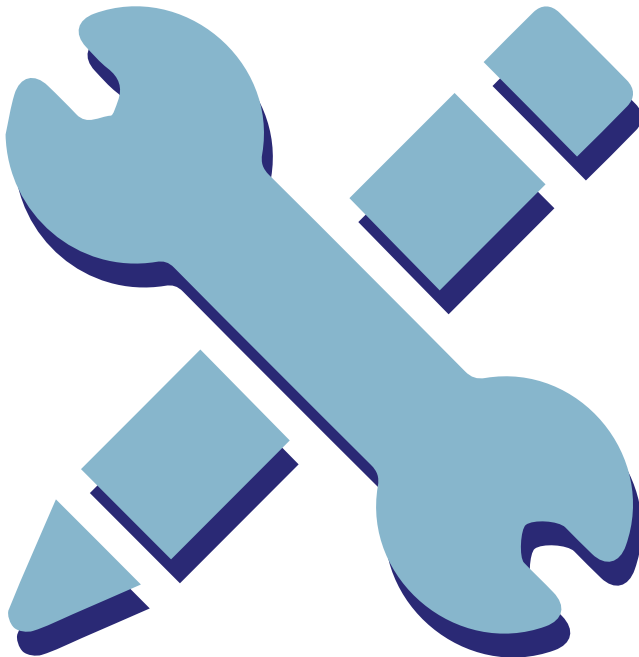
St. Tammany Parish consistently faces low unemployment relative to neighboring parishes and to Louisiana as a whole. In December 2022, both the United States and Louisiana experienced an unemployment rate of 3.5%.

St. Tammany Annual Averages of Employment 2013 – Present

Table 12.

Year	Labor Force	Employed Individuals	Unemployed Individuals	Unemployment Rate
2013	111,147	105,012	6,135	5.5%
2017	117,603	112,576	5,027	4.3%
2021	116,814	112,322	4,492	3.8%
Dec 2022 (current rate)	117,587	114,341	3,246	2.8%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics.



What are other measures of how St. Tammany residents are doing?

The Parish unemployment rate does not capture discouraged workers, or individuals who may want a job but have given up seeking work.

On a national scale, the Bureau of Labor Statistics aggregates alternative measures of labor underutilization, collecting data on individuals who are discouraged from looking for work, working part-time but seeking full-time employment, and other marginally attached workers.

National measures currently show that while the unemployment rate was 3.5% in December, total underutilization including the labor underutilization categories reached 6.5% [12]. In Louisiana, total underutilization including all labor underutilization categories reached an **annual average of 7.1%, higher than the national average**. These statistics are not available on a Parish scale.





Image Credit: St. Tammany Parish Government
Image Description: Trees near St. Tammany homes.

Each year, the Department of Health and Human Services releases the federal poverty guidelines, an administrative measure that helps determine families' financial eligibility for federal programs. For reference, **Table 8** contains the federal poverty guidelines for 2021, the most recent year for which most data is available for St. Tammany residents.

As of 2021, 14% of St. Tammany residents—more than 37,000 people—are living on incomes below the federal poverty level. Table 14 shows characteristics of Parish residents living in poverty. Key findings include:

- **St. Tammany children are more likely to live in poverty than adults, and more likely to live in poverty than in the U.S. as a whole:** 19.6% of children in St. Tammany live below the poverty level, compared with 13.6% of adults. By contrast, the child poverty rate nationwide was 16.9% in 2021 [13].
- **Women are more likely to live in poverty than men:** 14.9% of St. Tammany women live in poverty, compared with 13% of men. 13.9% of women lived in poverty nationwide in 2021.

- **Black and Latino residents are more likely to live in poverty than white residents, and Hispanic and Latino residents are more likely to live in poverty than elsewhere in the U.S.:** 34.2% of Hispanic and Latino residents and 23.6% of black residents currently live in poverty, compared to 10.2% of whites. While 21.8% of black Americans lived in poverty in 2021, almost twice as many Hispanic and Latino residents of St. Tammany lived in poverty than the national average (17.5%).
- **Full-time employment greatly reduces the likelihood of poverty:** only 4.3% of St. Tammany residents with full-time employment live in poverty, while three times as many individuals working part-time live in poverty and nearly five times as many individuals who did not work.



