



2023-2027 CDBG Consolidated Plan

St. Tammany Parish Government

CDBG Program

August 2023

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Executive Summary

ES-05 Executive Summary – 24 CRF 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan (herein referred to as “The Consolidated Plan” or “The Plan”) is St. Tammany Parish’s required grant application for Community Development Block Grant (CDBG) entitlement funds from the U.S. Department of Housing and Urban Development (HUD). CDBG funds are used to provide decent, safe, and sanitary housing, support vulnerable populations such as young children and the elderly, provide a suitable living environment for residents, and expand economic opportunities for low- and moderate-income residents.

The Plan serves as a planning document, an application for federal funds, a strategy to follow when administering HUD program funds, and an action plan for budgeting, goal setting, and performance assessment.

Activities that are eligible for HUD funding through this planning process must meet at least one of the three national objectives defined by HUD:

1. Aid in the prevention of slums and blight;
2. Be of primary benefit to low- and moderate-income citizens; and/or
3. Meet community development needs having a particular urgency (“urgent need”).

Programs and activities proposed in The Consolidated Plan aim to benefit low- and moderate-income residents of St. Tammany Parish; however, there may be programs and activities that also provide benefits to the wider community.

Staff from the Department of Grants are appointed to coordinate and develop this Plan in coordination with the Department of Health and Human Services.

St. Tammany Parish proposes to target its CDBG entitlement funds in areas to support on-going and new community development programs over the next five years. The Parish will continue to partner with local non-profits, community organizations, early childhood education and childcare entities, and governmental partners to deliver services that meet the needs of St. Tammany Parish as highlighted in the 2023 Community Needs Assessment. The programs and services outlined in the Consolidated Plan and the program strategies sections of the Community Needs Assessment are proposed to improve the quality of life and access to resources for the most vulnerable residents of St. Tammany Parish.

2. Summary of objectives and outcomes identified in the Plan Needs Assessment Outline

Housing

The most common housing problem within St. Tammany Parish is cost burden, affecting both homeowners and renters in the Parish. Black, American Indian, and Alaskan Native households are disproportionately affected by cost burden in the low- to moderate-income level groups.

Public Housing

There are two independent public housing authorities: the Covington Housing Authority in the City of Covington and the Slidell Housing Authority in the City of Slidell. Neither one falls under the jurisdiction of the Parish since they are both located within municipalities. Therefore, the only PHA that is being reported on in this Plan is the Covington Housing Authority since the City of Covington participates in St. Tammany's urban county Entitlement Program. The City of Slidell receives its own CDBG entitlement allocation directly from HUD. The Covington Housing Authority is in good condition and continues working to upgrade its public housing units.

Homelessness

The Northlake Homeless Coalition conducts an annual point-in-time count of unhoused residents in St. Tammany Parish. Their 2022 count included 428 individuals experiencing homelessness for varying reasons, and who have been unhoused for varying lengths of time. 408 individuals were sheltered at the time of the Northlake Homeless Coalition's count, and 20 were unsheltered. The category of "unsheltered" encompasses those living in cars, parks, abandoned buildings, and areas not fit for human habitation. Persons in this category include the chronically homeless, veterans, adult victims of domestic violence, serious mental illness, substance abuse disorder, and persons with HIV/AIDS. Homelessness in St. Tammany Parish is an ongoing concern among community organizations and the Parish, which are continually working to coordinate resources and available services.

Non-Homeless Special Needs Populations

The HUD definition of "special needs" includes the frail and non-frail elderly, persons with physical, mental, or behavioral disabilities, persons with HIV/AIDS, and persons with alcohol or drug addictions. According to the U.S. Census American Community Survey, 40,265 individuals (15.2% of Parish population) were classified as having a disability in 2022. This is a slight increase from 36,146 individuals (15% of population) in 2016. Members of this population need services that include but are not limited to case management, supportive services, transportation, and affordable housing assistance.

Non-Housing Community Development

The non-housing community development needs of the Parish include, but are not limited to: infrastructure improvements, social and supportive services, services for unhoused individuals, and public facilities improvements.

CDBG funding will help St. Tammany Parish Government address these concerns, impacting citizens in the areas of affordable housing, behavioral health and wellness, homelessness, neighborhood stabilization, self-sufficiency, transportation, and infrastructure improvements. Through engagements with the public and partnerships with local non-profits, St. Tammany Parish is committed to an improved quality of life for our families and neighborhoods.

3. Evaluation of past performance

For program years 2018-2022, St. Tammany Parish distributed its CDBG Entitlement funds to organizations and residents living in all sections of the Parish. The following public service programs were administered:

Program Year	Program Name	Description	Program Cost	Managed by	Accomplishments
2021-2022	Housing & Homeless Assistance Program (HHAP)	Provided emergency rental and utility assistance for homeless prevention services to all parish residents	\$109,707	DHHS-CAA	21 Households Served
2021-2022	St. Tammany Transit	Vouchers distributed to cover the costs of transportation services	\$20,000	DHHS & Grants – Transit	42 Households served
2021-2022	New Day Homeowner Services	Financial fitness, homebuyer training, and individual homebuyer assistance to support affordable housing opportunities	\$30,000	New Day Homeownership Center	19 Households served
2020-2021	Senior Food Program	Provided food to seniors	\$100,000	DHHS-CAA	4,656 Persons assisted
2020-2021	Housing & Homeless Assistance Program (HHAP)	Case management and housing assistance to homeless families	\$30,000	DHHS-CAA	71 Households served
2020-2021	Homeownership Center	Homeownership and financial fitness classes to low – to moderate income clients	\$100,000	Habitat for Humanity St Tammany West	163 Households assisted
2020-2021	Youth Services	Services for youth	\$45,000	DHHS-CAA	162 Persons assisted
2020-2021	Mental Health Transportation – NAMI St. Tammany’s Day Program	Mental health transportation was provided to low income clients	\$8,932	St. Tammany Transit + NAMI	1,976 persons assisted

2018-2019	Transit Vouchers	Free annual vouchers for transportation services.	\$20,000	DHHS & Grants – Transit	29 Persons assisted
2018-2019	Homeless Prevention for Families	Family Promise Emergency Shelter provided case management and housing assistance to homeless families.	\$49,500	Family Promise Emergency Shelter	10 Households assisted
2018-2019	Affordable Housing Services	Financial fitness, homebuyer training, and individual homebuyer assistance to support affordable housing opportunities	\$25,500	DHHS-CAA	22 Households assisted
2018-2019	Housing Services	Homeownership and financial fitness classes to low- to moderate income clients	\$75,000	Habitat for Humanity St. Tammany West	77 Households assisted

The Residential Rehabilitation Program included the following activity:

Program Year	Program Name	Description	Program Cost	Managed by	Accomplishments
2018-2021	Sewer Repair and Replacement	Maintenance, repairs, and full replacements for non-compliant septic systems	\$150,000	Department of Grants	100 Homes assisted

4. Summary of citizen participation process and consultation process

The Department of Grants in coordination with the Department of Health and Human Services maintain consistent communication throughout the year with local organizations that have specific interests in on-going efforts to address the community’s concerns regarding workforce development, housing needs, individual cost of living aid, neighborhood improvement, needed social services, and economic

opportunities. Data gathered in preparation for the development of the 2023-2027 Consolidated Plan included the 2018 Assessment of Fair Housing, the 2023 Community Needs Assessment, which included a public survey, emails, dialogues with non-profit leaders and community organizers, as well as formal resource gatherings. Citizen participation was key to generating discussions and comments which ultimately facilitated the development of the 2023 Community Needs Assessment, this Consolidated Plan, and the 2023 Annual Action Plan.

5. Summary of public comments

The summary of public comments are included in Appendix A and include:

- Responses to a digital and paper survey as part of the Community Needs Assessment process
- Public comment received at public hearings
- Written comments received at public meetings

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

Parish staff made every effort to inform the public and promote citizen participation in the development of the Consolidated Plan, the 2023 Annual Action Plan, and the 2023 Community Needs Assessment by way of the Community Needs Survey, publication of citizen participation opportunities, and attendance and comment at public meetings.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1: Responsible Agencies

Agency Role	Name	Department / Agency
Lead Agency	ST. TAMMANY PARISH	Department of Grants
CDBG Administrator	ST. TAMMANY PARISH	Department of Grants

Narrative

The Parish has appointed the Department of Grants as the lead to prepare and coordinate the Consolidated Plan for compliance, with the Department of Health and Human Services (DHHS) providing support. The Department of Grants in coordination with the Department of Health and Human Services possess extensive experience in social service delivery, project planning, grant administration, and community outreach and advocacy, as well as creating and implementing programs which directly and indirectly improve the quality of life for Parish residents. St. Tammany has managed CDBG entitlement funds since the Parish was designated an entitlement community in 2008. St. Tammany has also received the Emergency Solutions Grant (ESG) from HUD through the Louisiana Housing Corporation (LHC) since 1990.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.200(c), 91.125(l)

1. Introduction

Staff from St. Tammany Parish's Grants Department, as well as from the Department of Health and Human Services, have made efforts to include public input and the input of local organizations that have an interest in the Consolidated Plan's statutory goals in the development of the Community Needs Assessment, the Consolidated Plan and the Action Plan, to ensure that all needs facing the community are identified and assessed. Needs identified by the public were received through direct one-on-one communication, as well as through the Community Needs Survey, which was made available to all citizens online, as well as a paper copy survey distributed at community points of contact throughout

the Parish. Survey responses are reflected in the goals and program recommended strategies included in the Community Needs Assessment and include the need for affordable housing, sewer and water infrastructure that supports the construction of housing, assistance with childcare costs, financial relief from rising flood insurance costs, transportation, and economic improvements.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(l)).

St. Tammany Parish employees continue to participate in coalitions organized to address the needs of underserved populations who are struggling to fulfill their daily requirements. St. Tammany Parish staff remains steadfast in their dedication to supporting LMI residents by developing sustainable, long-term housing affordability and non-housing community development solutions.

Safe Haven Advisory Board, the Northlake Homeless Coalition, Healthier Northshore, Habitat for Humanity West, Habitat for Humanity East, the West 30’s Redemption Company, St. Tammany CAA, the Commission on Families, Northshore Resource Roundup, the Department of Grants Public Service, Emergency Rental Assistance, Northshore Housing Initiative, and Family Promise of St. Tammany are excellent planning resource agents for service coordination for mental health, homelessness, and housing needs in St. Tammany. Staff regularly attend meetings and events at the United Way, Volunteers of America, the Workforce Investment Board, hospital and town administrations, Northshore Resource Roundup, and the St. Tammany Parish Commission on Families to gain a comprehensive understanding of the unmet needs in the metropolitan area. Some of the most important and visible needs of the community include: 1) the lack of decent, affordable housing, 2) populations challenged with mental and behavioral health issues, 3) homelessness, and 4) sewer and water infrastructure that supports the construction of housing. The Parish’s interaction with community groups plays a significant role to ensure that service gaps are identified, and that efforts made to address those gaps are non-duplicative and coordinated. The result is enhanced communications and coordination between DHHS and its partners.

In late 2022, the Parish retained a consultant to develop the 2023 Community Needs Assessment, 2023 – 2027 Consolidated Plan, and the associated Annual Action Plan. The Parish and consultant team used focus groups, email surveys, and community meetings to capture the public’s opinions regarding needed improvements and future investments in housing and social services.

Describe coordination with the Continuum of Care and efforts to address the needs of unhoused individuals (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

St. Tammany Parish staff members attend both Northlake Homeless Coalition (NHC) monthly meetings and meetings with the NHC co-chairs. NHC meetings provide an opportunity for St. Tammany Parish staff to discuss specific needs of the unhoused community with community leaders. These meetings are helpful conduits for program planning and strategy development for all interested parties. The NHC collects and maintains data that provides the Parish with the best available evaluation of the needs of unhoused individuals and families in our region, the demographics of that population, and how the available services are able or unable to meet those needs. The NHC performs annual counts of St.

Tammany Parish’s unsheltered populations and designates individuals and families into two categories, sheltered and unsheltered.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.

Aside from administering the CDBG program, St. Tammany Parish manages and supports the Community Action Agency (CAA). CAA is responsible for administering ESG funds received from the Louisiana Housing Corporation (LHC). The administration of ESG funds is in part decided by the Needs Assessment performed by St. Tammany Parish Department of Grants that is developed as a part of the overall CDBG application process submitted to HUD. The CAA works with community organizations to evaluate past program outcomes and organize future program priorities depending on the changing needs of St. Tammany Parish. CAA works in tandem with the Department of Grants to determine needed policy and procedural changes that may be required reflect changing need among LMI residents in the Parish.

CAA staffers play a key role with the Northlake Homeless Coalition (NHC). The two organizations readily share information, and coordinate services and program development. NHC Board is responsible for the Continuum of Care that participates in HMIS and develops performance standards and outcomes, policies and procedures, and identifies funding availability.

2. Describe agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies, and other entities.

Table 2: Agencies, groups, organizations, and other who participated in the process

1.	Agency/Group/Organization	St. Tammany Parish Government
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	- Homelessness Strategy - Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Internal consultation from Grant Dept. & DHHS staff
2.	Agency/Group/Organization	Northlake Homeless Coalition
	Agency/Group/Organization Type	- Services - Homeless
	What section of the Plan was addressed by Consultation?	- Homelessness Strategy - Homeless Needs: Chronically homeless - Homeless Needs: Families with children - Homelessness Needs: Veterans - Homelessness Needs: Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Data share from the agency with team developing 2023 Community Needs Assessment and 2023-2027 Consolidated Plan

3.	Agency/Group/Organization	Habitat for Humanity St. Tammany West
	Agency/Group/Organization Type	- Services: Housing - Regional organization
	What section of the Plan was addressed by Consultation?	- Housing Need Assessment - Homelessness Strategy - Homeless Needs: Chronically homeless - Homeless Needs: Families with children - Homelessness Needs: Veterans - Homelessness Needs: Unaccompanied youth - Non-Homeless Special Needs - Market Analysis - Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was engaged with at community organization meetings where the Community Needs Assessment, Consolidated Plan, and CDBG Funding process were presented. Community organizations were asked to fill out and distribute Community Needs Survey to clients and constituents.
4.	Agency/Group/Organization	Habitat for Humanity St. Tammany East
	Agency/Group/Organization Type	- Services: Housing - Regional organization
	What section of the Plan was addressed by Consultation?	- Housing Need Assessment - Homelessness Strategy - Homeless Needs: Chronically homeless - Homeless Needs: Families with children - Homelessness Needs: Veterans - Homelessness Needs: Unaccompanied youth - Non-Homeless Special Needs - Market Analysis - Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was engaged with at community organization meetings where the Community

		Needs Assessment, Consolidated Plan, and CDBG Funding process were presented. Community organizations were asked to fill out and distribute Community Needs Survey to clients and constituents.
5.	Agency/Group/Organization	University of New Orleans Institute for Economic Development and Real Estate Research
	Agency/Group/Organization Type	Educational Institution
	What section of the Plan was addressed by Consultation?	- Needs Assessment Analysis - Housing Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Development of the Community Needs Assessment and the Consolidated Plan were both supplemented by the data found in the 2022 Housing Market Assessment published by the organization.
6.	Agency/Group/Organization	Family Promise of St. Tammany
	Agency/Group/Organization Type	- Services-homeless - Business and Civic Leaders - Foundation
	What section of the Plan was addressed by Consultation?	- Housing Need Assessment - Infrastructure Need Assessment - Health Care Gap Assessment - Anti-Poverty Strategy - Community Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was engaged with at community organization meetings where the Community Needs Assessment, Consolidated Plan, and CDBG Funding process were presented. Community organizations were asked to fill out and distribute Community Needs Survey to clients and constituents.
7.	Agency/Group/Organization	Northshore Resource Roundup
	Agency/Group/Organization Type	- Regional Organization
	What section of the Plan was addressed by Consultation?	- Housing Need Assessment - Infrastructure Need Assessment - Health Care Gap Assessment - Anti-Poverty Strategy - Community Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was engaged with at community organization meetings where the Community Needs Assessment, Consolidated Plan, and CDBG Funding process were presented. Community organizations were asked to fill out and distribute Community Needs Survey to clients and constituents.
8.	Agency/Group/Organization	St. Tammany Commission on Families
	Agency/Group/Organization Type	- Regional Organization
	What section of the Plan was addressed by Consultation?	- Housing Need Assessment - Infrastructure Need Assessment - Health Care Gap Assessment - Anti-Poverty Strategy - Community Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was engaged with at community organization meetings where the Community Needs Assessment, Consolidated Plan, and CDBG Funding process were presented. Community organizations were asked to fill out and distribute Community Needs Survey to clients and constituents.

Identify any Agency Types not consulted and provide rationale for not consulting

St. Tammany Parish staff made an effort to alert all local agencies and organizations about the activation of the Community Needs Survey. No agency, group, or organization was prohibited from submitting a public comment or survey to the Parish in regard to this Consolidated Plan or the associated Community Needs Assessment.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 3: Other local/regional/state/federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Northlake Homeless Coalition	Both plans attempt to identify gaps in services for the homeless and present projects, partnerships, and initiatives that may help to address those gaps.
N/A	Habitat for Humanity St. Tammany West	Goals of Habitat for Humanity St. Tammany West include elimination of poverty and substandard housing.
N/A	Family Promise of St. Tammany	Family Promise of St. Tammany brings shelter, meals, and support services to families who have lost their homes or are experiencing homelessness.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l)).

The Parish publicized the activation of the Community Needs Survey on the Parish’s social media accounts and advertised directly to local community organizations and non-profits through in-person meetings. St. Tammany Parish staff members also shared the link (and in some instances paper copies) of the Community Needs Survey through email list-serves that they manage with recipients including individuals, agencies, and organizations across the parish’s jurisdiction.

The Consolidated Plan will be available for review once posted to Parish websites. The implementation of the 2023-2027 Consolidated Plan will occur once it has been approved by HUD. The Consolidated Plan will serve as the guiding document for St Tammany Parish to develop Annual Action Plans, which outline the budgetary commitment to solving housing, public service, and community development needs static in the Parish. The implementation of the 2023-2027 Consolidated Plan also serves as a benchmark representation of the needs of St. Tammany Parish residents in 2023 – from which future grant programs, Parish programs, and future CDBG funding can recount to assess improvement and/or stagnation of progress.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process / efforts made to broaden citizen participation.

Summarize citizen participation and how it impacted goal setting:

Citizen participation through the data collection period of the Community Needs Assessment and 2023-2027 Consolidated Plan occurred primarily through a Community Needs Survey and public meetings. The survey was crafted to mimic previous public surveys employed by St. Tammany Parish’s Department of Health and Human Services (DHHS) to bring a familiarity of civic duty to respondent residents. The Community Needs Survey was available in-paper at public and community-focused locations around the

Parish, such as Parish buildings, St. Tammany Parish Public Library branch locations, and the Northshore Community College campus, as well as digitally. St. Tammany Parish utilized its official social media platforms to push out the Community Needs Survey and made all social media posts ‘sharable’ so that followers could share the call for survey responses further to expanded circles. Survey results were collected and analyzed to determine which areas of need St. Tammany Parish residents most identify with – and how they believe funding should be prioritized. It is vital to St. Tammany Parish staff that residents have an opportunity to impact the goal setting of CDBG funding allocations and program development, as residents will be impacted by the quality of program design and overall execution.

On April 26, 2023, representatives on behalf of St. Tammany Parish Department of Grants, Department of Planning, and Department of Health and Human Services presented on the 2023-2027 Consolidated Plan and associated Community Needs Assessment to an annual meeting of St. Tammany Parish employee alumni who all work in fields linked with increasing access and availability of affordable housing in St. Tammany Parish.

In June 2023, the Department of Grants placed a public notice in the St. Tammany Farmer, the Parish journal of record, to notify residents about the public comment period on the Consolidated Plan and the Action Plan and to encourage them to attend public meetings. Public meetings were held on July 10, 2023 and July 12, 2023. To achieve geographic equity and encourage resident participation, the first meeting was held in Mandeville (to cover the west side of the Parish) and the second meeting in Slidell (to cover the east side of the Parish). The purpose of the meetings was to give residents an opportunity to learn about local government processes, ask questions about how priorities were decided, and to give feedback on how they would like CDBG funding to be allocated in the future. Unfortunately, no residents attended the two in-person meetings. In the future, additional outreach on social media and local news channels should be conducted to encourage turnout at public comment meetings.

90 St. Tammany residents completed the Community Needs Survey, and the survey results were analyzed and worked into the programmatic framing for the Community Needs Assessment, Consolidated Plan, and Annual Action Plan for 2023-2024. The full results of the survey are included in the Community Needs Assessment Appendix.

Citizen Participation Outreach:

Table 4: Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response / Attendance	Summary of Comments Received	Summary of Comments Not Accepted & Reasons	URL (if Applicable)
1.	Public Organization Meeting	Nonprofit Service Providers	25 Organizations in Attendance	Comments received in Community Needs Survey	All comments accepted	(2) Northshore Nonprofit Resource Roundup Facebook
2.	Public Organization Meeting	Nonprofit Service Providers	20 Organizations in attendance	Comments received in Community Needs Survey	All comments accepted	St. Tammany Commission on Families (stcof.org)
3.	Digital Survey	Non-Targeted / Broad Community	87 Digital Survey Responses	Comments received in Community Needs Survey	All comments accepted	2023 St. Tammany Parish Community Needs Assessment Survey (arcgis.com)
4.	Paper Survey	Non-Targeted / Broad Community	Returned Paper Survey Responses		All comments accepted	N/A
5.	Newspaper Ad	Non-Targeted / Board Community	St. Tammany Farmer public notice	Comments received at public meetings	All comments accepted	N/A

Needs Assessment

NA-05 Overview

Housing:

According to 2021 ACS: 5-year data, 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. This difference of approximately \$33,400 in annual income between the two groups represents a significant economic divide with broader implications for affordable housing. 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 Institute for Economic Development and Real Estate Research’s 2022 Annual Real Estate Markt Analysis report, the average monthly cost of rent in St. Tammany Parish through the second quarter of 2022 is \$1,875, suggesting that 86.8% of renters in St. Tammany Parish could be considered “burdened” by their monthly rental payments.

The widespread installation of Aerated Treatment Units (ATUs) and septic tanks have generally had a negative impact on surface water quality when they break, leak, or inefficiently process waste in the Parish. 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. St. Tammany Parish has a need for adding complete plumbing facilities to several hundred owner-occupied housing units across the Parish, which could be an attainable goal for CDBG funding related to the 2023-2027 Consolidated Plan. In addition to the CDBG-funded repairs, the EPA provides education on water quality and waste treatment. According to 2021 1-Year American Community Survey records of the 103,543 housing units in St. Tammany Parish, out of the 82,595 owner-occupied units in the Parish, 476 units are lacking plumbing facilities, while all 20,948 renter-occupied units have complete plumbing facilities. By completing plumbing facilities in these remaining units, St. Tammany Parish can help to ensure ageing-in-place efforts, which is one of the Parish’s strategies for increasing access to affordable housing for LMI residents. By helping to fund projects that complete plumbing facilities in residential buildings, St. Tammany Parish can help residents keep their current housing as they age, which protects more renters from entering the market competing for a shortage of affordable housing units in the Parish and helps to ensure that every resident has access to clean water, and safe waste management systems. These same principles on protecting current residents’ rights to quality housing in St. Tammany Parish follow the parish’s need to develop funded programing for housing units that lack complete kitchen facilities. According to 2021 1-Year American Community Survey records 394 owner-occupied units are lacking complete kitchen facilities, while 744 renter-occupied units are lacking complete kitchen facilities.

Public Housing:

St. Tammany Parish includes public housing units regulated by two independent public housing authorities; the Covington Housing Authority and the Housing Authority of the City of Slidell. These housing authorities administer housing choice vouchers, project-based Section 8 vouchers.

The Covington Housing Authority provides housing to very low-income families, the elderly, and the disabled. Families must pay 30% of their monthly adjusted gross income for rent and utilities. The Covington Housing Authority manages 50 publicly supported housing units and 108 total housing vouchers, as of December 2022. ¹

The Housing Authority of the City of Slidell manages two affordable housing sites. Washington Heights has 75 one-, two-, and three-bedroom units, while Country Gardens Estates has 50 one-bedroom units exclusively for residents 65-years or older. Three of the fifty units available are handicapped accessible. The City of Slidell maintains its own entitlement status, so St. Tammany Parish coordinates with the Covington Housing Authority.

Homelessness:

In 2021, Northlake Homeless Coalition assessed that there were 595 households (1,091 individuals) seeking emergency housing and/or emergency housing assistance at their point-in-time count. 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. 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. 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 people were living without any shelter whatsoever; a 265% increase of unsheltered individuals from the 34 persons counted in 2020. 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. St. Tammany Parish a substantial unmet need for long-term shelter and housing options for unhoused populations. Non-housing services and programming will likely also help St. Tammany Parish's unhoused populations. Using a nationally proven housing-first strategy, one of the most productive things that the Parish can do to assist with rehoming currently unhoused individuals and families is to increase the stock of affordable housing in the Parish.

Non-Homeless Special Needs Populations:

The HUD definition of "special needs" includes the frail and non-frail elderly, persons with physical, mental, or behavioral disabilities, persons with HIV/AIDS, and persons with alcohol or drug addictions. According to the 2021 1-Year American Community Survey, 40,265 people in St. Tammany (15.2%) are living with a disability. However, the rate is more than double among the elderly with an estimated 16,227 out of the 48,012 residents above the age of 65 (33.7%) living with a disability. Members of the

¹ [Housing Voucher Program Support Division \(PSD\) - HUD | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

disabled and special needs population need services that include but are not limited to case management, supportive services, transportation, and affordable housing assistance.

Non-Housing Community Development:

Non-housing community development needs of St. Tammany Parish may include, but are not limited to, social and supportive services, educational programming, childcare services, transportation services, public facilities improvements, mental health services, and infrastructure improvements.

NA-10 Housing Needs Assessment – 24 CFR 91.205 (a, b, c)

Summary of Housing Needs

Over the past ten years, St. Tammany Parish’s population grew approximately 11.6%. Comparatively, the United States’s population increased by an approximate 7.35% over the past decade. And while population growth has increased over the past decade, population projections looking to the next five years suggest 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.

Table 5: St. Tammany Parish Population Projection based on Zip Code

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*

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. This difference of approximately \$33,400 in annual income between the two groups represents a significant economic divide with broader implications for affordable housing. 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, the average monthly cost of rent in St. Tammany Parish through the second quarter of 2022 is \$1,875, suggesting that 86.8% of renters in St. Tammany Parish could be considered “burdened” by their monthly rental payments.

St. Tammany Parish has a need for adding complete plumbing facilities to several hundred owner-occupied housing units across the Parish, which could be an attainable goal for CDBG funding related to the 2023-2027 Consolidated Plan. According to 2021 1-Year American Community Survey records of the 103,543 housing units in St. Tammany Parish, out of the 82,595 owner-occupied units in the Parish, 476 units are lacking plumbing facilities, while all 20,948 renter-occupied units have complete plumbing facilities. By completing plumbing facilities in these remaining units, St. Tammany Parish can help to ensure ageing-in-place efforts, which is one of the Parish’s strategies for increasing access to affordable housing for LMI residents. By helping to fund projects that complete plumbing facilities in residential buildings, St. Tammany Parish can help residents keep their current housing as they age, which protects more renters from entering the market competing for a shortage of affordable housing units in the Parish and helps to ensure that every resident has access to clean water, and safe waste management systems. These same principles on protecting current residents’ rights to quality housing in St. Tammany Parish follow the parish’s need to develop funded programming for housing units that lack complete kitchen facilities. According to 2021 1-Year American Community Survey records 394 owner-occupied units are lacking complete kitchen facilities, while 744 renter-occupied units are lacking complete kitchen facilities.

Table 6: St. Tammany Parish Demographic Changes

Demographics	Base Year: 2018	Most Recent Year: 2021	% Change
Population	258,111	269,388	+ 4.2%
Households	104,838	112,404	+ 6.7%
Median Household Income	\$65,392	\$66,582	+ 1.8%

Source: 2018 & 2021 1-Year American Community Survey

Number of Household Types

Table 7: St. Tammany Parish Income Distribution by Household Type

Income Distribution Overview	Household Income <=30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI	Total
Owner	5,730	5,780	10,170	6,075	45,100	72,855
Renter	4,925	3,600	4,070	2,155	5,360	20,110
Total	10,655	9,380	14,240	8,320	50,460	92,960

Source: 2015-2019 American Community Survey.

Housing Needs Summary Tables

1. Housing Problems

Table 8: St. Tammany Parish Housing Problems by Household Type

Housing Problems Overview	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available, no other problems	Total
Owner	14,170	58,685	72,855
Renter	10,005	10,100	20,100
Total	24,175	68,785	92,960

Source: 2015-2019 American Community Survey

Table 9 – St. Tammany Parish Severe Housing Problems by Household Type

Severe Housing Problems Overview	Household has at least 1 of 4 Severe Housing Problems	Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems	Total
Owner	6,545	66,310	72,855
Renter	5,555	14,555	20,100
Total	12,100	80,865	92,960

Source: 2015-2019 American Community Survey.

2. Cost Burden

Table 10: St. Tammany Parish Housing Cost Burden by Household Type

Housing Cost Burden	Owner	Renter	Total
Cost Burden <=30%	58,715	10,075	68,790
Cost Burden >30% to >=50%	7,710	4,870	12,580
Cost Burden >50%	5,730	4,870	10,600
Cost Burden Not Available	695	295	990
Total	72,855	20,110	92,960

Source: 2015-2019 American Community Survey

3. Income by Housing Problem (Renters and Owners)

Table 11 – St. Tammany Parish Income by Housing Problems

Income by Housing Problems (Owners & Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available, no other problems	Total
Household income <=30% HAMFI	7,504	3,115	10,655
Household income >30% to <=50% HAMFI	5,710	3,665	9,380
Household income >50% to <=80% HAMFI	5,710	8,525	14,240
Household income >80% to <=100% HAMFI	2,135	6,095	8,230
Household income > 100% HAMFI	3,080	47,380	50,460
Total	24,175	68,785	92,960

Source: 2015-2019 American Community Survey

4. Income by Cost Burden (Renters and Owners)

Table 12: St. Tammany Parish Income by Housing Cost Burden

Income by Cost Burden (Owners & Renters)	Cost Burden > 30%	Cost Burden > 50%	Total
Household income <=30% HAMFI	7,500	6,190	10,655
Household income >30% to <=50% HAMFI	5,620	2,610	9,380
Household income >50% to <=80% HAMFI	5,510	1,320	14,240
Household income >80% to <=100% HAMFI	1,855	235	8,230
Household income > 100% HAMFI	2,690	250	50,460
Total	23,175	12,600	92,960

Source: 2015-2019 American Community Survey

Describe the number and type of single person households in need of housing assistance.

According to 2021 1-Year ACS AFFH Table 10, there are a total of 29,242 non-family households in St. Tammany Parish and 9,035 of these households experience a severe cost-burden.

Estimate the number and type of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault, and stalking.

According to the regional domestic violence abuse shelter, Safe Harbor, over a year they average about 50 female-headed households in St. Tammany Parish, all of whom need housing services.

What are the most common housing problems in St. Tammany Parish?

According to 2015-2019 CHAS data, the most common housing problem in St. Tammany Parish is the lack of affordable housing. This problem is most impactful for residents who sit below the federal poverty line, and for individuals and families who lack personal modes of motorized transportation. Lack of affordable housing is more prevalent for the following income levels:

1. Renters & Homeowners with incomes under 30% of HAMFI
 - a. 3,360 renters and owners under 30% HAMFI spend more than 50% of monthly income on housing
 - b. 3,830 renters and owners under 30% HAMFI spend more than 30% of monthly income on housing
2. Renters & Homeowners with incomes from 30% to 50% HAMFI

- a. 1,110 renters and owners under 50% HAMFI spend more than 50% of monthly income on housing
- b. 2,890 renters and owners under 50% HAMFI spend more than 30% of monthly income on housing
- 3. Renters & Homeowners with incomes from 50% to 80% HAMFI
 - a. 295 renters and owners under 80% HAMFI spend more than 50% of monthly income on housing
 - b. 2,215 renters and owners under 80% HAMFI spend more than 30% of monthly income on housing

Are any populations/household types more affected than others by these problems?

The lack of affordable housing in St. Tammany Parish primary affects low- to moderate-income households. St. Tammany Parish drivers have, on average, around a 30% longer commute time than drivers elsewhere in the State of Louisiana, and residents who live on a fixed income are likely at a greater risk of becoming burdened with monthly housing costs due to rising costs of insurance, cost of living, and housing.

Describe characteristics of and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Individuals and families in St. Tammany Parish who are low-income (and especially for those who can be classified as extremely low-income) are at greater risk of becoming unhoused due to the more prolific and severe consequences of unexpected financial emergency. A major automobile repair, an unplanned sickness or needed surgery, or loss of employment are all risk factors that could lead to an individual or family becoming unhoused. The lack of a financial and social safety net, for example, the lack of an employer-led health care benefits due to part-time employment, can cause undue burden and hardship on households which could result in missing monthly housing payments. LMI residents in St. Tammany Parish would likely benefit from programs that create some of the social safety net needed to aid during an individual economic emergency. The STRAP (St. Tammany Rental Assistance Program), which provided emergency rental assistance to households in need, has helped many households through the COVID-19 pandemic and related economic disruption, however the sunset of this program could leave many families on the verge of poverty or homelessness as their critically needed benefits expire.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

Housing characteristics that have been linked to instability and an increased risk of becoming unhoused in St. Tammany Parish include economic instability, and a widespread lack of affordable units in areas that have public transportation services. Lack of multi-unit housing in the Parish increases rent

disparities and exacerbates inequitable skews in housing costs. Additionally, the geolocation of St. Tammany Parish makes all homes susceptible to natural disasters – primarily hurricanes and flooding. St. Tammany Parish has seen upticks in counts of unhoused residents after major storms have damaged homes in the Parish. At the time of Northlake Homeless Coalition’s 2022 point-in-time count, there were still 406 individuals who were residing full-time in FEMA provided shelters due to storm damage caused by Hurricane Ide in August of 2021.

Discussion

St. Tammany will address these concerns by:

1. Considering incentives to developers who include affordable rental units within residential developments.
2. Consider incentives to increase housing density in areas with transportation resources.
3. Ensure that every residential unit in St. Tammany Parish has complete plumbing.
 - a. Note: In 2021, of the 103,543 residential units in St. Tammany Parish, 476 units did not have complete plumbing facilities.
4. Adopt a complete housing-first solution framework when addressing the needs of unhoused residents. This is a framework that focuses on getting unhoused persons individual housing options prior to helping with workforce placement.
5. Support renters who rely on STRAP funding with alternative housing programs or programs that provide support with household expenses or cost of living expenses.
6. Continue to support access to homeownership by providing affordable options and supporting credit counseling and homeownership education.
7. Provide additional temporary and permanent shelter for unhoused residents of St. Tammany Parish.
8. Continue efforts to mitigate and prevent environmental issues that disproportionately affect low-income and minority residents.
9. Programs that provide financial relief to homeowners with fixed incomes who are struggling with rising insurance costs.
10. Support programmatic efforts that help teach financial literacy on housing and family budgeting.
11. Support programmatic efforts to increase understanding of the rights of renters.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater needs in comparison to that category of need as a whole.

Introduction

According to the 2020 census, the racial/ethnic demographics of St. Tammany Parish are currently 76.5% white, 13.9% black, 6.2% Hispanic, 2% Two or more races, 1.6% Asian or Pacific Islander, and 0.6% Native American.