[13] U.S. Bureau of the Census. (2021). Poverty Rate of Children Higher Than National Rate, Lower for Older Populations. <https://www.census.gov/library/stories/2022/10/poverty-rate-varies-by-age-groups.html>

Characteristics of Individuals in Poverty in St. Tammany, 2021

Table 14.

	Below poverty level		
	Total	#	%
Population for whom poverty status is determined	266,779	37,285	14.0%
AGE			
Under 18 years	63,517	12,180	19.2%
Under 5 years	15,282	2,718	17.8%
5 to 17 years	48,235	9,462	19.6%
18 to 64 years	155,250	21,111	13.6%
18 to 34 years	49,373	7,246	14.7%
35 to 64 years	105,877	13,865	13.1%
60 years and over	67,447	5,935	8.8%
65 years and over	48,012	3,994	8.3%
SEX			
Male	129,412	16,850	13.0%
Female	137,367	20,435	14.9%
RACE*			
White alone	203,191	20,656	10.2%
Black or African-American	29,811	7,045	23.6%
Two or more races	24,351	6,753	27.7%
Hispanic or Latino (of any race)	16,775	5,739	34.2%
EMPLOYMENT STATUS			
Worked full-time, year-round in the past 12 months	88,174	3,802	4.3%
Worked less than full-time, year-round in the past 12 months	47,035	6,756	14.4%
Did not work	75,351	15,832	21.0%

*Some racial categories typically available in Census reports were not available in the 2021 ACS Estimate for St. Tammany Parish.

Source: U.S. Bureau of the Census, American Community Survey, 2021.

Additional data underscoring current needs in the Parish are available from the St. Tammany Rental Assistance Program (STRAP). STRAP utilized \$7.7 million in CARES Act funding from the Department of Treasury to assist households that are unable to pay rent due to the COVID-19 pandemic. The program funding will expire in 2023. Households that qualified for STRAP meet the following requirements:

- An income at or below 80 percent of the area median income (AMI), which is approximately \$56,300 for a family of four;
- A reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19; and

- Risk of experiencing homelessness or housing instability [14].

In 2022, 1,664 households applied for STRAP rental and utility assistance. The Parish approved 1,516 applications, paying \$5,308,724 in rent for St. Tammany households and \$425,588 in utility payments [15]. With STRAP funding expiring in 2023, there is a need to **support transitioning households reliant on STRAP payments to reduce the likelihood of increasing the size of rent burdened residents as funds run out.**



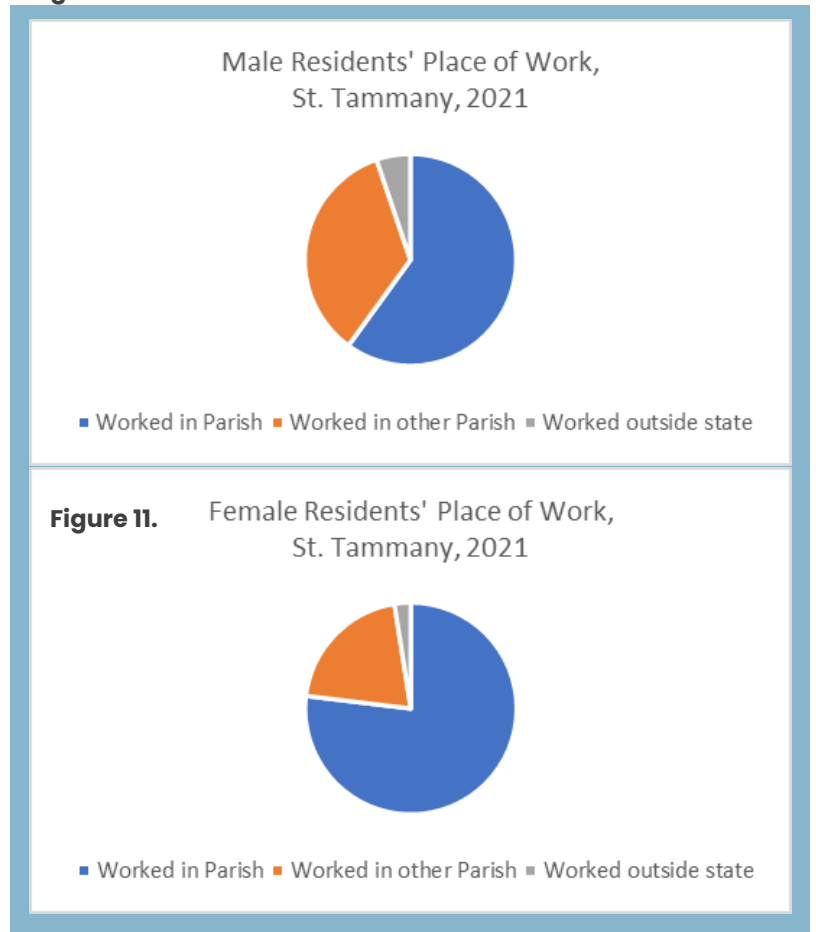
What do St. Tammany workers need to access jobs?

While remote work opportunities increased nationwide during the Covid-19 pandemic, commuting remains a central fact of American life. The ability to commute—gained through access to car ownership, childcare, and other resources—can determine a household’s ability to gain and maintain employment. Research published this year, backed by several previous studies, found that commute times are continuing to increase nationwide and that low-income workers are more likely to commute longer distances [16].

2021 ACS data (**Figures 10 and 11**) illustrate significant commuting disparities between male and female workers residing in the Parish. 40% of men in St. Tammany commute outside of the Parish for work, contrasted with only 23.1% of women. Parish trends contrast with national averages, where 28.7% of men commute for work, compared to 23.8% of women. **This trend suggests there may be a need to provide supportive services to women to expand economic opportunities by addressing commuting challenges** (i.e. inflexible schedules, childcare, and access to transportation).

Census data on commuting also estimate that in 2021, 35.1% of St. Tammany men traveled more than 45 minutes for work, in contrast to 19.1% of women residing in the Parish. However, car ownership rates do not explain these commuting differences. For example, 48.4% of estimated St. Tammany men reported having two cars available in their household, compared with 44.3% of estimated St. Tammany women [17]. Furthermore, the margins of error on these estimates (+-1.8% and 1.9%, respectively) result in car ownership estimates in relative proportions for men and women.

Figure 10.



Source: U.S. Bureau of the Census, American Community Survey, 2021 5-Year Estimates.

There is less available data that measure access to childcare. The census does not create estimates of individuals with access to childcare, nor does it measure childcare affordability. County Business Pattern data (**Table 15**) suggests that child day care establishments are growing slightly in St. Tammany Parish, with a 5.6% increase in establishments during the most recent 5 years of available data.



[16] Kures, M., & Deller, S. C. (2023). Growth in Commuting Patterns and Their Impacts on Rural Workforce and Economic Development. *Economic Development Quarterly*, 37(1), 54–63. <https://doi.org/10.1177/08912424221145173>
 [17] U.S. Bureau of the Census, American Community Survey, 2021 5-Year Estimates.

The Louisiana Department of Education administers the Child Care Assistance Program (CCAP), which provides financial assistance for childcare to eligible low-income families whose caregivers are working or attending school. St. Tammany was one of the ten parishes most served by CCAP in January 2023, with 804 children receiving services.

Of 88 new applications for assistance fully processed by CCAP in January 2023, 83% (or 73 applications) were rejected [18]. 68 applications for caregiving were submitted but not processed during the month.

The CCAP program statistics demonstrate a number of findings, including:

- There is a demand for childcare assistance in St. Tammany Parish that is not currently met by state programming.
- There may be a need for supportive services to help applicants complete the process of applying for CCAP assistance, to avoid having their applications fail due to errors in completing forms. Discussions with CCAP staff could better identify why applicants fail to qualify.
- Further analysis of rejected applications may help to develop a program for similar "gap filling" supportive services ineligible for state funding.

County Business Patterns: Child Day Care Establishments in St. Tammany Parish, 2015 – 2020

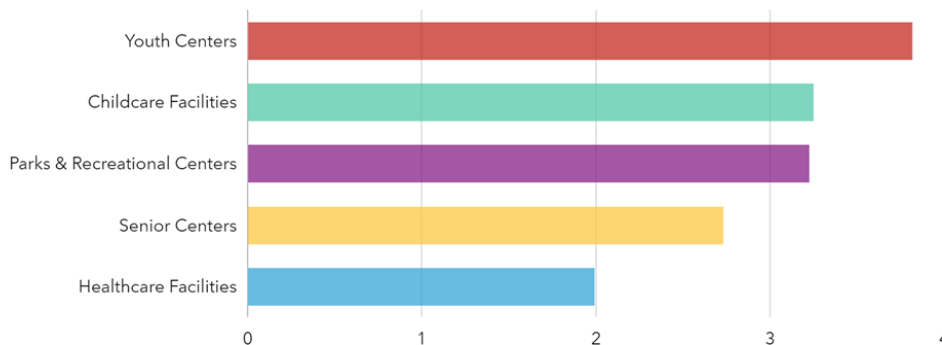
Table 15.