The demographic makeup and economics of St. Tammany Parish are subject to some segregation according to the HUD Dissimilarity Index values (which help to identify disparities that occur along racial lines in the United States). Black/white comparisons measured at moderate segregation with a current

dissimilarity trend of 43.9, whereas overall non-white/white measured at 30.8, or low segregation. While the Parish has areas that reflect the overall racial and ethnic demographics of the Parish, there are also several census tracts that are primarily white, and those that are primarily people of color. HUD's eCon Planning Suite Desk Guide 2018 states that a disproportionately greater need exists when the members of a racial or ethnic group experience housing problems (1. Lacks complete kitchen facilities, 2. lacks complete plumbing facilities, 3. more than one person per room, 4. cost burden greater than 30%.) at a rate greater than 10%.

0% - 30% of Area Median Income

Table 13 – St. Tammany Parish 0%-30% Median Income with Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	4,667	1,251	729
White	3,153	950	609
Black / African American	906	203	105
Asian	24	0	0
Native American / Alaskan Native	114	45	0
Pacific Islander	0	0	0
Hispanic	272	20	0

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Source: 2009 – 2013 CHAS

30% - 50% of Area Median Income

Table 14 – St. Tammany Parish 30%-50% Median Income with Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	4,329	2,503	0
White	3,200	2,024	0
Black / African American	733	323	0
Asian	25	15	0
Native American / Alaskan Native	0	14	0
Pacific Islander	0	4	0
Hispanic	246	90	0

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30% Source: 2009 – 2013 CHAS*

50% - 80% of Area Median Income

Table 15 – St. Tammany Parish 50%-80% Median Income with Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	5,674	5,085	0
White	4,461	4,151	0
Black / African American	772	708	0
Asian	25	73	0
Native American / Alaskan Native	65	4	0
Pacific Islander	0	0	0
Hispanic	243	91	0

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30% Source: 2009 – 2013 CHAS*

80% - 100% of Area Median Income

Table 16 – St. Tammany Parish 80%-100% Median Income with Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	2,929	4,091	0
White	2,369	3,414	0
Black / African American	280	449	0
Asian	99	10	0
Native American / Alaskan Native	4	0	0
Pacific Islander	0	4	0
Hispanic	154	183	0

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Source: 2009 – 2013 CHAS

Discussion

Housing problems exist in St. Tammany Parish, but targeted use of CDBG funding can assist the parish in assisting residents with many of the housing issues. But creating and maintaining programs that can help residents with renovation and residential rehab costs, the parish can help to increase the likelihood that residents can age-in-place. LMI residents and residents on fixed incomes are less likely to be able to make their own renovations due to limited financial resources after monthly expenses are spent. Unexpected costs, such as emergency medical bills, unexpected transportation costs, or housing repairs after storms and natural disasters, all can place additional financial stressors on individuals and families in St. Tammany Parish and have the possibility of increasing the chance for individuals and families to become unhoused. CDBG funding can be used to reduce unexpected financial stressors, while also increasing the likelihood of long-term housing in existing units.

For further details on housing problems and disparity, please reference St. Tammany Parish and City of Slidell’s Assessment of Fair Housing (2018).

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205(b)(2)
 Assess the need of any racial or ethnic group that has disproportionately greater needs in comparison to that category of need.

Introduction

According to the 2020 census, the racial/ethnic demographics of St. Tammany Parish are currently 76.5% white, 13.9% black, 6.2% Hispanic, 2% Two or more races, 1.6% Asian or Pacific Islander, and 0.6% Native American.

The demographic makeup and economics of St. Tammany Parish are subject to some segregation according to the HUD Dissimilarity Index values. Black/white comparisons measured at moderate segregation with a current dissimilarity trend of 43.9, whereas overall non-white/white measured at 30.8, or low segregation. While the parish has areas that reflect the overall racial and ethnic demographics of the parish, there are also several census tracts that are primarily white, and those that are primarily people of color. HUD’s eCon Planning Suite Desk Guide 2018 states that a disproportionately greater need exists when the members of a racial or ethnic group experience housing problems at a greater rate of 10% or more.

0% - 30% of Area Median Income

Table 17: St. Tammany Parish 0%-30% Median Income – Severe Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	3,932	1,996	729
White	2,678	1,463	609
Black / African American	734	386	105
Asian	24	0	0
Native American / Alaskan Native	114	45	0
Pacific Islander	0	0	0
Hispanic	213	84	0

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 person per room, 4. Cost Burden greater than 50%*

Source: 2009 – 2013 CHAS

30% - 50% of Area Median Income

Table 18 – St. Tammany Parish 30%-50% Median Income – Severe Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	2,745	4,132	0
White	1,906	3,333	0
Black / African American	589	472	0
Asian	25	15	0
Native American / Alaskan Native	0	14	0
Pacific Islander	0	4	0
Hispanic	167	169	0

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 person per room, 4. Cost Burden greater than 50%*

Source: 2009 – 2013 CHAS

50% - 80% of Area Median Income

Table 19: St. Tammany Parish 50%-80% Median Income – Severe Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	1,962	8,818	0
White	1,417	7,217	0
Black / African American	305	1,178	0
Asian	0	98	0
Native American / Alaskan Native	50	19	0
Pacific Islander	0	0	0
Hispanic	149	184	0

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 person per room, 4. Cost Burden greater than 50% Source: 2009 – 2013 CHAS*

80% - 100% of Area Median Income

Table 20: St. Tammany Parish 80%-100% Median Income – Severe Housing Problems

Housing Problems	Has 1 or More of Four Housing Problems	Has None of the Four Housing Problems	Household has No/Negative Income, but None of the Other Housing Problems
Jurisdiction as a Whole	856	6,157	0
White	637	5,141	0
Black / African American	120	619	0
Asian	55	54	0
Native American / Alaskan Native	4	0	0
Pacific Islander	0	4	0
Hispanic	35	304	0

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 person per room, 4. Cost Burden greater than 50%*

Source: 2009 – 2013 CHAS

Discussion

For further details on housing problems and disparity, please reference St. Tammany Parish and City of Slidell’s Assessment of Fair Housing (2018).

NA-25 Disproportionately Greater Need: Severe Housing Problems – 91.205(b)(2)
 Assess the need of any racial or ethnic group that has disproportionately greater needs in comparison to that category of need as a whole.

Introduction

According to the 2020 census, the racial/ethnic demographics of St. Tammany Parish are currently 76.5% white, 13.9% black, 6.2% Hispanic, 2% Two or more races, 1.6% Asian or Pacific Islander, and 0.6% Native American.

The demographic makeup and economics of St. Tammany Parish are subject to some segregation according to the HUD Dissimilarity Index values. Black/white comparisons measured at moderate segregation with a current dissimilarity trend of 43.9, whereas overall non-white/white measured at 30.8, or low segregation. While the parish has areas that reflect the overall racial and ethnic demographics of the parish, there are also several census tracts that are primarily white, and those that are primarily people of color. HUD’s eCon Planning Suite Desk Guide 2018 states that a disproportionately greater need exists when the members of a racial or ethnic group experience housing problems at a greater rate of 10% or more.

0% - 30% of Area Median Income

Greater Need: Housing Cost Burdens AMI

Table 21 – St. Tammany Parish 0%-30% Median Income – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30% - 50%	>50%	No/Negative Income (not computed)
Jurisdiction as a Whole	55,095	12,365	9,336	739
White	47,788	9,933	6,607	609
Black / African American	4,432	1,1416	1,618	105
Asian	544	114	123	0
Native American / Alaskan Native	138	29	158	0
Pacific Islander	14	0	0	0
Hispanic	1,739	549	517	10

Source: 2009 – 2013 CHAS

Discussion

For further details on housing problems and disparity, please reference St. Tammany Parish and City of Slidell’s Assessment of Fair Housing (2018).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to HUD 2009 - 2013 CHAS data, at the following income levels:

0% - 30% of Area Median Income:

- Black/African American (906 households), American Indian, Alaska Natives (114 households), and Hispanics (272 households) are disproportionately affected by one or more housing problems.
- Black/African American (734 households) and American Indian, Alaska Natives (114 households) are disproportionately affected by severe housing problems.

30% - 50% of Area Median Income:

- Black/African American (733 households) and Hispanics (246 households) are disproportionately affected by one or more housing problems.
- Black/African American (589 households) and Hispanics (167 households) are disproportionately affected by severe housing problems.

50% - 80% of Area Median Income:

- Black/African American (772 households) are disproportionately affected by one or more housing problems.
- Black/African American (305 households), American Indian, Alaska Natives (50 households) and Hispanics (149 households) are disproportionately affected by severe housing problems

80% - 100% of Area Median Income:

- Asians (99 households) are disproportionately affected by one or more housing problems.
- Black/African American (120 households) and Asians (55 households) are disproportionately affected by severe housing problems

Cost Burden > 50%:

- Black/African American (1,618 households) experience a severe cost burden.

If they have needs not identified above, what are those needs?

Households in the above population segments could benefit from the following:

- Increase in infrastructure investment, especially that which supports the construction of new housing, and construction of workforce housing
- Aid in flood and storm insurance costs, especially for residents on fixed incomes
- Low-cost / affordable retrofitting of homes for seniors to age in place

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The following census tracts have a higher percentage of non-white and foreign-born protected classes, and have the highest exposure to poverty within St. Tammany Parish:

- 405.01
- 407.04
- 411.03
- 412.02

Neighborhoods include the West 30's, Covington Trace Bridge Apartments, Browns Village Road area of Slidell, and the HWY 433/HWY190 area of Slidell.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

Table 22: Public Housing by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-Based	Tenant-Based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of Vouchers in Use	0	0	142	540	0	539	0	0	1

*Includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition

Source: PIC (PIH Information Center)

Table 23: Characteristics of Residents for Public Housing Tenants in St. Tammany Parish

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-Based	Tenant-Based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# of Homeless at Admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	51	74	0	74	0	0	0
# of Disabled Families	0	0	27	135	0	134	0	0	0
# of Families Requesting Accessibility Features	0	0	142	540	0	539	0	0	0

Table 24: Race of Residents for Public Housing Tenants in St. Tammany Parish

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-Based	Tenant-Based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	27	152	0	152	0	0	0
Black /African American	0	0	115	386	0	385	0	0	1
Asian	0	0	0	0	0	0	0	0	0
Native American / Native Alaskan	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

* includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Table 25: Ethnicity of Residents for Public Housing Tenants in St. Tammany Parish

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-Based	Tenant-Based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	1	6	0	6	0	0	0
Not Hispanic	0	0	141	534	0	533	0	0	1

* includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of individuals and families who are on the waiting list for accessible units mirror the needs of residents throughout the Parish; a need for affordable housing that will be safe during natural disasters, including hurricanes, wind events, and floods. Residents on the waiting list need quicker programmatic turn-around and increased options of housing so that they can secure affordable shelter. Additionally, many individuals and families who rely on these housing services would benefit from public transportation services, connecting their housing to jobs, grocery stores, healthcare centers, and recreation facilities.

What are the number and type of families on the waiting list for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing of the population at large?

The most pressing need for Public Housing residents is to achieve long-term affordable housing options of their choice. Residents who qualify for continued public housing support are often in a state of financial instability, where any type of unexpected financial stressor (such as a medical emergency or an unexpected transportation repair) could be enough of a financial burden to ensure that they do not have enough money to make rental payments.

How do these needs compare to the housing needs of the population at large?

The housing needs for individuals and families participating in the Covington Housing Authority's Public Housing and Housing Choice Voucher/Section 8 programs are the same affordable housing needs faced by much of St. Tammany Parish. There is also a lack of diversity in types of housing available at low costs that would be amenable to an individual or family on a low-, very low-, or extremely low-income.

Discussion

The Covington Housing Authority currently has roughly 50 units in their Public Housing portfolio, and roughly 108 units available for rent using Housing Choice Voucher/Section 8.

50 units are occupied, 18 of which units are occupied by elderly participants and 8 units by disabled families. Within the 50 units, 46 households are Black/African American, 3 are White and none identify as Hispanic.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homeless Needs Assessment

Table 26: Characteristics of Unhoused Residents in St. Tammany Parish

Population	Est. # of persons experiencing homelessness on a given night		Est. # experiencing homeless each year	Est. # becoming homeless each year	Est. # exiting homeless each year	Est. # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in households with adults & children	408 ¹	20 ¹	161 ²	72 ²	88 ²	60 ²
Persons in households with only children	0 ¹	0 ¹	UNK	UNK	UNK	UNK
Persons in households with only adults	97 ¹	70 ¹	328 ²	116 ²	138 ²	128 ²
Chronically homeless individuals	11 ¹	13 ¹	29 ²	10 ²	12 ²	824 ²
Chronically homeless families	0 ²	0 ²	2 ²	1 ²	1 ²	701 ²
Veteran	10 ²	2 ²	29 ²	11 ²	6 ²	394 ²
Unaccompanied children	UNK	UNK	UNK	UNK	UNK	UNK
Persons with HIV	2 ²	0 ²	5 ²	2 ²	2 ²	315 ²
¹	Data from the 2022 Point-in-Time Count LA-506 Slidell / Southeast Louisiana CoC Report					
²	HMIS Data from the Northlake Homeless Coalition 2018					

If data is not available for the categories, “# of persons becoming and exiting homelessness each year,” and, “# of days that person's experience homelessness,” describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied children.

N/A

Nature and Extent of Homelessness (Optional)

Table 27: Race of Unhoused Residents in St. Tammany Parish

Race	Sheltered	Unsheltered
White	91	4
Black / African American	317	16
Native American / Alaskan Native	0	0
Asian / Pacific Islander	0	0
Ethnicity	Sheltered	Unsheltered
Hispanic	0	0
Not Hispanic	0	0

Source: 2022 Northlake Homeless Coalition Point-In-Time Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the Northlake Homeless Coalition, there are about 428 individuals who are a part of family household with adults and children that experience homelessness each year.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the data provided by Northlake Homeless Coalition, on a given night in St. Tammany Parish there are:

Unsheltered Homeless:

- 20 total unsheltered homeless individuals
- 4 White homeless individuals
- 16 Black of African American individuals
- 20 are non-Hispanic/no Latino individuals

Sheltered Homeless:

- 408 total sheltered homeless individuals
- 91 White homeless individuals
- 317 Black of African American individuals

- 0 American Indian or Alaskan Native individual
- 0 individuals that are Hispanic
- 408 are non-Hispanic/no Latino individuals

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the data provided by Northlake Homeless Coalition, on a given night in St. Tammany Parish there are:

Unsheltered Homeless:

- 20 individuals who are a part of family household with adults and children
- 70 individuals who are a part of a household with adults only

Sheltered Homeless:

- 408 individuals who are a part of family household with adults and children
- 113 individuals who are a part of a household with adults only

Discussion:

Homelessness in St. Tammany Parish is an ongoing concern among community organizations and the Parish. Compounding crisis, such as the Covid-19 Pandemic and Hurricane Ida, exacerbated one another, forcing more families and individuals in St. Tammany Parish into the throws of homelessness. The Covid-19 pandemic created economic uncertainty, while left many without the financial means to have secure housing. More frequent hurricanes and wind-event storms in the Parish have played a major part in destroying homes and keeping some families and individuals from rebuilding fully. Most of the sheltered unhoused individuals and families in St. Tammany Parish are living in FEMA emergency housing – which is a resource that is temporary. In order to support services that best meet the needs of the homeless population, the Parish continues to attend monthly meetings of the Northlake Homeless Coalition and the St. Tammany Housing and Homeless Alliance (STHHA).

NA-45 Non-Homeless Special Needs Assessment – 91.205 (b,d)

Introduction:

The HUD definition of “special needs” includes the frail and non-frail elderly, persons with physical, mental, or behavioral disabilities, persons with HIV/AIDS, and persons with alcohol or drug addictions.

Describe the characteristics of special needs populations in your community:

According to the 2021 American Community Survey, there are 40,265 individuals within the Parish classified as having a disability. Of the 40,265 individuals in the Parish 65 years or older, 15,563 (38.7%) were classified as having a disability.

Table 28: Disabled Residents in St. Tammany Parish

Total # of Disabled in St. Tammany Parish	40,265
% of Population with a Disability	15.2%
5 to 15 years of age	
Sensory Disability	305
Physical Disability	243
Mental Disability	1,535
Self-Care Disability	224
Total 5 to 15 years of age with a disability	2,307
16 to 64 years of age	
Sensory Disability	2,814
Physical Disability	8,133
Mental Disability	4,291
Self-Care Disability	1,938
Total 16 to 64 years of age with a disability	36,382
65 years and over	
Sensory Disability	2,740
Physical Disability	5,603
Mental Disability	1,911
Self-Care Disability	1,846
Total 65 years and over with a disability	15,563
Race	
White	45,637
African American	6,616

Source: 2021 American Community Survey

The Social Security Administration reported 4,779 individuals received supplemental income (SSI) in 2021. SSI is for individuals who are elderly, visually impaired, and disabled with little or no income. This program provides financial support for individuals to meet basic needs, such as food, clothing, and shelter.

Table 29: SSI Recipients in St. Tammany Parish

Category of SSI Recipient in St. Tammany	# of Individuals Reported
Elderly	357
Blind & Disabled	4,422
Under 18 years of age	889
18 – 64 years of age	2,885
65 years or older	1,005

Source: [SSI Recipients by State and County, 2021 - Table 3 - Louisiana \(ssa.gov\)](#)

What are the housing and supportive service needs of these populations and how are these needs determined?

The following needs were determined by analysis from the Community Needs Assessment completed for St. Tammany Parish in 2023, which included input from local agencies, service providers, community members, local leaders, and non-profit organizations serving these populations.

Frail & Non-Frail Elderly:

- Case management
- Handicap accessibility improvements
- Transportation
- Supportive housing
- Affordable housing
- Affordable home care
- Adult daycare
- Accessible and affordable health care
- Prescription assistance

Persons with Physical Disabilities:

- Case management
- Handicap accessibility improvements
- Transportation
- Supportive housing
- Affordable housing
- Affordable home care
- Accessible and affordable health care

Persons with Developmental Disabilities:

- Case management
- Handicap accessibility improvements
- Transportation

- Supportive housing
- Affordable housing
- Educational services
- Job training and placement
- Accessible and affordable health care.

Persons with HIV/AIDS:

- Case management
- Transportation
- Supportive housing
- Affordable housing
- Accessible and affordable health care.