Year	Total child day care services*
2015	53
2016	53
2017	54
2018	53
2019	55
2020	56

*NAICS Code- 624410

Source: U.S. Bureau of the Census, ECNSVY County Business Patterns Data, 2015 – 2020.

Figure 12.



Respondents to the 2023 St. Tammany Parish Community Needs Assessment Survey marked youth centers and childcare facilities as the most-needed community and public facilities in the Parish, as can be seen in Figure 12.



[18] Louisiana Believes. (2023). Child Care Assistance Program. 2023 Child Care Program Statistics. <https://www.louisianabelieves.com/early-childhood/child-care-assistance-program>

Common Jobs and Wages

Table 16 lists the 10 most common industries within St. Tammany Parish as classified by the North American Industry Classification System (NAICS). Of 63,308 jobs counted in the second quarter of 2021, these 10 industries comprise 35% of all jobs in the parish [19].

A location quotient, which is an analytical statistic that measures a region's industrial specialization relative to a larger geographic unit, are included in the table to help identify leading industries in St. Tammany Parish, where any quotient above 1.0 suggests that St. Tammany employs more workers in a given industry than is typical of the U.S. as a whole.

An analysis of the top 10 most common industries and their relative location quotient highlights several trends, including:

Food industry workers make up the largest portion of the top 10 most common jobs, with 11,697 workers employed in restaurants and supermarkets.

These workers also make some of the lowest weekly wages, ranging between \$360 and \$506, or \$18,720 to \$26,322 per year. This income range falls in the federal poverty guidelines for any household comprised of more than two people. According to food industry location quotients, more restaurants and grocery stores exist in the Parish than is typical of the country.

Health care workers also make up a large contingent of jobs in the Parish, with 6,924 health care jobs in the top 10 list alone and an additional 1,298 jobs among individuals working with senior populations. While average weekly wages in these professions are typically higher than in food service industries, wages vary significantly depending on the industry type. Service providers for the elderly make \$446 per week or \$23,202 per year, while workers in physicians' offices make an average of \$1,755 per week or \$88,415 per year. **A wage disparity** exists when there are rates of pay that significantly differ for the same level of work. It is common in most industries nationally, and evident within St. Tammany's health care industry.

10 Most Common Industries in St. Tammany Parish, 2nd Quarter of 2022

Table 16.

Industry	Quarterly Establishments	June Employment 2022	Total Quarterly Wages	Average Weekly Wage	Location Quotient
Full-service restaurants	297	5,783	\$33,133,297	\$448	1.83
Limited-service restaurants	229	3,625	\$16,530,577	\$360	1.41
Offices of physicians (except mental health specialists)	286	3,286	\$74,833,465	\$1,755	2.24
Supermarkets and other grocery retailers	37	2,289	\$14,805,753	\$506	1.6
General medical and surgical hospitals	12	1,584	\$26,668,313	\$1,300	0.61
Corporate, subsidiary, and regional managing offices	133	1,378	\$46,583,680	\$2,609	1.2
Services for the elderly and persons with disabilities	224	1,298	\$7,584,025	\$446	1.19
Fitness and recreational sports centers	49	1,068	\$3,837,371	\$300	2.62
Offices of dentists	155	1,033	\$13,011,301	\$982	1.8
Nursing care facilities (skilled nursing facilities)	18	1,021	\$10,291,010	\$790	1.41

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2022.

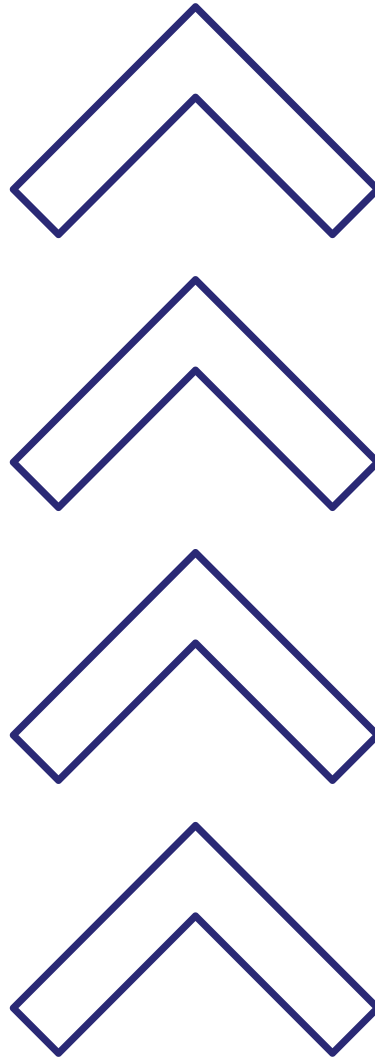


What is a living wage and who has it?

2021 census data shows that the median household income in St. Tammany is \$70,986. In contrast, 24% of households made less than \$35,000 per year and 14% of the population is below the poverty level [20].

While the Federal Poverty Guidelines are the government standard for calculating whether households qualify for government financial assistance, there are other measures that examine whether families are experiencing financial distress. The Living Wage Calculator, developed by MIT, is a measure of basic needs that draws upon geographically specific expenditure data related to a family's likely minimum food, childcare, health insurance, housing, transportation, and other basic necessities (e.g. clothing, personal care items). The living wage draws on these cost elements and the effects of income and payroll taxes to determine the minimum employment earnings necessary to meet a family's basic needs while maintaining self-sufficiency [21].

The Living Wage Calculator estimates that a Louisiana adult living with one child must make \$32.20 per hour, or \$1,288 per week, to provide basic needs for their household. According to the average weekly wage data across all industries provided by the Louisiana Workforce Commission, only 28% of St. Tammany jobs provide a living wage for an adult with one child [22].



How are jobs projected to grow?

Growth projections should always be assessed cautiously, since unexpected factors such as natural disasters or nationwide recessions can impact the accuracy of data. Private data collection companies monitoring job growth can provide estimations of projected regional job growth.

Lightcast, a labor analytics firm specializing in economic and workforce development data, provides job growth forecasts by zip code for St. Tammany Parish.

Lightcast developed its data using aggregated data sources from the Louisiana Workforce Commission, Occupational Employment Statistics (QCEW and Non-QCEW Employees classes of worker) and the American Community Survey (Self-Employed and Extended Proprietors). **Table 17** (page 34) shows projected growth by St. Tammany zip code between 2022 and 2028.



[20] U.S. Bureau of the Census, American Community Survey, 2021 5-year estimates.

[21] Living Wage Calculator. <https://livingwage.mit.edu/pages/about>

[22] Louisiana Workforce Commission, 2022.

Lightcast predicts a parishwide increase of 14,323 jobs in the next five years. Given that Desire Line forecasts a population growth of 3.3%, or 9,779 additional residents (many of whom will not be in the workforce), **St. Tammany should plan for significant employer demand for limited workers in the next 5 years.**

Industry growth estimations produced by the Louisiana Workforce Commission (LWC) that analyze industry growth across the New Orleans Regional Labor Market[23] paint a more complicated picture of local projected growth.

Analyzing all industries across the regional labor market, or 527,022 total jobs, LWC produced a forecast of 530,586 jobs by 2030—only a 0.007% predicted increase in jobs across the labor market [24]

Without access to Lightcast’s or LWC’s methodologies, it is not possible to compare the two conclusions. It is possible that, taken together, the data suggests that jobs are moving around the regional labor market and into St. Tammany Parish, but not growing across the labor market as a whole. This may suggest increased regional competition from workers outside of St. Tammany Parish looking for future employment.

Projected Job Growth by Zip Code, 2022 – 2028

Table 17.