Persons with Alcohol/Drug Addictions:

- Case management
- Transportation
- Supportive housing
- Affordable housing
- Job training and placement
- Accessible and affordable health care

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the State of Louisiana Department of Health's, "Louisiana HIV, AIDS, and Early Syphilis Surveillance Quarterly Report", released March 31st, 2022, 84 new HIV/AIDS diagnoses occurred in LDH Region IX. Based on 2016 CDC data, Baton Route and New Orleans were ranked second and third for the highest HIV diagnosis rates and second and fourth for the highest AIDS diagnoses rates for all major metropolitan areas, putting Louisiana as second in the Nation for total number of cases.

Additionally, the report counted 1,574 persons living with HIV/AIDS infection and showed the following characteristics for the population of HIV/AIDS community in LDH Region IX:

Table 30 – Characteristics of Residents in St. Tammany Parish with HIV/AIDS

2017 DHH Region IX Characteristics of People with HIV/AIDS	
Gender	
Male	1,153
Female	398
Transgender / Non-Binary	23
Ethnicity / Race	
African American, NH	836
White, NH	644
Hispanic / Latinx	69
Asian / Pacific Islander	7
Native American / Native Alaskan	4
More than 1 Race	14
Age of Respondent	
0-19	6
20-24	47
25-29	85
30-34	143
35-39	173
40-44	176
45-49	175
50-54	196
55-59	222
60+	351

Source: LDH Quarterly Report on HIV, AIDS, and Early Syphilis Surveillance, March 2022

Discussion:

The percentage of St. Tammany Parish's population who have reported having a disability shows that investment in services targeting this population is a need faced by the community.

The number of HIV and AIDS diagnoses continues to increase with cis-gendered men making up the majority of St. Tammany Parish cases at 73.3% - up from only 57% in 2008. Compared to 50% in 2016, African Americans now make up 53.1% of all HIV/AIDS cases in St. Tammany Parish. The number of cases for younger populations has decreased with 30–49-year-olds hosting 50% of St. Tammany Parish's cases in 2008, down to 43.4% of cases in 2022. Most cases affect individuals who are 45 years of age and older. St. Tammany Parish should spend resources to meet with community leaders and community organizations to strategize how to best serve residents with HIV/AIDS.

Special needs populations overall could benefit from greater access to the following:

- Case management
- Transportation
- Supportive housing
- Affordable housing
- Accessible and affordable health care and mental health care

NA-50 Non-Housing Community Development Needs – 91.205 (f)

Describe the jurisdiction's needs for Public Facilities:

The primary public facilities needed in St. Tammany Parish are:

1. Expansion of Safe Haven Campus Programming:

- Safe Haven and Habitat for Humanity will partner to provide transitional housing for families awaiting homes through Habitat for Humanity.
- Crisis Care will create a pathway to treatment and build up the social determinants of health. Continued commitment to the operation of Safe Haven will benefit anyone with a behavioral disorder, including those diverted from the jail, the EDS, EMS, the courts, families, probation, and parole.
- In 2023, Safe Haven will renovate offices, clinical treatment facilities, and its cafeteria. The campus is also expanding its parking lot, at the cost of approximately \$8.6 million dollars.²
- The Safe Haven Campus includes six Parish-owned buildings (the Cardinal Cove buildings) which must undergo renovations to be used to house homeless veterans. Upon completion, these buildings can provide 30 moderate, low, or extremely low-income individuals levels of housing assistance including emergency, short-term, and long-term. The Parish anticipates providing these participants with housing, transportation, and employment, and the St. Tammany Parish Department of Health and Human Services will procure a service provider to create a program in line with the U.S. Department of Veterans Affairs Small House Model <https://www.cfm.va.gov/til/dGuide/dgSHModel.pdf>.

²St. Tammany Parish 2023 Capital Improvement Plan.

2. Sewer and Water Infrastructure

- In West St. Tammany in the Brewster Road area, the Parish is currently constructing seven new wastewater pumping stations, five miles of force main, and adding new emergency generators and monitoring technology.
- In East St. Tammany in the Cross Gates and River Oaks subdivisions, \$20.4 million in upgrades to the water system will include two new elevated water towers, eight miles of water main, two generators and remote monitoring technology.
- In neighborhoods in Madisonville, an upcoming project includes a new elevated water storage facility, filtration system, and more than five miles of water main.³
- Substantial sewer and water maintenance projects are required in the neighborhoods of Alton and Ben Thomas, near Slidell.

How were these needs determined?

Mental and substance use disorders have been identified by health care leaders as primary needs within St. Tammany Parish for several years. Unfortunately, St. Tammany Parish has also been subject to a rising suicide rate in recent years. The Covid-19 pandemic's large economic development impact forced many Parish residents to change employers, putting the health care coverage of many in jeopardy. The United States has seen an increase in self-medication with the use of opioids – partially explained by lapse of health care coverage caused by the Covid-19 pandemic. Suicide and overdose rates have been trending upward for several years, highlighting the need for parish-wide intervention.

Describe the jurisdiction's need for public improvements:

The primary infrastructure needs of St. Tammany Parish's low-income areas are:

- Water and sewer improvements
- Drainage improvements
- Complete streets (walking and bicycling infrastructure)
- Alternative modes of transportation

How were these needs determined?

Public improvement needs were identified through input received from the public and Parish administration. Through the process of developing the Community Needs Assessment, St. Tammany Parish has analyzed what sorts of infrastructure are lacking around the Parish. Paired with the Community Needs Assessment document, a public survey was distributed and received 88 responses from individuals and community organizations. These survey responses gave insight to the true needs facing the residents of St. Tammany Parish.

Describe the jurisdiction's need for public services:

The greatest public service needs for St. Tammany Parish are:

- Behavior and mental health care services

³ [St. Tammany to invest \\$48 million in water system upgrades | One Tammany | nola.com](#)

- Transitional and permanent housing and shelters for the unhouse and for those at risk of becoming unhoused
- Transportation
- Extended after-school care services
- Homeownership assistance
- Job training
- Senior services
- Home renovation services for seniors
- Temporary rental payment assistance
- Flood insurance assistance

How were these needs determined?

Public improvement needs were identified through the development of the Community Needs Assessment, as well as input received from the public Parish administration, Parish staff. Through the process of developing the Community Needs Assessment, St. Tammany Parish has analyzed what sorts of infrastructure are lacking around the Parish. Paired with the community needs assessment document, a public survey was distributed and received 88 responses from individuals and community organizations. These survey responses gave insight to the true needs facing the residents of St. Tammany Parish.

Housing Market Analysis

MA- 05 - Market Analysis Overview

Market Overview

St. Tammany Parish experienced significant population growth in recent years; according to recent Census estimates, between 2020 and 2022 the population grew from 263,446 to approximately 288,859, or an increase of 9.6%. Population projections from the Census and from Esri suggest that population growth may level out going forward though: projections suggest a 3.3% increasing 3.3% by 2027, for a total estimated population of 298,638 residents in five years.⁴ With population growth came increases in new construction: in 2021, 1,960 permits were authorized for new housing construction, followed by 1,484 in 2022. In 2021, the median home value in the Parish was \$232,700, 25% greater than the median home value in Louisiana as a whole (\$174,000) and 5% lower than the national median home value (\$244,900).

St. Tammany Parish continues to experience a slow growth of multifamily units. Twelve multifamily construction units were approved in 2019 and none have been approved in the years since. As explored in MA-10 and MA-15, a lack of multifamily units in the Parish may be contributing to housing burdens for LMI residents.

Housing

According to 2021 census data, there are approximately 108,851 housing units in St. Tammany Parish, 82.4% of which are single-family units. 21,260 units are occupied by renters. MA-10 explores a mismatch between the size of housing units and average family sizes in the Parish.

Public Housing

Two housing authorities, the Slidell Housing Authority and the Covington Housing Authority, currently oversee 176 total units in St. Tammany Parish. The Covington Housing Authority manages 50 publicly supported housing units in St. Tammany and Slidell Housing Authority manages 126 publicly supported units (see Figures 4 and 5). According to HUD data, the Covington Housing Authority administered 108 total vouchers in December 2022.⁵ The Slidell Housing Authority administered an additional 407 total vouchers in December 2022. MA-25 explores the state and condition of public and assisted units in St. Tammany Parish, as well as the PHA's strategy for improving the living conditions of individuals living in public units.

Homeless

The St. Tammany Southeastern Louisiana Community of Care Point-in-Time Count (PIT) for 2022 counted 428 homeless individuals.⁶ This figure includes 226 children. Of the 428, 20 individuals were unsheltered, including 14 children. MA-30 explores these numbers as well as the availability of services for homeless people and families in the Parish.

Non-Homeless Special Needs Populations

The HUD definition of "special needs" includes the frail and non-frail elderly, persons with physical, mental, or behavioral disabilities, persons with HIV/AIDS, and persons with alcohol or

⁴ [2022-2027 USA Population Growth - Overview \(arcgis.com\)](https://arcgis.com)

⁵ [Housing Voucher Program Support Division \(PSD\) - HUD | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov)

⁶ 2022 Point-in-Time Count LA-506 Slidell/Southeast Louisiana CoC.

drug addictions. According to the 2021 5-year American Community Survey, an estimated 15.6% of St. Tammany residents (40,492 individuals) experience a disability. This statistic includes more than half of residents aged 75 years and over, and 27.2% of residents older than 65 years old. Members of this population need affordable housing assistance that can also provide them access to services that include but are not limited to case management, supportive care services, and transportation. MA-35 explores disability characteristics in St. Tammany, available services to residents, and activities that the Parish government will be undertaking in the next year to ensure supportive services are available to special needs populations.

Natural Hazards Risks

St. Tammany Parish, located along the Northern Gulf Coast, is subject to hurricanes and flooding from major rain events. Most recently, Hurricane Ida impacted the Parish in 2021, with 120 mph winds recorded in Mandeville, storm surge in Lake Pontchartrain causing flooding in Mandeville's historic downtown, and roof damage and flooding recorded in Covington and Slidell.⁷ Major rain events, storms that drop large amounts of rainfall quickly, or that maintain rainfall for an extended duration, will continue to cause localized flooding in areas across the Parish. According to NASA, global climate models predict an increase in the intensity of storms in coming years, with increased rainfall and coastal flood risks.⁸

Broadband

Based on the Federal Communications Commission's National Broadband Map, St. Tammany Parish has fixed broadband coverage throughout the jurisdiction of at least 25/3 Mbps or greater. 99.9% of the Parish is covered by 4G mobile broadband and 88.5% of the Parish is covered by 5G mobile broadband.⁹

⁷ [Hurricane Ida wallops south Louisiana, St. Tammany not spared | St. Tammany community news | nola.com](#)

⁸ [A Force of Nature: Hurricanes in a Changing Climate – Climate Change: Vital Signs of the Planet \(nasa.gov\)](#)

⁹ <https://broadbandmap.fcc.gov/area-summary/>

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

According to 2021 American Community Survey estimates, there are approximately 108,851 housing units in St. Tammany Parish. An estimated 9,558, or 8.8%, of those units were vacant. Of occupied units, approximately 82.4% are single-family units (see Table 31). The remainder of occupied Parish housing stock is primarily comprised of apartment buildings containing 10 or more units (6.3%) and mobile homes (5.9%). Units are predominately owner-occupied, with 21.4% occupied by renters. Using 2021 population estimates, there are approximately 2.65 individuals per household (a slight decrease since 2016, when there were approximately 2.71 individuals per household).

Table 31: St. Tammany Parish Housing Units in 2021

	Occupied housing units	Percent occupied	Owner-occupied	Percent owner-occupied	Renter-occupied	Percent renter-occupied
Total occupied units	99,293	100%	78,033	100%	21,260	100%
1, detached	79,250	79.8%	71,341	91.4%	7,909	37.2%
1, attached	2,565	2.6%	1,526	2.0%	1,039	4.9%
2 apartments	1,693	1.7%	262	0.3%	1,431	6.7%
3 or 4 apartments	1,906	1.9%	426	0.5%	1,480	7.0%
5 to 9 apartments	1,802	1.8%	92	0.1%	1,710	8.0%
10 or more apartments	6,212	6.3%	509	0.7%	5,703	26.8%
Mobile home or other type	5,865	5.9%	3,877	5.0%	1,988	9.4%

Source: U.S. Bureau of the Census, 2017 – 2021 5-Year American Community Survey Estimates, 2021.

Of existing housing stock, 3-bedroom housing units make up the largest percentage of housing stock (44.8%), followed by 4-bedroom units (see Table 32). However, as seen in Table 32, 2-person families made up the largest percentage (37.8%) of total households in St. Tammany Parish in 2021, and nearly a quarter of households were single-person households. While 74.2% of St. Tammany homes have three or more bedrooms, only 36.6% of households are made up of three or more individuals.

Table 32: Estimated Number of Bedrooms per Unit in St. Tammany Parish, 2021

Bedrooms	Estimate	Percent
Total housing units	108,851	100%
No bedroom	1,009	0.9%
1 bedroom	5,354	4.9%
2 bedrooms	17,058	15.7%
3 bedrooms	48,792	44.8%
4 bedrooms	32,017	29.4%
5 or more bedrooms	4,621	4.2%

Source: U.S. Bureau of the Census, 2017 – 2021 5-Year American Community Survey Estimates, 2021.

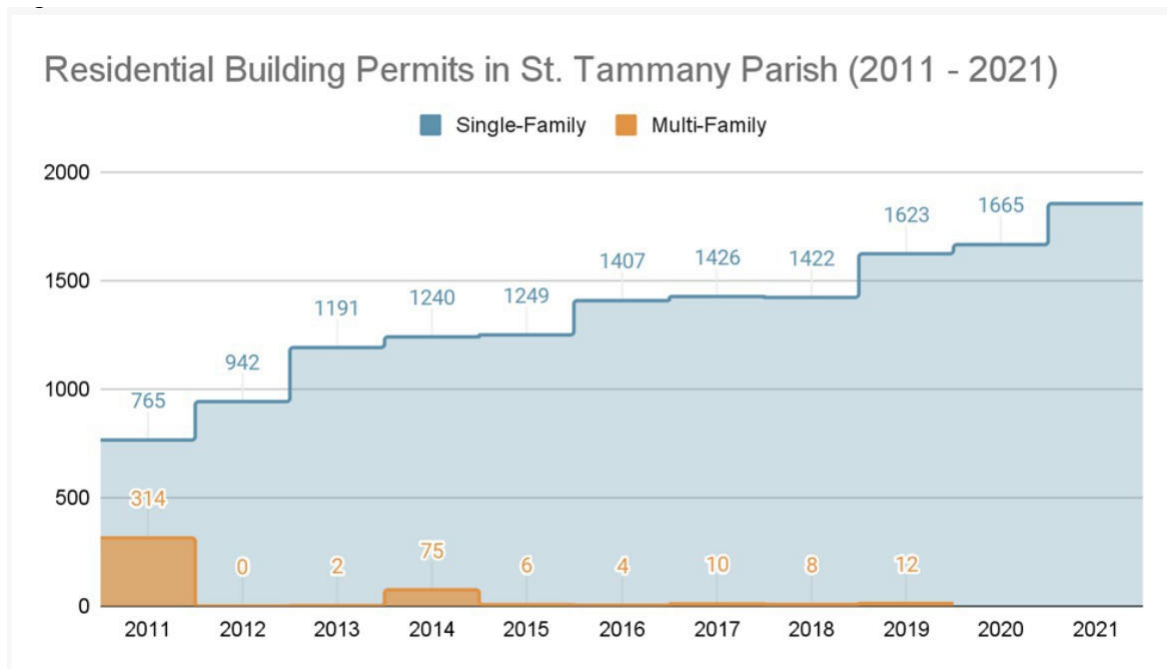
Table 33: Estimated Household Sizes in St. Tammany Parish, 2021

Number of Occupants	Parish Total	Parish Total Percent	Owner-occupied	Owner-occupied percent	Renter-occupied	Renter-occupied Percent
1-person household	25,421	24.6%	18,341	22.2%	7,080	33.8%
2-person household	39,118	37.8%	32,932	39.9%	6,186	29.5%
3-person household	11,947	11.6%	9,679	11.7%	2,288	10.9%
4+ person household	27,037	26.1%	21,643	26.2%	5,394	25.7%

Source: 2017 – 2021 5-Year 2021 American Community Survey.

The supply of housing units increased rapidly in the 2000s. According to the American Community Survey, 47.2% of all housing units in the Parish were constructed between 1990 and 2009, and 25.8% of total units (28,061 units) were constructed between 2000 and 2009. Residential building permits continued to increase over the past decade, with approximately 1,960 residential building permits requested in 2021 (Figure 1). However, multifamily housing building permits are sporadic and have decreased in recent years, with no multifamily permits requested in 2020 or 2021 and only 431 total multifamily permits requested between 2011 and 2021. Multifamily housing units represent only 11.7% of all Parish housing stock (see Table 31).

Figure 1: Residential Building Permits in St. Tammany Parish, 2011 - 2021



Source: U.S. Bureau of the Census, Residential Building Permits Survey, 2021.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

As of 2023, in St. Tammany Parish the following units assisted by federal, state, and local programs were available:

- 50 units at the Covington Housing Authority
- 126 units at the Slidell Housing Authority
- 407 Housing Choice Voucher Units under the Slidell Housing Authority
- 108 Housing Choice Voucher Units under the Covington Housing Authority

The Public Housing Authorities in St. Tammany Parish provide housing for eligible low-income individuals, families, the elderly, and persons with disabilities. The housing authorities determine eligibility based on: 1) annual gross income; 2) whether a person qualifies as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. HUD sets income eligibility based on whether an individual or family is below 80% of the Area Median Income. In St. Tammany Parish, 80% of the Area Median Income for a family of four is \$62,700.¹⁰

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Parish is not aware of any units expected to be lost from the affordable housing inventory at this time.

¹⁰ [Income Limits | HUD USER](#)

Does the availability of housing units meet the needs of the population?