ZIP	ZIP Name	2022 Jobs	2028 Jobs	2022 - 2028 % Change
70433	Covington, LA	39,181	42,901	9.5%
70471	Mandeville, LA	23,317	25,821	10.7%
70458	Slidell, LA	22,352	24,505	9.6%
70448	Mandeville, LA	12,654	13,831	9.3%
70461	Slidell, LA	11,897	12,941	8.8%
70460	Slidell, LA	10,318	11,313	9.6%
70447	Madisonville, LA	5,145	5,787	12.5%
70435	Covington, LA	4,964	5,488	10.6%
70452	Pearl River, LA	4,559	5,047	10.7%
70445	Lacombe, LA	3,308	3,652	10.4%
70420	Abita Springs, LA	2,303	2,486	8.0%
70437	Folsom, LA	2,297	2,702	17.7%
70431	Bush, LA	993	1,059	6.7%
70470	Mandeville, LA	237	246	4.1%
70459	Slidell, LA	183	221	20.4%
70434	Covington, LA	137	150	9.7%
70464	Talisheek, LA	74	78	4.9%
70457	Saint Benedict, LA	51	57	12.4%
70463	Sun, LA	43	46	8.3%
70469	Slidell, LA	24	27	15.1%
Total		144,035	158,358	9.9%

Source: Lightcast, 2022.



[23] The New Orleans regional labor market as defined by the Louisiana Workforce Commission is comprised of Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, and St. Tammany Parishes.

[24] Louisiana Workforce Commission. (2022).

https://www.laworks.net/LaborMarketInfo/LMI_OccIndustryProj.asp?years=20202030

How has remote work affected the Parish?

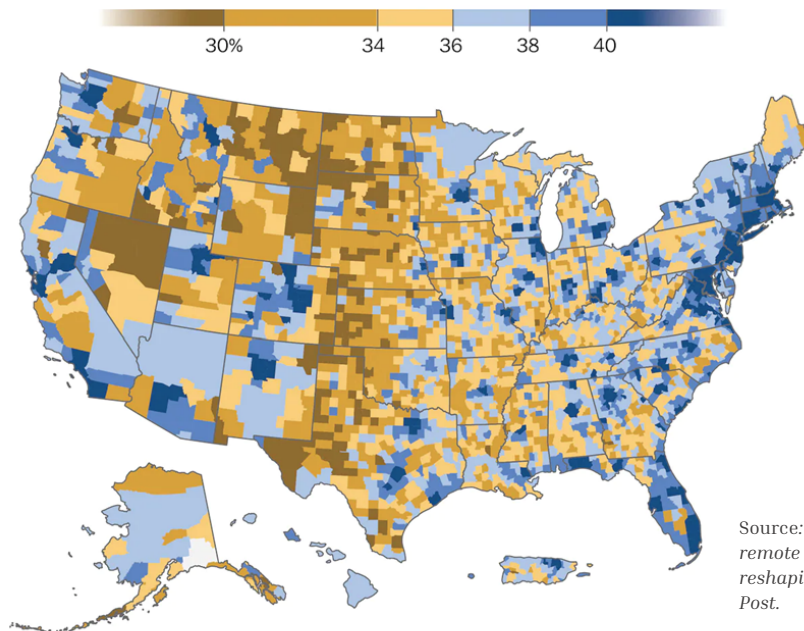
While remote work opportunities increased nationwide during the Covid-19 pandemic, commuting remains a central characteristic of American life. As previously discussed in this assessment, the ability to commute—gained through access to car ownership, childcare, and other resources—can determine a household’s ability to gain and maintain employment. Research published this year, backed by several previous studies, found that commute times are continuing to increase nationwide and that low-income workers are more likely to commute longer distances.

A national study conducted in 2022 estimated that nearly two-thirds of work was conducted remotely in

the United States during the early months of the Covid-19 global pandemic [25]. Recent research suggests that approximately one-third of work conducted in 2021 and 2022 was conducted from home, and that workers are switching to hybrid models, in which some work is conducted from home and some in the office [26]. The same study, applying national rates of industry and occupation remote work to county data nationwide, found that St. Tammany is likely experiencing a significant increase in remote work, which could help overcome commuting disparities amongst LMI workers. However, granular national and local data remains limited.

Estimated share of days worked from home by county, based on industry and occupation data

Map 7. Estimated share of days worked from home by county, based on industry and occupation data



Source: Van Dam, A. (2022). *The remote work revolution is already reshaping America*. Washington Post.

Note: Applies industry and occupational remote-work trends from between November 2021 and June 2022 to county industry and occupation data from 2015 to 2019. Excludes the category including agriculture, which people were doing from home long before the novel coronavirus outbreak.