In 2021, 5-year ACS data estimates show that the annual median household income was \$70,986 and the median home value was \$232,700, a relatively low cost burden for the median household income (approximately 15%). However, household costs are dramatically different for households at different income levels. Only 5.3% of those households earning more than \$75,000 per year spend more than 30% of their monthly income on housing costs (see Table 4). On the other hand, 81.6% of households making less than \$20,000 per year spend more than 30% of their monthly income on housing costs. 58% of households making between \$20,000 and \$34,999 per year spend more than 30% of their monthly income on housing costs. More than a quarter of households making \$50,000 to \$74,999 per year also spend more than 30% of their monthly income on housing costs. The implication of this variance is that the burden of housing costs weighs greater upon those residents in lower income brackets.

Table 34: Monthly Housing Costs as Percent of Household Income by Income Bracket, 2021

Monthly Housing Costs as % of Household Income	Number of Households	Percent of Households per Income Bracket
Less than \$20,000	10,701	100.0%
Less than 20 percent	1,228	11.5%
20 to 29 percent	745	7.0%
30 percent or more	8,728	81.6%
\$20,000 to \$34,999	10,707	100.0%
Less than 20 percent	2,534	23.7%
20 to 29 percent	1,965	18.4%
30 percent or more	6,208	58.0%
\$35,000 to \$49,999	11,133	100.0%
Less than 20 percent	4,168	37.4%
20 to 29 percent	1,966	17.7%
30 percent or more	4,999	44.9%
\$50,000 to \$74,999	16,507	100.0%
Less than 20 percent	6,510	39.4%
20 to 29 percent	5,766	34.9%
30 percent or more	4,231	25.6%
\$75,000 or more	47,472	100.0%
Less than 20 percent	36,081	76.0%
20 to 29 percent	8,864	18.7%
30 percent or more	2,527	5.3%
Zero or negative income	1,164	
No cash rent	1,609	

Source: 2017 – 2021 5-Year 2021 American Community Survey..

According to the U.S. Census Bureau, total housing units in St. Tammany have increased 13.2% in an 8-year period from an estimated 96,162 in 2013 to 108,851 in 2021. In the same period, the population of St. Tammany increased only 11%, from an estimated 236,832 to an estimated 262,799 people. However, the estimated number of 1-person households increased by 1.9% of total occupied units between 2013 and 2021, or from approximately 19,779 1-person households to an estimated 24,293 households (see

Table 35). This percent increase was much larger for renter-occupied units than owner-occupied units. The percentage of rental units occupied by 1-person households increased by 6.7% between 2013 and 2021, while the percentage of rental units occupied by 2- and 3-person households declined (see Table 35). The increase in single-person renter households may be a variable placing pressure on the housing market. Only 5.8% of existing housing stock consists of studios or one-bedroom housing units (see Table 32). With a total of 6,363 studio or one-bedroom housing units and approximately 24,293 1-person households, it seems likely that 1-person households are competing with larger households for housing stock made for larger household sizes.

Table 35: 2013 Housing Units and Household Size, 2013 – 2021

Household Size	Occupied units 2013	Occupied units 2021	Owner-occupied units, 2013	Owner-occupied units, 2021	Renter-occupied units, 2013	Renter-occupied units, 2021
Total occupied housing units	87,518	99,293	--	--	--	--
1-person households	22.6%	24.5%	20.2%	20.8%	31.2%	37.9%
2-person households	36.6%	35.5%	38.3%	38.0%	30.8%	26.0%
3-person households	16.8%	16.8%	16.6%	17.5%	17.3%	14.5%
4+ households	24.0%	23.3%	24.9%	23.7%	20.6%	21.5%

Source: 2017 – 2021 5-Year American Community Survey, 2021

As explored in Figure 1, few residential building permits for multifamily housing units have been sought in recent years, and none in 2020 or 2021. The Parish does not qualify for many Low-Income Housing Tax Credit funds to help encourage developers to construct multi-family residential buildings.

To leverage resources and help support development needs, the Parish spends CDBG funds both on efforts to help residents afford their homes and to support affordable housing construction. Among other programming, funds are used for “Aging in Place” modifications for seniors and to produce new housing stock in Covington.

Describe the need for specific types of housing:

There is a need for the following types of housing:

- Affordable housing accessible to the areas in the Parish that have greater numbers of low-to-moderate income households,
- Multi-family residences that provide units at both average market and assisted rates,
- Housing that is constructed to suit the demands of the current rental market, including 1-bedroom apartments or homes.

Discussion

To increase access to affordable housing, the following strategies are recommended:

- Consider incentives to building developers to include affordable rental or first-time homebuyer units within residential developments.

- Consider incentives to increase residential density and the total number of residential units in areas that already have amenities and resources available to residents.
- Continue to support access to homeownership by providing affordable options and supporting credit counseling and homeownership education.

MA-15 Cost of Housing 91.210 (a)(1)

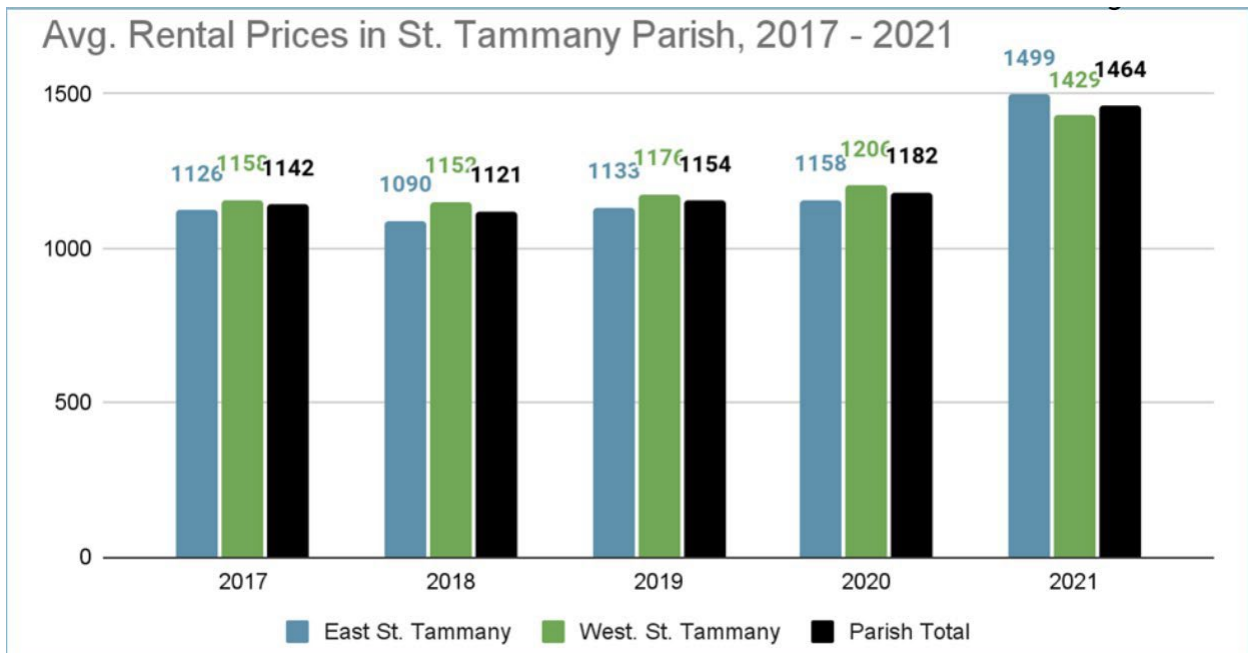
Introduction

In 2021, the American Community Survey estimated that the median home value in St. Tammany Parish was \$232,700. The Parish median home value is greater than in Louisiana as a whole (\$174,000) and less than the national median value (\$244,900). 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 per month in 2021 (see Figure 2).

With an average Parish household occupancy rate of 2.65 people, it is important to note that the average price of a 3 bedroom / 2 bathroom rental 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.

According to the National Low Income Housing Coalition, a Louisiana family needs an annual household income of \$36,786 to afford a two-bedroom rental home at HUD's Fair Market Rent.¹¹ As shown in Table 34, most households in St. Tammany Parish that make under \$35,000 pay more than 30% of their monthly income in household costs.

Figure 2: Average Rental Prices in St. Tammany Parish, 2017 – 2021



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

¹¹ [Louisiana | National Low Income Housing Coalition \(nlihc.org\)](https://www.nlihc.org/)

In the past 5 years, the average cost of an owner-occupied unit in the Parish has also increased. Availability of very affordable housing units, valued at under \$150,000, decreased by double-digit percentages between 2016 and 2021 (Table 36). On the other hand, the number of properties valued at \$300,000 to \$499,999 increased by 57.6% and properties valued between \$500,000 and one million dollars increased by 71.2% during this same period. According to Redfin real estate brokerage, the median value of homes in St. Tammany Parish selling on the market in March 2023 was \$285,000, suggesting an additional increase in median home value in the past two years.¹²

Table 36: Housing Units by Value in St. Tammany, 2016-2021

Owner-occupied units	2016 Units by Value	2021 Units by Value	Change
Owner-occupied units	69,328	78,033	12.6%
Less than \$50,000	3,960	2,898	-26.8%
\$50,000 to \$99,999	5,460	4,327	-20.8%
\$100,000 to \$149,999	11,388	9,262	-18.7%
\$150,000 to \$199,999	13,367	14,842	11.0%
\$200,000 to \$299,999	19,965	22,700	13.7%
\$300,000 to \$499,999	11,530	18,166	57.6%
\$500,000 to \$999,999	2,961	5,070	71.2%
\$1,000,000 or more	697	768	10.2%
Median (dollars)	\$202,000	\$232,700	15.2%

Source: 2017 – 2021 5-Year American Community Survey, 2021.

Is there sufficient housing for households at all income levels?

While 2021 ACS estimates suggest that 8.8% of the housing stock is vacant, there is not sufficient housing for households at all income levels. As shown in Figure 2 and Table 36, rent and home values are increasing in the Parish, while housing units with relatively low home values (under \$150,000) are decreasing in double-digit percentages. Noting that the National Low Income Housing Coalition estimates that a Louisiana family needs an annual household income of \$36,786 to afford a two-bedroom rental home, 2021 5-year ACS data estimates that 24% of St. Tammany Parish households earn under \$35,000 per year. Spiking inflation drove costs upward 7% nationally in 2021 and 6.5% nationally in 2022, adding to the daily living expenses that working families cover.¹³

How is affordability of housing likely to change considering changes to home values and/or rents?

As shown in Tables 34 and 35, households making less than \$50,000 per year are experiencing high cost burdens, while there is insufficient housing stock for the growing population of single-person households in the Parish. Meanwhile, rent and median home values continue to increase.

¹² [St. Tammany Parish, LA Housing Market: House Prices & Trends | Redfin](#)

¹³ [Current US Inflation Rates: 2000-2023 \(usinflationcalculator.com\)](#)

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

For the purposes of establishing HOME Program rents, St. Tammany Parish is considered part of the New Orleans-Metairie HUD Metro Area.¹⁴ In 2022, the Low HOME Rent Limit was \$822 for a two-bedroom in the New Orleans-Metairie HUD Metro Area, while the High HOME Rent Limit was \$1,089.¹⁵ As of 2023, the Fair Market Rent in St. Tammany had increased to \$1,182.¹⁶ According to 5-year ACS estimates from 2021, the Median Gross Rent in St. Tammany Parish was \$1,163, or 6.8% higher than the Fair Market Rent.

As seen in Figure 1, few multifamily residential building permits have been approved in the Parish in the last several years. Since the Median Gross Rent in the Parish is higher than the Fair Market Rent, the Parish should consider strategies to increase the range and diversity of housing options in the Parish, especially affordable detached housing units, 1-4 unit developments, or multifamily complexes.

St. Tammany Parish’s immediate neighbors, Washington Parish and Tangipahoa Parish, experience lower median gross rents. In 2021, the median gross rent in Tangipahoa Parish was \$866, and in Washington Parish it was \$674. The Parish should take care to consider producing and preserving affordable housing so as not to lose residents to neighboring parishes with lower rents.

Discussion

To increase access to affordable housing, the following strategies are recommended:

- Supporting the coalitions, local chapters of Habitat for Humanity, and other service providers in their efforts to provide affordable housing for low- to moderate-income families,
- 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.
- Support renters who rely on STRAP funding with alternative housing programs.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The American Community Survey conducts a housing conditions survey that asks households to identify whether they have one or more of the following conditions in their home:

- 1) lacking complete plumbing facilities,
- 2) lacking complete kitchen facilities,
- 3) with 1.01 or more occupants per room,
- 4) selected monthly owner costs as a percentage of household income greater than 30 percent, and

¹⁴ [Version 9.4 SAS System Output \(huduser.gov\)](#)

¹⁵ Ibid.

¹⁶ [FY 2023 Fair Market Rent Documentation System — Calculation for New Orleans-Metairie, LA HUD Metro FMR Area \(huduser.gov\)](#)

5) gross rent as a percentage of household income greater than 30 percent.

The results of this survey in St. Tammany Parish will be explored in this section, as well as vacancy rates, lead-based paint exposure, and the prevalence of on-site wastewater treatment facilities in the Parish.

Housing Conditions

The 2021 American Community Survey housing conditions survey reported that 20.4% of owner-occupied households and 43.3% of renter-occupied households reported experiencing at least one of the selected conditions (see Table 38). These numbers have remained relatively consistent across ACS surveys between 2016 and 2021.

Table 38: Tenure by Physical and Selected Conditions in St. Tammany Parish, 2021

	St. Tammany Parish
Total	99,293
Owner occupied	78,033
With one selected condition	15,947
With two selected conditions	199
With three selected conditions	0
With four selected conditions	13
No selected conditions	61,874
Renter occupied	21,260
With one selected condition	9,205
With two selected conditions	813
With three selected conditions	0
With four selected conditions	0
No selected conditions	11,242

Source: 2017 – 2021 5-Year American Community Survey, 2021.

Vacancy

As of 2021, an estimated 9,558 units were vacant, or 8.8% of the existing stock (see Table 39). Most vacant units were rental units. More than three times as many rental units were vacant than homeowner units. These vacancy rates have remained relatively consistent over the past five years; in 2016, the ACS estimated homeowner vacancy rate in the Parish was 1.5%, while the rental vacancy rate was 9.5%.

Table 39: Vacancy in St. Tammany Parish, 2021

Housing Occupancy	Estimate	Percent
Total housing units	108,851	100%
Occupied housing units	99,293	91.2%
Vacant housing units	9,558	8.8%
Homeowner vacancy rate	1.8%	(X)
Rental vacancy rate	6.2%	(X)

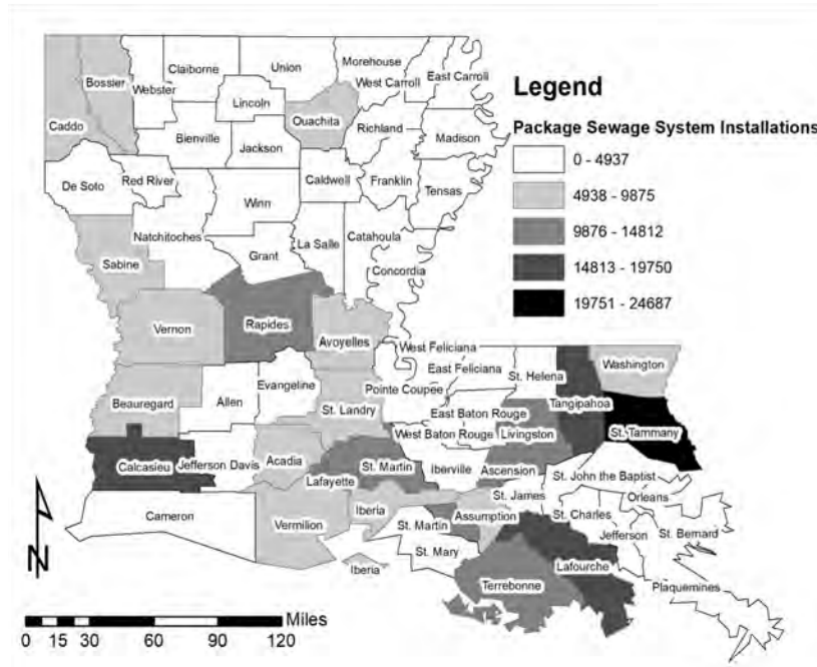
Source: 2017 – 2021 5-Year American Community Survey, 2021.

Wastewater and Sewage

St. Tammany Parish has the highest number of onsite wastewater treatment facilities (OWTS) of any parish in Louisiana (see Figure 3) due to rapid development in the Parish exceeding the Parish’s ability to extend wastewater infrastructure. As reported by St. Tammany Mosquito Abatement in 2022, nearly 60% of OWTS are not properly maintained by homeowners, leading to raw or partially treated sewage being released into drainage ditches near homes and within communities.¹⁷ St. Tammany Parish contains more than 600 miles of sewage-polluted roadside ditches, which are treated by the Parish’s mosquito abatement team and monitored by the EPA for the spread of disease. While ditch treatment may be effectively preventing outbreaks of West Nile Virus and other common illnesses, the risk of pollution and illness would be decreased by the development of Parish wastewater infrastructure.

¹⁷ Mosquito Abatement St. Tammany Parish. (2022). Special Report: Mosquito Risk from partially-treated sewage. [SpecialReport_Sewage_split \(stpmad.org\)](https://stpmad.org/SpecialReport_Sewage_split)

Figure 3: Onsite Wastewater Treatment Facilities in Louisiana



Source: Mosquito Abatement St. Tammany Parish. (2022). Special Report: Mosquito Risk from partially-treated sewage. [SpecialReport_Sewage_split \(stpmad.org\)](https://www.stpmad.org/SpecialReport_Sewage_split)

Housing Conditions

The 2021 American Community Survey housing conditions survey reported that 20.4% of owner-occupied households and 43.3% of renter-occupied households reported experiencing at least one of the selected conditions (see Table 40). These numbers have remained relatively consistent across ACS surveys between 2016 and 2021.

Table 40: Tenure by Physical and Selected Conditions in St. Tammany Parish, 2021

	St. Tammany Parish
Total	99,293
Owner occupied	78,033
With one selected condition	15,947
With two selected conditions	199
With three selected conditions	0
With four selected conditions	13
No selected conditions	61,874
Renter occupied	21,260
With one selected condition	9,205
With two selected conditions	813
With three selected conditions	0
With four selected conditions	0
No selected conditions	11,242

Source: 2017 – 2021 5-Year American Community Survey, 2021.

Lead-based paint exposure

More than three-quarters of Parish housing stock was built after 1980 (note: the federal government banned consumer uses of lead-based paint in 1978), making the risk of lead-based paint exposure relatively low among Parish households (see Table 41).

Table 41: Age of Housing Units in St. Tammany Parish

Year Structure Built	Occupied Housing Units	Percent occupied housing units
2020 or later	448	0.5%
2010 to 2019	11,203	11.3%
2000 to 2009	25,569	25.8%
1980 to 1999	38,142	38.4%
1960 to 1979	18,970	19.1%
1940 to 1959	2,979	3.0%
1939 or earlier	1,982	2.0%

Source: 2017 – 2021 5-Year American Community Survey, 2021.

Need for Owner and Rental Rehabilitation

In the 2022-2023 St. Tammany Annual Action Plan, the Parish budgeted \$100,000 to assist approximately 20 families with repair or replacement of individual sewer systems in the Highway 190/433 Area Browns Village Road Area. There are currently 87 families on the waiting list for repair or replacement of individual sewer systems. Since the program has historically served approximately 28 families per year, this indicates a waiting list longer than three years.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

There are 20,952 housing units in the Parish that were built prior to 1980 (see Table 41). If 8.8% of units are vacant, as explored in Table 39, this means that residents occupy approximately 19,108 units built prior to 1980. 2022 HUD data shows that 32% of St. Tammany's population is low- to moderate-income.¹⁸ Together, these data suggest that approximately 6,115 LMI households in St. Tammany live in properties with possible LBP hazards.

Discussion

Utilizing CDBG funding in prior years, the Parish has focused on improving housing conditions via repairs to homes and sewers. The sewer repair program has been particularly successful in recent years, with approximately 20 families benefiting from sewer repair in the 2022-2023 funding cycle. The Parish will work to:

- 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.
- Continue the sewer repair program, focusing on repair to homeowner OWTS that benefits the home, surrounding community, and the environment. Continue adding and maintaining water and sewer lines in underserved residential areas to increase accessibility for homeowners.
- Continue to regulate lead-based paint in the Parish and determine if it is necessary to provide mitigation efforts.

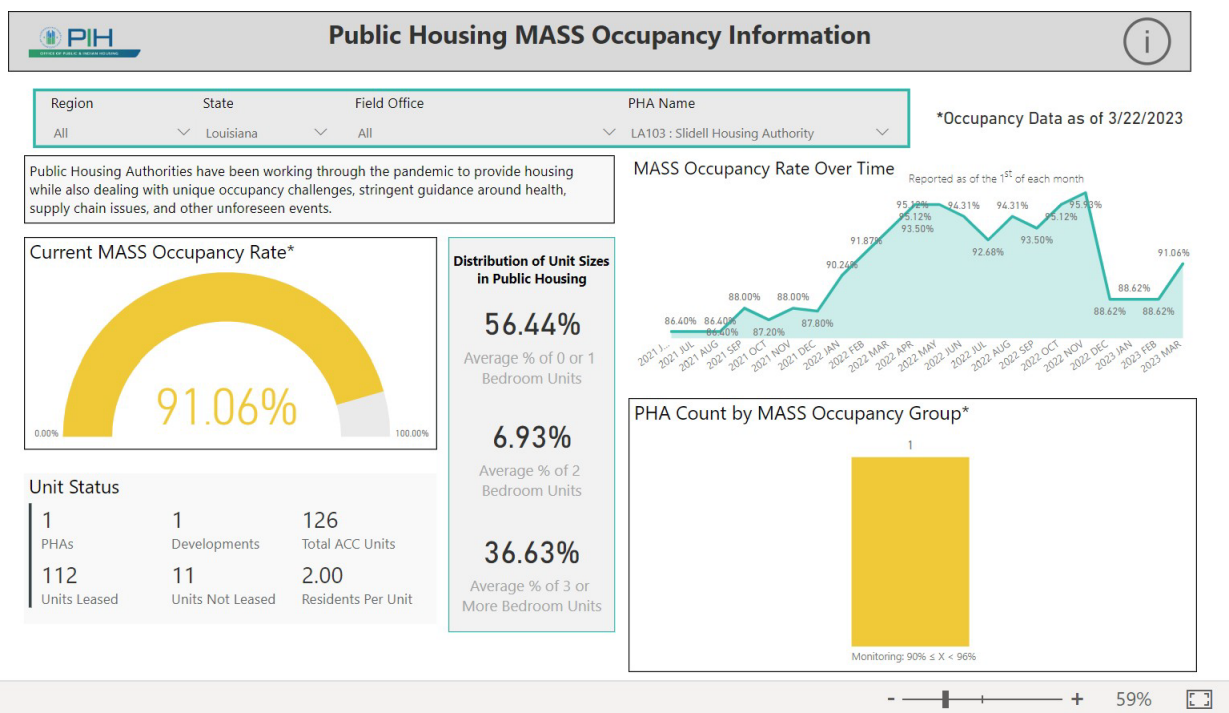
¹⁸ [LMISD by Block Group, Based on 2011-2015 ACS for the FY 2022 Entitlement CDBG Grantees - HUD Exchange](#)

MA-25 Public and Assisted Housing – 91.210(b)

Total Number of Units

Two housing authorities, the Slidell Housing Authority and the Covington Housing Authority, currently oversee 176 total units in St. Tammany Parish. 126 units are located in Slidell, 112 of which are leased as of Spring 2023 (Figure 4). Slightly more than half of the units are studio or 1-bedroom units, and 36.6% are three or more bedroom units.

Figure 4: Slidell Housing Authority Public Housing Occupancy Information, 2023



Source: [Public Housing \(PH\) Data Dashboard | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/data/public-housing)

The Covington Housing Authority administers 50 units, 45 of which were leased as of Spring 2023 (Figure 5). The units available in Covington vary in size, with almost half of the units containing 3 or more bedrooms.

Describe the supply of public housing developments

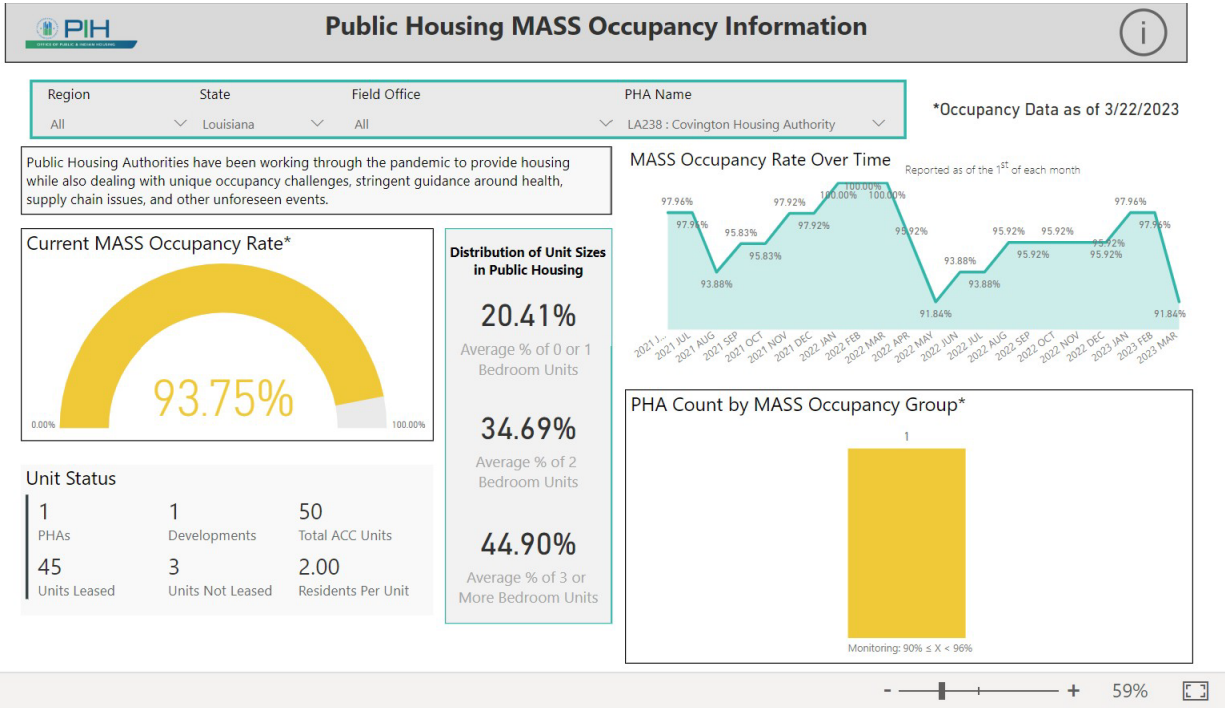
The Covington Housing Authority manages 50 publicly supported housing units in St. Tammany and Slidell Housing Authority manages 126 publicly supported units (see Figures 4 and 5). According to HUD data, the Covington Housing Authority administered 108 total vouchers in December 2022.¹⁹ The Slidell Housing Authority administered an additional 407 total vouchers in December 2022.

There is one public housing site in St. Tammany Parish – the Helen Frick/Harry Owens Villas in the City of Covington, operated by the Covington Housing Authority. The project-based Section 8 housing development, the Rouquette Lodges, and other multifamily development are in Mandeville, while one

¹⁹ [Housing Voucher Program Support Division \(PSD\) - HUD | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/data/housing-voucher-program-support-division)

additional multifamily site, the Salvation Manor Apartments, is in Pearl River. Housing choice vouchers are provided through the Covington and City of Slidell Housing Authorities.

Figure 5: Covington Housing Authority Public Housing Occupancy Information, 2023



Source: [Public Housing \(PH\) Data Dashboard | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/data/public-housing)

The City of Slidell maintains its own entitlement status, so St. Tammany Parish primarily tries to coordinate with the Covington Housing Authority.

There are 16 projects funded in part by the Low-Income Housing Tax Credit Program (LIHTC) that are currently active in LIHTC, according to data from Novoco (Table 42). Three other housing developments are no longer active in LIHTC and may no longer be providing units below the fair market value of rent. Nine of the housing developments target families and two target elderly populations below the area median income.

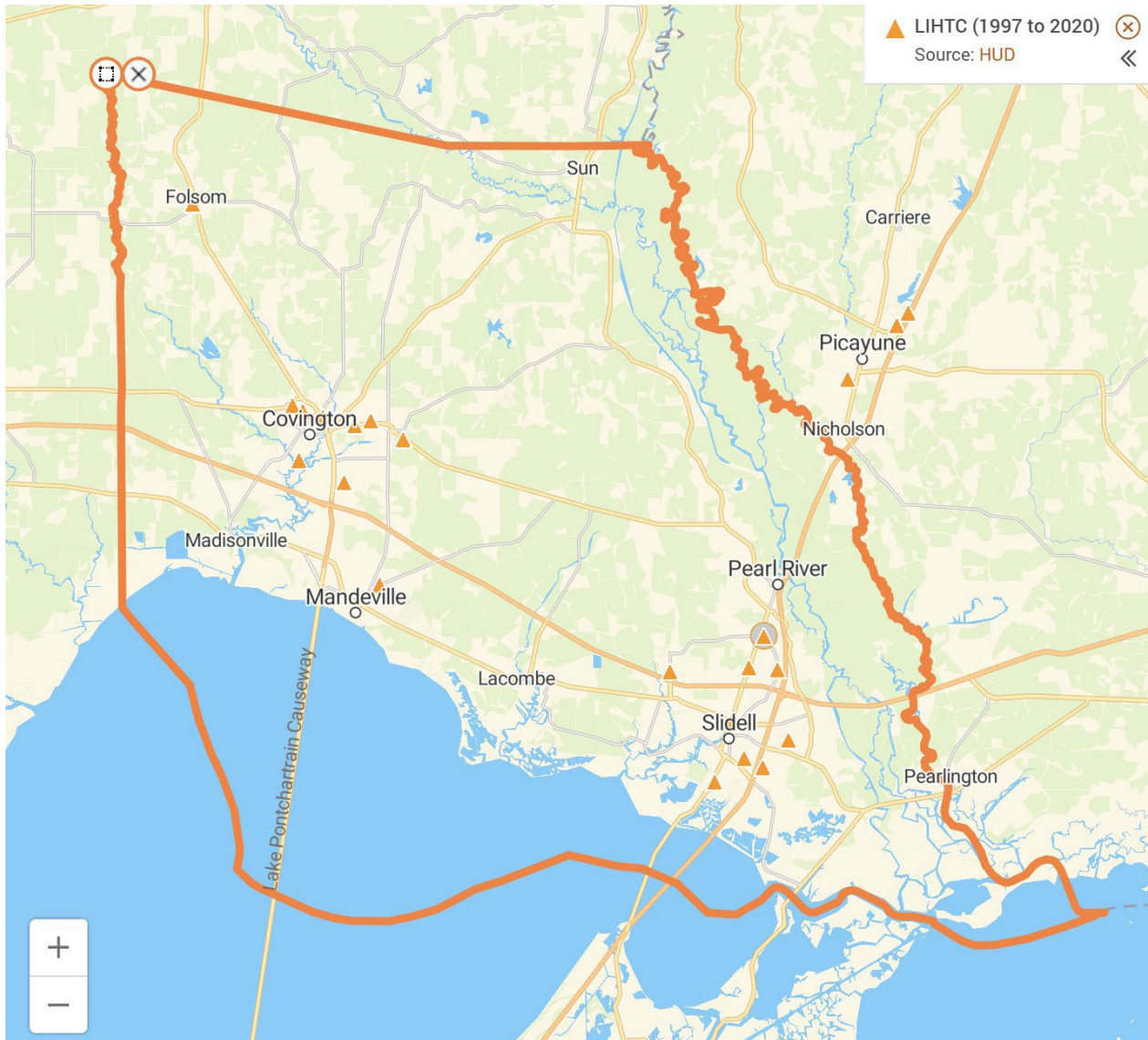
Table 42: St. Tammany Active LIHTC Housing, 2023

Site Name	Area	Number and Type of Affordable Units	Year 30	Target Population
Cottonwood Apartments	Folsom	12 Low-Income Units	2018	N/A
Pine Crest	Covington	84 Units, 60% AMI	2039	Families
Cottages at Miles Branch	Covington	Unknown	Unknown	N/A
St. Helena Apartments	Covington	12 Low-Income Units	2021	N/A
New Covington	Covington	Unknown	2041	N/A
Audrey Heights	Covington	Unknown	2039	Families
Palmetto Greens	Covington	124 60% AMI Units	2040	Families, Deep Affordability (20% AMI) and PS (at least 15% up to 50%)
Abita East Apartments	Abita Springs	Unknown	2041	Families
Pine Cliff Apartments	Mandeville	Unknown	Unknown	Families
Canterbury House Apartments	Slidell	Unknown	2039	N/A
St. Joe Estates I	Pearl River	48 Low-Income Units	2033	Elderly
St. Joe Estates II	Pearl River	36 Low-Income Units	2033	Elderly
Stones Throw Apartments	Slidell	63 60% AMI Units, 1 unit below income ceiling	2041	Families
Lakeside Apartments	Slidell	250 60% AMI Units	2039	Families
Country Lane Apartments	Slidell	60 60% AMI Units	2038	Families
North Shore Apartments	Slidell	84 60% AMI Units	2039	Families

Source: [LIHTC Mapping Tool | Novogradac \(novoco.com\)](#)

Housing developments funded in part by LIHTC are mostly located in East and West St. Tammany, with the majority of developments centered in the Parish’s largest incorporated areas, Covington and Slidell (Figure 6).

Figure 6: Locations of Active and Inactive LIHTC Housing Developments



Source: [LIHTC Mapping Tool | Novogradac \(novoco.com\)](https://www.novogradac.com/Products/Mapping-Tools/Mapping-Tools.aspx)

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There is one public housing site in St. Tammany Parish – the Helen Frick/Harry Owens Villas in the City of Covington, operated by the Covington Housing Authority. The project-based Section 8 housing development, the Rouquette Lodges, and another multifamily development are located in Mandeville, while one additional multifamily site, the Salvation Manor Apartments, is in Pearl River.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Covington Housing Authority’s current need is to continue previously started modernization projects, while also maintaining updated units.

Describe the public housing agency's strategy for improving the living environment of low-and moderate-income families residing in public housing:

The Covington Housing Authority, in accordance with the U.S. Department of Housing and Urban Development evaluation criteria, has been designated as a "high performing" agency. This designation means that the Authority's operations are constantly improving, and that management and maintenance systems are meeting and surpassing management standards.²⁰

The Covington Housing Authority is committed to creating better neighborhoods by innovatively providing diverse housing opportunities for individuals and families in partnership with the greater community. These communities are focused on opportunities for residents to flourish by achieving self-sufficiency.

The Covington Housing Authority will do this by ensuring that its housing and community development staff have the leadership skills, education, information and tools to serve the community in a rapidly changing environment. They will be challenged to look beyond conventional programs and embrace both new opportunities and new partners.

The Covington Housing Authority maintains the highest standards of ethical conduct, service and accountability. Ethics is at the core of the HAC decision making process. Decisions by leadership reflect a concern for the interests and well-being of all stakeholders.

The Covington Housing Authority adheres to and promotes excellence in design, construction and management, demonstrating that quality, affordable homeownership and rental homes are achievable.

The HAC prioritizes energy efficient, accessible, healthy and ecologically friendly homes with appropriate amenities. Neighborhood cohesion is fostered through multi-use developments comprised of retail, office and residential units. Shopping is available locally with retail establishments that serve both the local neighborhood and the larger community. The HAC focuses on community accessibility through well-planned sidewalks, bike paths, green spaces and convenient, affordable public transportation.

The Covington Housing Authority will continue to reach out to others who share a concern for the future of St. Tammany residents. The Covington Housing Authority will increase public awareness of their goals and the Covington Housing Authority will build interdependent partnerships with civic organizations, educational institutions and governments that have the foresight and will to make this vision a reality in our neighborhoods and community.²¹

Discussion

St. Tammany Parish will continue to coordinate with and support the efforts of the Covington Housing Authority to provide affordable housing options to low- to moderate-income households within the parish.