[25] Brynjolfsson, E., Horton, J., et al. (2022). How many Americans work remotely? Stanford University. https://digitaleconomy.stanford.edu/wp-content/uploads/2022/03/Measurement_of_remote_work_MARCH22_2022.pdf
 [26] Van Dam, A. (2022). The remote work revolution is already reshaping America. Washington Post. <https://www.washingtonpost.com/business/2022/08/19/remote-work-hybrid-employment-revolution/>



How are small businesses growing and changing?

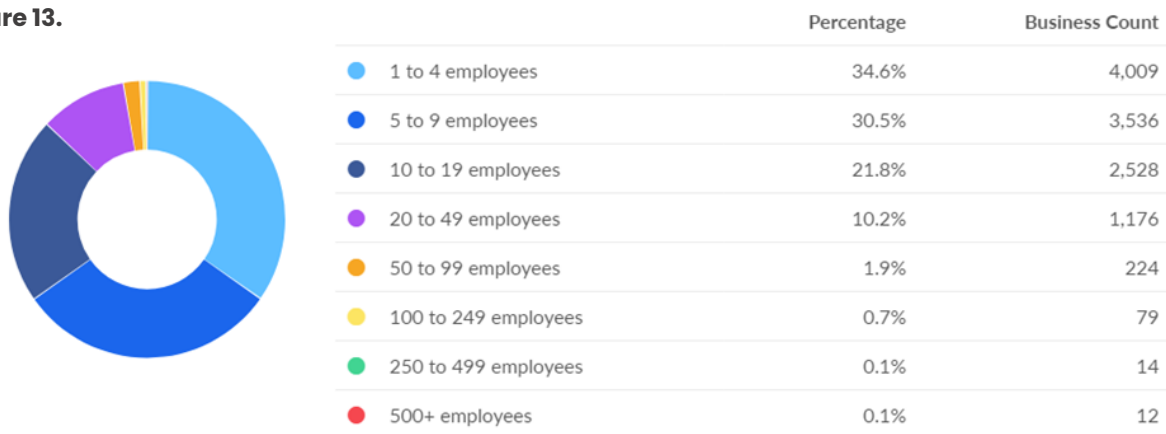
According to Lightcast, there were 11,249 businesses in St. Tammany Parish that have 50 employees or less in 2022 (see **Figure 13**). Since small businesses are generally defined as 50 employees or under, they comprise 97.1% of all businesses in St. Tammany Parish. St. Tammany Corporation reports that during the first three quarters of 2022, there were an average of 77 new businesses incorporated per week in the Parish [27].

In 2017, the U.S. Census Bureau conducted its Business survey in St. Tammany. Results of an

upcoming Business Survey should be expected sometime in 2023. The 2017 Business Survey reported 26,927 nonemployer establishments, which are businesses with no paid employees, such as independent contractors or real estate agents [28]. The 2017 survey found 5,290 employer firms. Comparing the 2017 survey to the Lightcast data may suggest significant growth among small businesses; it is possible, for example, that some of the 2017 nonemployer establishments have grown to include employees and are now part of the 11,249 number.

Business Size in St. Tammany Parish, 2022

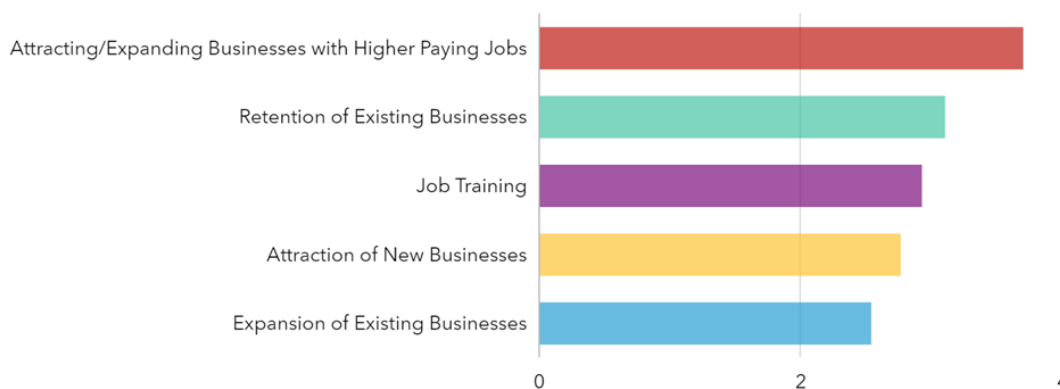
Figure 13.