²⁰ [Covington Housing Authority | Housing Authority in Covington LA \(rentassistance.org\)](http://rentassistance.org)

²¹ [Mission and Vision – Covington Housing Authority \(hacov.org\)](http://hacov.org)

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The St. Tammany Southeastern Louisiana Community of Care Point-in-Time Count (PIT) for 2022 counted 428 homeless individuals.²² This figure includes 226 children. Of the 428, 20 individuals were unsheltered, including 14 children. 24 of the individuals included in the total count are considered chronically homeless.

However, PIT counts have numerous methodological flaws that make it difficult to assume that the data are accurate. As noted by the National Center for Homeless Education, of the 1.1 million homeless children in the US during the 2020-2021 school year, only 4% were unsheltered and only 11% were staying in shelters.²³ This renders invisible 75% of the homeless population, who are staying in unstable and temporary living conditions, such as in motels or with family or friends. According to operators and staff, St. Tammany Parish facilities that target homeless households report that facilities are regularly full and often have waiting lists.

Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

²² 2022 Point-in-Time Count LA-506 Slidell/Southeast Louisiana CoC.

²³ [Data and Statistics on Homelessness – National Center for Homeless Education](#)

Table 43: Services Available and Targeted to Homeless Persons in St. Tammany Parish, 2023

Organization	Services
Access Health	Health, Mental Health, Pediatric, Medicaid
Business and Career Solutions Center	Job training and placement
Bush Food Pantry	Food assistance
Caring Center	Shelter for homeless women and children in Slidell
Community Christian Concern	Emergency need provision, food pantry, thrift store, men’s transitional housing
Family Promise of St. Tammany	Provides shelter, meals, and support services to families who lose their homes
Florida Parishes Human Service Authority	Providing recovery-based and person-centered Behavioral Health and Developmental Disabilities Services
Good Samaritans at St. Luke’s	Financial assistance (for housing, utilities, emergencies, etc), food for holidays, school supplies for LMI youth
Kids in Transition / St. Tammany Parish School Board	Support Services for homeless youths
Louisiana Rehabilitative Services	Provides both vocational rehabilitation and independent living services to eligible individuals who are blind or visually impaired
NAMI St. Tammany	Counseling, group therapy, peer support, mental health advocacy, education
Northshore Food Bank	Thrift shop, food bank, reduced cost dental care, gardening training, school supplies for LMI youths
Ride of the Brotherhood/Camp NORA	One-stop veterans housing, outreach, and supportive services program
Safe Harbor	Shelter and case management for domestic abuse victims
The Samaritan Center	Food, thrift shop, financial assistance
STARC	Job training and placement for those with disabilities
START Corp	Case management, social skills training, and Peer to Peer program for persons with low incomes and/or behavioral, physical, or developmental challenges and disabilities
St. Tammany Parish Adult Education	Adult education and HiSET Prep
St. Tammany Parish Community Action Agency	Emergency utility, rental and mortgage assistance, support services for homeless families
St. Tammany Community Health Center	Health, Mental Health, Pediatric, Medicaid, WIC
U.S. Department of Veterans Affairs	Support Services for veterans and their families
Volunteers of America Southeast Louisiana	Case management and counseling
Workforce Investment Board	Job training and placement

Source: Northlake Homeless Coalition, St. Tammany Parish.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations

Housing Facilities for Homeless Persons in St. Tammany			
Type of Facility / Service	Name of Facility	Target Population	Beds Available
Transitional Housing for Families	Family Promise of St. Tammany	Homeless Families	12 Facility-Based Beds
Transitional Housing for Men	Miramonte Center	Homeless Men	6 Facility-Based Beds
Emergency Shelter for Woman and Children	Caring Center of Slidell	Women and Children	12 Facility-Based Beds
Transitional Housing For Women and Children Who Are Victims of Domestic	Safe Harbor	Victims of Domestic Violence	6 Facility-Based Beds and 9 Scattered-Site Rental Units
Emergency Shelter for Men	Timothy Trumpet of Truth	Homeless Men	
Basic Needs/Thrift Store	Community Christian Concern	LMI/Homeless Population	See Miramonte Center
Food/Basic Needs/Thrift Store/Reduced Cost Dental Care	Covington Food Bank	LMI Population	
Indirect Financial Assistance and Basic Needs	The Good Samaritan Ministry – St. Luke’s	LMI Population of East St. Tammany Parish	
Basic Needs	The Samaritan Center	Homeless/LMI Population	
Basic Needs, Supportive Housing	Community Action Agency	LMI Population, Nearly Homeless Population, Homeless Population	
Supportive Housing and Services for Mentally Ill	Florida Parishes Human Services Authority	Mentally Ill in need of housing	
Supportive Housing	Volunteers of America Greater New Orleans	Disabled in need of housing	167 Scattered-Site Beds
Support Services	St. Tammany Parish School Board Kids in Transition	Unaccompanied Youths	
Healthcare Services for Low-Income Populations	St. Tammany Community Health Center	LMI/Medicaid Population	
Healthcare Services for Women and Children	Community Wellness Center	LMI/Medicaid Population	
Motel Vouchers	Caring Center	Homeless Women	
Resource and Referral	Northlake Homeless Coalition	Homeless/LMI Population	

Source: Northlake Homeless Coalition, St. Tammany Parish.

MA-35 Special Needs Facilities and Services – 91.210(d)Introduction

The HUD definition of “special needs” includes the frail and non-frail elderly, persons with physical, mental, or behavioral disabilities, persons with HIV/AIDS, and persons with alcohol or drug addictions. According to the 2021 5-year American Community Survey, an estimated 15.6% of St. Tammany residents (40,492 individuals) experience a disability. This statistic includes more than half of residents aged 75 years and over, and 27.2% of residents older than 65 years old. To anticipate the needs of these

populations, the St. Tammany Parish Department of Health and Human Services maintains a directory of service providers for disabled families seeking assistance along with VIALINK 211.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The most recent ACS estimates show that among resident age groups, St. Tammany seniors proportionally have the largest percentages of physical difficulties tracked by the U.S. Census. 9.5% of St. Tammany seniors experience a cognitive difficulty, 23.4% experience an ambulatory difficulty, 7.2% experience a self-care difficulty, and 12.7% experience an independent living difficulty (Table 12). These numbers increase dramatically for age groups older than 75 years old; for example, 33.6% of St. Tammany residents older than 75 years old experience an ambulatory difficulty.

Residents with cognitive, ambulatory, and self-care difficulties need infrastructure to allow them to remain in their home if that is their preference, including access to home care services and modifications to their homes such as widening doorways, installing ramps, modifications in kitchens and bathtubs, and assistive seating and staircases.²⁴

²⁴ [5 Must-Have Home Modifications for Seniors Aging in Place | AssistedLiving.org](#)

Table 44: Disability Characteristics in St. Tammany, 2021

Type and Age Group	Total	With a Disability	Percent with a Disability
With a cognitive difficulty	(X)	15,293	6.3%
Population under 18 years	47,719	3,108	6.5%
Population 18 to 64 years	152,111	7,978	5.2%
Population 65 years and over	44,348	4,207	9.5%
Population 65 to 74 years	28,086	1,445	5.1%
Population 75 years and over	16,262	2,762	17.0%
With an ambulatory difficulty	(X)	19,823	8.1%
Population under 18 years	47,719	418	0.9%
Population 18 to 64 years	152,111	9,025	5.9%
Population 65 years and over	44,348	10,380	23.4%
Population 65 to 74 years	28,086	4,917	17.5%
Population 75 years and over	16,262	5,463	33.6%
With a self-care difficulty	(X)	7,641	3.1%
Population under 18 years	47,719	755	1.6%
Population 18 to 64 years	152,111	3,672	2.4%
Population 65 years and over	44,348	3,214	7.2%
Population 65 to 74 years	28,086	1,153	4.1%
Population 75 years and over	16,262	2,061	12.7%
With an independent living difficulty	(X)	11,664	5.9%
Population 18 to 64 years	152,111	6,050	4.0%
Population 65 years and over	44,348	5,614	12.7%
Population 65 to 74 years	28,086	1,795	6.4%
Population 75 years and over	16,262	3,819	23.5%

Source: 2017 – 2021 5-Year American Community Survey, 2021.

Available support services to special needs community members include the following:

Elderly and Frail Elderly

- COAST: transportation, Meals on Wheels, utility assistance
- STAR Transit: point to point transportation
- VOASELA: volunteer services, case management, home repair
- Catholic Charities: adult day care, outreach, reentry employment program
- STARC: home and respite care, home sitters, community involvement
- START Corp: home and case management; ACT team; FQHC
- SALT Council: outreach, education, advocacy

Disabled

- STAR Transit: point to point transportation
- Northshore Families Helping Families: information, referral, education, training, family to family support
- STARC: job training, advocacy, day care

- Louisiana Rehabilitation Services: job training, placement, education
- Florida Parishes Human Services Authority: development disabilities services, training, support, assistance
- Louisiana Business and Career Solutions Center (LA Workforce Commission)
- STP Schools – Special Needs Population Education and 2 Behavioral Health Alternative Schools
- Methodist Behavioral Health School

Persons with alcohol/drug addictions

- ACER: detox, IOP, counseling, education, therapy
- Truth 180: detox, IOP, counseling, education, therapy
- Florida Parishes Human Services Authority: addictive disorders services, counseling, and treatment
- Covington Behavioral Health Hospital: Medical Detox; inpatient and outpatient treatment
- Northlake Behavioral Health Hospital: Inpatient and outpatient treatment (including Intensive Outpatient)
- Long Branch: Private drug addiction residential treatment facility

Persons with HIV/AIDS

- VOASELA: Case management, testing
- NO/AIDS Task Force: case management, testing, information and referral
- Southeast Louisiana Area Health Education Center: education, information, and referral
- LA Region 9 Health Units in 2 contiguous parishes

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

- National Alliance of Mental Illness – St. Tammany – 30 individuals with severe and persistent mental health issues; case management; medication assistance; transportation; referrals; peer resources; classes; day center
- VOASELA – Permanent Supportive Housing (PCH) – including case management
- START Corp – Permanent Supportive Housing (PSH) – including case management
- Community Action Agency (CAA) – Rapid rehousing and case management
- Northlake Community Coalition (NLCC) – Continuum of Care for homeless individuals
- Family Promise – Housing for families and case management

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Under the 2022-2023 CDBG Action Plan, the Parish earmarked \$150,000 for residential rehab and repair to housing units owned by LMI households. These funds will include families with special needs who require home modifications to remain in their homes. An estimated 10 families will benefit from the rehab and repair dollars.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Parish continues to run STAR Transit, a demand response transit system that operates within the boundaries of St. Tammany Parish.²⁵ Elderly passengers (age 60 and older), the disabled, Medicare cardholders and children between the ages of six and twelve are eligible for a reduced fare.

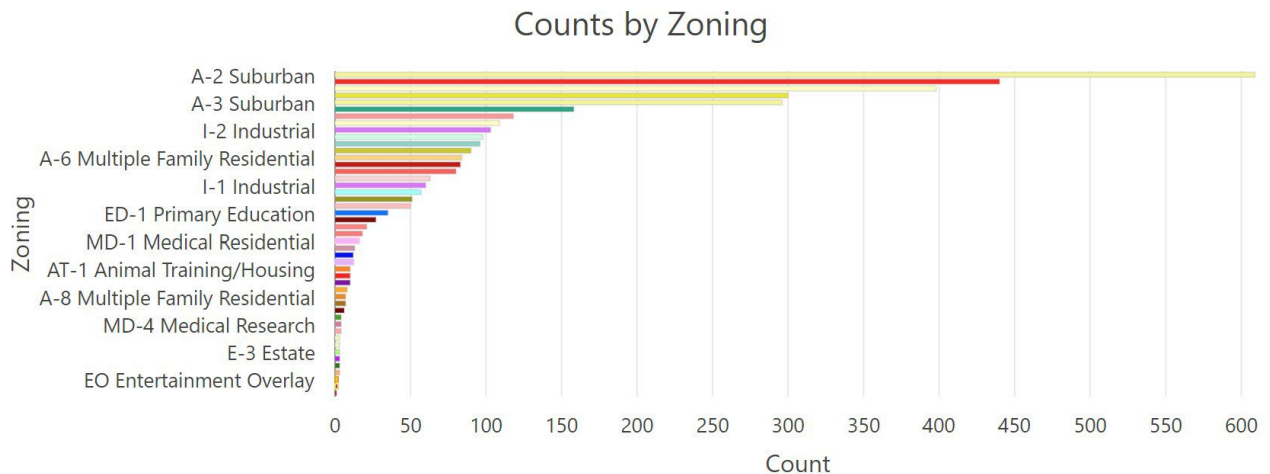
MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Zoning

The Parish is currently predominately zoned for single-family housing. In a recent count of 3,590 zoned parcels of Parish land (not all parcels are the same size), 47.7% of parcels had single-family zoning designations (such as A-1, A-2, and A-3 Suburban). Another 4.4% of Parish parcels were zoned for Planned Unit Developments (PUDs), are also typically single-family developments under St. Tammany ordinances. An additional 21.1% of Parish parcels are zoned for commercial, industrial, or public use classifications. Multifamily zoning designations make up approximately 5% of zoned parcels (see Figure 7).

Figure 7: Zoning by Number of Districts



Source: St. Tammany Parish Current Zoning Map, 2023.

Single-family zoning districts frequently include relatively large minimum lot sizes. For example, the Parish’s A-1(D) Suburban District sets a maximum net density of one unit per five acres.²⁶ According to

²⁵ [Transportation \(stpgov.org\)](http://stpgov.org)

²⁶ [St. Tammany Code of Ordinances.](#)

the 2022 State of the Nation’s Housing Report produced by Harvard’s Joint Center on Housing Studies, some land use policies combined with high construction costs, low labor supply, rising inflation, and rising insurance costs have put intense pressure on real estate values nationwide.²⁷

As shown in Figure 1, multifamily housing building permits are sporadic and have decreased in recent years, with no multifamily permits requested in 2020 or 2021 and only 431 total multifamily permits requested between 2011 and 2021. Multifamily housing units represent 11.7% of all Parish housing stock.

The Parish is currently in the process of adopting a new Unified Development Code and accompanying maps that will be finalized in 2023 and 2024. Among other changes, the UDC will alter the mechanism for approving manufactured housing and mobile home development to being permitted outright in a special Manufactured Housing facilitating better access to affordable home development in the Parish.

Rising Insurance Costs

According to the Washington Post, nationwide homeowners’ insurance premiums climbed 11.4% between 2017 and 2022, outpacing inflation.²⁸ Louisiana and other coastal states have recently struggled with insurance companies abandoning their markets entirely, leaving residents to fall back on the state’s Louisiana Citizens Property Insurance Corp.²⁹ The Louisiana Citizens Property Insurance Corp. is a nonprofit organization created to provide insurance products for homeowners who are unable to procure insurance through the private marketplace. Because it is the insurer of “last resort” for homeowners, the state mandates it to have higher prices, which are typically set 10% above private insurance rates.³⁰ Policyholders will be seeing Citizens premiums rising by as much as 69% in St. Tammany Parish in 2023.

In 2021, the National Flood Insurance Program (NFIP) began implementing Risk Rating 2.0, a new methodology for calculating flood risk. While flood insurance premiums were escalating in Louisiana prior to Risk Rating 2.0, premiums will be doubling and tripling for St. Tammany Parish residents in the coming years: Spring 2023 data suggests that only one St. Tammany zip code will see rate increases under 50%.³¹ For example, in Mandeville’s 70448 zip code, NFIP estimates the average current cost of insurance is \$845 per year and that the average risk-based cost of insurance will be \$1,846, a 118.5% increase³²

Cost of Infrastructure and Growth

The cost of providing water, sewer, drainage, and roads to new residential development is substantial, and remains a limiting factor on the construction of affordable housing. In 2005, the St. Tammany Parish Council adopted the policy of imposing mandatory impact fees to offset the strain that new growth puts on Parish roads and drainage. These fees are paid on new residential development that is south of the

²⁷ [The State of the Nation's Housing 2022 \(harvard.edu\)](#)

²⁸ [Homeowners insurance premiums are rising fast - The Washington Post](#)

²⁹ [Louisiana Citizens rate increases will be as high as 111% in some parishes | Hurricane Center | nola.com](#)

³⁰ [Company Overview \(lacityzens.com\)](#)

³¹ [How much will your flood insurance rise? Check this map | Environment | nola.com](#)

³² [Cost of Flood Insurance for Single-Family Homes under Risk Rating 2.0 | FEMA.gov](#)

Parish’s Urban Growth Boundary where most of the new residential development is located in the Parish.³³ While some individuals can be granted a waiver of the impact fees if they can demonstrate an income level of “Very Low Income” based on HUD criteria, these fees may be seen as a deterrent to building by individuals who are above the “Very Low Income” level but under the “Moderate Income” level. Parish staff work with homebuyers to identify any opportunity to encourage Parish officials to waive the fees for households at “Moderate Income” level.

Rise in the Cost of Housing

Nationwide, the costs of owner-occupied and rental housing are climbing. Home price appreciation hit 20.6% in March 2022, the largest single-month increase in thirty years of recordkeeping.³⁴ The inventory of existing homes for sale sank to a new low in January 2022 while rental vacancy rates also reached all-time lows throughout the year. Sharp increases in interest rates to combat the effects of inflation have pushed mortgage payments up, having a disproportionate effect on first-time and low-income homeowners.³⁵

Impacts of Natural Disasters on the Housing Market

After Hurricane Ida, initial estimates of total residential and commercial losses ranged from \$27 to \$40 billion dollars, with 90% of losses anticipated in Louisiana.³⁶ Typically, housing costs in an affected region initially spike, as the supply of housing is damaged and displaced residents compete to find places to live. According to NASA, global climate models predict an increase in the intensity of storms in coming years, with increased rainfall and coastal flood risks.³⁷ Increases in the intensity of storms could affect the St. Tammany housing market by damaging existing affordable stock and requiring costlier rebuilding. A 2019 study found that severe natural disasters cause an average 3 – 5% decrease in the homeownership rate among households.³⁸ FEMA’s National Risk Index assesses St. Tammany at relatively high risk, with relatively high risk of expected annual loss due to coastal flooding and riverine flooding.³⁹

Neighborhood Distrust of Affordable Housing

Like many other American communities, St. Tammany has faced pushback from residents about the development of affordable housing. Some residents’ concerns about affordable housing surfaced when the Parish conducted a community survey for the St. Tammany Parish 2023 Community Needs Assessment. While most residents who completed the survey expressed support for the development of affordable housing (one even expressed a need for additional education “on NIMBYISM”), some comments included a desire for “less people,” especially “those on public dependency.”