**Business Data by DatabaseUSA.com is third-party data provided by Lightcast to its customers as a convenience, and Lightcast does not endorse or warrant its accuracy or consistency with other published Lightcast data. In most cases, the Business Count will not match total companies with profiles on the summary tab.*

Community Responses to DHHS Community Needs Assessment Survey, February 2023

Figure 14.



[27] St. Tammany Corporation, 2022.

[28] U.S. Census Bureau QuickFacts: St. Tammany Parish, Louisiana; United States.

Workforce Strategies

2018 research conducted by the Parish's economic development corporation, St. Tammany Corporation, revealed that Parish residents **prioritize technology industries and cultivating more home-grown and small- to mid-size businesses** [29]. Residents **prioritized economic incentives for entrepreneurs** and perceive one of the community's major economic weaknesses as a lack of economic development assistance in the parish.

Respondents to the 2023 Community Needs Assessment survey conducted by the St. Tammany Department of Health and Human Surveys and Desire Line found similar results from community participants expressing that their highest priority is **attracting and expanding businesses with higher paying jobs**. In **Figure 14**, all survey responses ranking community economic development priorities are averaged, with 4 as the highest priority and 0 the lowest priority.

To meet the needs of all residents, St. Tammany Parish should continue to focus and implement 2017 economic development strategies, including identifying new and effective strategies for encouraging entrepreneurial growth, such as business formation programs, co-working spaces, and maker spaces. However, the data show the following additional goals could also help meet Parish resident needs:

- **Develop and implement strategies that align with the Parish's economic development vision.** The St. Tammany Corporation's Thrive2023 and the St. Tammany Parish Government's New Directions 2025 reports set goals to expand infrastructure, reduce congestion, and increase business park availability, while also aiming to encourage small business formation and retention.
- **Develop and implement programs that help resolve childcare gaps for working families.** St. Tammany Parish families are demonstrating significant unmet demand for childcare financial assistance, as can be seen from CCAP data. Working together with CCAP, St. Tammany can identify how to meet unmet demand and provide financial assistance for families returning to the workforce who are unable to pay for childcare costs.
- **Promote and encourage entrepreneurial growth.** Encouraging the growth of small firms can encourage workers and business owners to remain in the Parish, cutting down on commuter costs and time, while fostering local economic development.
- **Foster educational and capacity building programming that helps transition the workforce towards higher paying jobs.** Training programs should be targeted to workers caught in low-paying jobs with opportunities to receive certifications to move into higher-paying jobs within their industry. Educational programs should look to leverage available resources and expertise within local universities and technical colleges.



Map 8.

Source: Invest St. Tammany
Image Description: Plot of land for sale



VETERANS IN OUR PARISH



Source: St. Tammany Parish Government.
Image Description: Bicycles in front of the St. Tammany Trace.

The 2021 5-year American Community Survey estimates that there are 15,016 veterans who reside in St. Tammany Parish as their primary residence. Of those 15,016, roughly 6,420 served during the Vietnam Conflict, roughly 42.8% of parish veterans. 3,429 veterans served since the United States declared a global war on terror in 2001, accounting for 22.8% of parish veterans [30]. Of the 15,016 veterans who reside in St. Tammany Parish, 13,425 (89%) are male, and 1,591 (11%) are female.

St. Tammany Parish currently has two Louisiana Department of Veteran Affairs offices; one in Slidell, serving the Eastern region of St. Tammany Parish, and another in Covington serving West St. Tammany Parish. The Louisiana Department of Veterans Affairs provides services for veterans that include emergency assistance, job and vocational training, healthcare coverage, loans,

and pension benefits [31]. Currently, transportation services are not available as a service to veterans by the Louisiana Department of Veteran Affairs. As discussed in the transportation section of this Community Needs Assessment, St. Tammany Parish residents without access to private automobile transportation are at a disadvantage due to limited options for alternative transportation throughout the Parish and the region. Programs that fill transportation gaps for veterans, providing better access to jobs, healthcare services, court, and general errands will benefit the independence of veterans in our community.



[30] George W. Bush Presidential Library. (2003, January 3). Global War on Terror. GeorgeWBushLibrary.gov. <https://www.georgewbushlibrary.gov/research/topic-guides/global-war-terror>

[31] Louisiana Department of Veteran Affairs. (2023). Benefits for Louisiana's 281,000 Veterans and Their Families. <https://www.vetaffairs.la.gov/benefits/>