³³ [Impact Fee Fact Sheet.pdf \(stpgov.org\)](#)

³⁴ [The State of the Nation's Housing 2022 \(harvard.edu\)](#)

³⁵ Ibid.

³⁶ [More Storms Like Ida Will Probably Come, Upending Real Estate Markets \(realtor.com\)](#)

³⁷ [A Force of Nature: Hurricanes in a Changing Climate – Climate Change: Vital Signs of the Planet \(nasa.gov\)](#)

³⁸ [The Impact of Natural Disasters on US Home Ownership | Journal of the Association of Environmental and Resource Economists: Vol 6, No 6 \(uchicago.edu\)](#)

³⁹ [Map | National Risk Index \(fema.gov\)](#)

In recent years, Parish staff have worked with local officials and the Northshore Housing Initiative and local chapters of Habitat for Humanity to work on outreach and education to the community about the benefits and needs of affordable housing.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

According to the most recent American Community Survey estimates, St. Tammany Parish has a working population of approximately 117,587 individuals. The unemployment rate dropped steadily for the past several years, from 5.5% in 2013 to 2.8% in December 2022.⁴⁰ The Parish unemployment rate in the Parish is consistently lower than the national unemployment rate, which was 6.5% in 2013 and 3.5% in December 2022. As of 2021, 14% of St. Tammany residents—more than 37,000 people—have incomes below the federal poverty level. Poverty status and the level of employment show a correlation indicating that 4.3% of St. Tammany residents with full-time employment are living in poverty, while 14.4% of individuals working part-time live in poverty and 21% of individuals who do not work living in poverty.

Economic Development Market Analysis

Table 45 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 total jobs in the Parish. Included in the table are location quotients, an analytical statistic that measures a region's industrial specialization relative to a larger geographic unit. 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.

Business Activity

Table 45: 10 Most Common Industries in St. Tammany Parish, 2nd Quarter of 2022

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

⁴⁰ Bureau of Labor Statistics.

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.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in St. Tammany Parish include retail trade (such as restaurants and supermarkets), healthcare (such as physicians and hospitals), and professional or corporate services.

Describe the workforce and infrastructure needs of the business community:

Infrastructure Needs

According to the University of New Orleans 2022 Real Estate Market Analysis, between 2010 and 2020, the Parish led the Northshore in employment growth, centered on healthcare, retail trade, and accommodation and food service. Between 2020 and 2021, the average office rental rates increased from \$17.00 per square foot to \$17.82, or by 4.8%. Office demand did not increase equally throughout the Parish: asking rents increased in Madisonville while the occupancy rate remained the same, and the office occupancy rate in Covington declined slightly. This data suggests strong business growth in the Parish, as the Covid-19 pandemic negatively affected office demand in 2020 and 2021. In nearby Orleans Parish, for example, the office occupancy rate in 2021 decreased from 86.6% to 82.5%, while office rents also decreased.

A Louisiana Economic Development Certified Business Site is a development-ready business site that is suitable for a business park, mixed use development, or Planned Unit Development (PUD). As of Spring 2023, eight Certified Sites for business development in St. Tammany Parish are listed on Louisiana Economic Development’s Site Selection Center.⁴¹ There are 740 business sites listed on Louisiana’s Commercial Database.⁴² While these numbers point to an ample supply of available sites and land; considerations like asset control, existing infrastructure, and feasibility of ingress and egress also affect business development decisions in the Parish.

According to the Thrive2023 Report by the St. Tammany Corporation, existing road and highway infrastructure is already burdened by local residential traffic and commercial uses.⁴³ St. Tammany Parish’s 2040 Comprehensive Plan reported that the east-west roadway network is especially overburdened.⁴⁴

Additionally, since large-scale manufacturing projects generally expect property at little-to-no-cost as part of an incentive package, a relative lack of existing public land in the Parish may be hindering new large-scale developments.⁴⁵

⁴¹ [Site Selection Center - Search \(louisianasiteselection.com\)](https://louisianasiteselection.com)

⁴² [Search Commercial Real Estate | LACDB](#)

⁴³ [THRIVE2023-St.-Tammanys-5-Year-Economic-Development-Strategic-Plan-1.pdf \(sttammanycorp.org\)](#)

⁴⁴ [ND2040_Comprehensive_Plan.pdf \(stpgov.org\)](#)

⁴⁵ [THRIVE2023-St.-Tammanys-5-Year-Economic-Development-Strategic-Plan-1.pdf \(sttammanycorp.org\)](#)

Workforce Needs

According to the Louisiana Workforce Commission for Region 1, which serves St. Tammany, St. Bernard, and Plaquemines Parishes, area jobs that are projected to see the most growth between 2020 and 2024 include sales representatives, receptionists and information clerks, sailors and marine oilers, general and operations managers, and freight and stock laborers.⁴⁶ Growth is also projected among food preparation workers, customer service representatives, and registered nurses. It is also possible that additional growth will occur in industries affected by the aftermath of Hurricane Ida, such as in commercial and residential construction. The Workforce Commission identifies the high demand industries in the region as manufacturing, healthcare, transportation, information technology, and construction.

The St. Tammany Tri-Parish Works Center was recently relocated in St. Tammany Parish's Community Action Agency, which allows additional space for Vocational Rehabilitation Staff and for better communication with the CAA and with Veterans Employment program staff.⁴⁷ When career specialists with the Tri-Parish Works Center assess workers as workforce ready for a demand sector, the worker's skills are matched to job vacancies and the career specialist refers the worker to available jobs. The specialist continues to work with the job seeker for as long as a 90-day cycle to ensure that the worker is matched with a demand sector job.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

- In 2017, the Parish completed a Major Street Plan that identifies priority projects to fund with future public revenues.⁴⁸ Near-term construction projects, with some completion dates in 2022 and 2023, include a phased widening of Interstate 12 and building a divided, four-lane segments of Highway 3241.⁴⁹ Future near-term transportation projects include building the Mandeville Bypass Road, a 3.5 mile, two-lane road connecting LA 1088 and US 190 with potential roundabouts, to access to Pelican Park.
- In 2020, St. Tammany Parish Hospital completed its Expansion 2020, a \$53.4 million dollar project adding 350,000 square feet to the main building footprint.⁵⁰ Phase II of the project, completed in 2021, added a \$56 million dollar four-story patient tower, including new administrative space and a seven-room conference center on the new wing's first floor; 30 critical-care beds on the second floor, 40 medical-surgical beds, and an expansion of the hospital's neonatal intensive care unit.
- While the Covid-19 pandemic has delayed its opening, a planned 141,000 square foot Amazon Delivery Station remains underway in Slidell. The project is intended to house 940 Amazon delivery vans and deliver packages from fulfillment centers to New Orleans MSA residents.⁵¹

⁴⁶ [Region_1_Plan-LWDA_10.pdf \(laworks.net\)](#)

⁴⁷ Ibid.

⁴⁸ [4STPMajorStreetPlanDraftMar3C.pdf \(stpgov.org\)](#)

⁴⁹ [ND2040 Comprehensive Plan.pdf \(stpgov.org\)](#)

⁵⁰ University of New Orleans 2020 Real Estate Market Analysis.

⁵¹ Ibid.

- Slidell officials are also working to break ground on an expansion to the city’s Harbor Center, including 9,000 square feet, a second entrance, and five additional meeting rooms. Bidding for the project will begin again sometime in 2023.⁵²
- Development is underway at Tamanend, a 848-acre mixed-use development in Lacombe. The site will include 952 single-family homes, 396 apartment and townhomes, and sites for office, retail, and light industrial commercial use. The Northshore Technical Community College and St. Tammany Parish Emergency Operations are located on the site.

While the Parish’s infrastructural improvements should improve traffic flow and encourage additional economic development, the new projects listed above will also bolster the region’s significant employment in healthcare and retail trade.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As discussed, the major employment sectors in St. Tammany Parish include retail trade (such as restaurants and supermarkets), healthcare (such as physicians and hospitals), and professional or corporate services. According to 2021 American Community Survey estimates, 91.3% of St. Tammany’s population aged 25 or older had a high school diploma, 36.4% had a Bachelor’s Degree, and 13% had a Graduate Degree. Among college graduates, 42.6% majored in fields related to science and engineering, a category that includes health and medicinal majors (see Table 46).⁵³ 22.7% majored in business fields, including accounting and human resources. This data suggests that the skills and education of St. Tammany’s workforce align relatively well with its major employment sectors.

Table 46: Field of Bachelor’s Degree in St. Tammany, 2021

	Total	Percent
Total population 25 years and over with a Bachelor's degree or higher	65,599	100%
Science and Engineering	19,910	30.4%
Science and Engineering Related Fields	8,030	12.2%
Business	14,921	22.7%
Education	8,806	13.4%
Arts, Humanities and Others	13,932	21.2%

Source: 2017 – 2021 5-Year American Community Survey, 2021

That said, more than a third of St. Tammany workers are employed outside of the Parish (Table 47). This figure has decreased over the past decade, with fewer men leaving the Parish for work in 2021 and the rate of women leaving for the Parish work remaining approximately the same. 2021 5-year estimates—which, may be underestimated as they include estimates from years prior to the pandemic—show a significant increase in work from home for Parish residents by 2021. A combination of new economic

⁵² [Snag in Harbor Center expansion plan, bids will be let again soon | St. Tammany community news | nola.com](#)

⁵³ [American Community Survey and Puerto Rico Community Survey 2021 Subject Definitions \(census.gov\)](#)

opportunities within the Parish and the increased ability to work remotely may be enabling Parish residents to choose to work within the Parish at greater rates.

Women are 42% less likely to leave the Parish for work than men in 2021. Datasets pulled for the 2023 – 2027 St. Tammany Community Needs Assessment show that women appear to have approximately the same access to transportation as men. If some of the better paying jobs in the New Orleans-Kenner MSA area are outside of St. Tammany Parish, it is possible that women are unable to access those jobs due to broader structural problems, such as lack of access to childcare. This gender disparity and the accompanying question of access to childcare are further explored in the Community Needs Assessment.

Table 47: Commuting Characteristics over Time

	2011	2021	Percent Change
Worked in Parish	64.3%	67.8%	+5.4%
Worked outside Parish	36.6%	32.2%	-12.0%
Worked at home	3.6%	9.7%	+169.4%
Men working outside Parish	47.1%	40.0%	-15.1%
Women working outside Parish	22.7%	23.1%	+1.8%
Mean travel time to work	31.6 minutes	31 minutes	--

Source: 2021 5-Year American Community Survey

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

- Northshore Technical Community College (NTCC), is one of the ten fastest growing community colleges in the nation.⁵⁴ NTCC offers degree programs in fields in health, business, culinary arts, and IT, as well as high school equivalency education and workforce development degrees. Recently, NTCC has been offering a Fiber Optic Certification Boot Camp—an important response to the Biden Administration’s “Internet for All” initiatives and their funding for wider access to broadband in rural areas.⁵⁵
- The St. Tammany Corporation runs STartUP Northshore, a business incubation hub for Northshore entrepreneurs. They offer mentorship programs, networking opportunities, technical advice, and access to funding streams through fostering connections with banks, investors, and venture capital firms.⁵⁶ St. Tammany Corporation also offers advice and information for small businesses interested in business assistance programs, such as the Covid-19 Paycheck Protection Program.
- According to the Superintendent of St. Tammany Parish Public Schools, high school students' curriculums are tailored to whether they will seek a 4-year college degree or 2-year degree or

⁵⁴ [ND2040_Comprehensive_Plan.pdf \(stpgov.org\)](#)

⁵⁵ [Workforce Course List | Workforce Development \(northshorecollege.edu\)](#)

⁵⁶ [How We Help | StartUP Northshore](#)

technical job training. Those headed to 2-year schools or tech careers are pushed to seek career-based certifications. St. Tammany students are encouraged early in their high school years to begin thinking in terms of career goals and are offered dual-enrollment options through Southeastern and Northshore Technical College.⁵⁷

- TriParish Works, which operates in St. Tammany, St. Bernard, and Plaquemines Parishes, is overseen by the First Planning District Workforce Development Board (WDB).⁵⁸ It offers job seekers connections to portals and assistance tools across southeastern Louisiana and provides employers with services connecting them to the workforce, including job posting assistance and recruiting services.

As can be seen in Table 47, these workforce development initiatives may be making an impact: with more jobs available in the Parish and a workforce trained to accept them, the percentage of residents leaving the Parish for work is decreasing. However, childcare assistance needs may be preventing women from seeking work that requires a long commute. The Parish is considering funding a childcare assistance program as part of its 2023-2024 Action Plan, which would provide additional funding dollars for women seeking work or seeking workforce training to receive childcare assistance dollars enabling them to rejoin the workforce.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

In addition to participating in the Regional Planning Commission's CEDS, St. Tammany also participates in the Region One Workforce Development Board Partnership. The Board's Four Year Workforce Innovation Opportunity Act (WIOA) Plan is in effect through June 2024.⁵⁹ The plan targets workforce development and economic growth in healthcare, construction, manufacturing, transportation and logistics, and information technology. The Board coordinates its work to be supportive to industry-based groups, such as the Northshore Healthcare Alliance, Maritime Consortium, Louisiana Energy Workforce Consortium (LEWC), and the Information Technology Consortium.

Discussion

- **Build strategies that align with the Parish's economic development vision.** The St. Tammany Corporation's Thrive2023 report and the St. Tammany Parish Government's New Directions 2025 report set goals to expand infrastructure, reduce congestion, and increase business park availability, but also set goals to encourage small business formation and retention.
- **Resolve childcare gaps for working families.** St. Tammany Parish families are demonstrating significant unmet demand for childcare financial assistance. Working together with the State of Louisiana's Childcare Assistance Program, St. Tammany can identify how to meet unmet

⁵⁷ [Will there be a qualified workforce for St. Tammany job growth? | One Tammany | nola.com](#)

⁵⁸ [About | Tri-Parish Works \(triparishworks.net\)](#)

⁵⁹ [2020-2024-Regional-Plan-2022-Modification-Region-One.pdf \(nola.gov\)](#)

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 and fostering local economic development.
- **Foster educational programming that links the workforce to higher paying jobs.** Workers caught in low-paying jobs can receive additional training and certifications to move into higher-paying jobs within their industry, utilizing educational opportunities available at local universities and technical colleges.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD data spatially maps households experiencing one or more of the housing conditions reviewed in Table 38: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) experiencing 1.01 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30 percent, and 5) gross rent as a percentage of household income greater than 30 percent.⁶⁰ For the purposes of this question, a concentration of multiple housing problems will be defined as an area where more than 40% of low-income households experience more than one housing condition reviewed in Table 38.

According to HUD, the following census tracts in St. Tammany Parish experience rates higher than 40% of low-income households experiencing at least one of the above conditions:

Table 48: St. Tammany Census Tracts Experiencing Multiple Housing Problems

Tract	LI Household % Conditions	MI Household % Conditions
22103041102	61.8%	49.2%
22103040103	46.7%	41.9%
22103040501	47.9%	34.5%
22103040604	62.7%	40.7%
22103040303	49.5%	40.4%
22103040705	63.6%	19.5%
22103040802	52.6%	41.9%
22103040803	49.7%	36.7%

Source: HUD, 2022. <https://egis.hud.gov/cpdmaps/>

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the 2021 5-Year American Community Survey estimates, St. Tammany Parish's largest racial demographics are 79.7% white, 11.9% Black or African-American, 5.9% Hispanic or Latino of any race, and 4.7% two or more races. The 2021 5-Year ACS data also estimates that 14% of St. Tammany Parish residents live in poverty.

⁶⁰ [CPD Maps \(hud.gov\)](https://egis.hud.gov/cpdmaps/)

Areas of minority concentration are recognized as census tracts or block groups where the percentage of ethnic or racial minorities in an area is at least 10 percentage points higher than the Parish-wide average.

According to that benchmark, census tracts where racial or ethnic minorities are concentrated include 22103040501, 22103040803, 22103041103, and 22103041102. Census tracts that show concentrations of poverty include 22103041103 (poverty rate of 37.5%), 22103040704 (poverty rate of 24.8%), and 22103040501 (poverty rate of 23.4%). Tracts 22103041103 and 22103040501 show both a concentration of racial or ethnic minorities and a high concentration of poverty.

Table 49 lists the four Parish census tracts where there are at least two out of three concentrations described above, either concentrations of racial or ethnic minorities, concentrations of poverty, or concentrations of multiple housing problems. Census tract 22103040501 is just north of downtown Covington, tract 22103041103 is north of downtown Slidell, 22103041102 is southwest of Slidell, and tract 22103040803 is west of Covington.

Table 49: Correlations between Concentrations of Housing Problems and Poverty or Racial and Ethnic Minorities

Tract	Concentration of Racial or Ethnic Minorities	Concentration of Poverty	Multiple Housing Problems
22103040501	Yes	Yes	Yes
22103041103	Yes	Yes	No
22103041102	Yes	No	Yes
22103040803	Yes	No	Yes

Source: HUD, 2022. <https://egis.hud.gov/cpdmaps/>

What are the characteristics of the market in these areas/neighborhoods?

These areas show lower median housing values than St. Tammany Parish as a whole and lower rates of educational attainment (particularly in percentages of individuals who have obtained a Bachelor’s Degree) than in St. Tammany as a whole.⁶¹ These areas also demonstrate higher geographic mobility, as families and households move around more frequently.

These areas show a need to increase housing values by helping homeowners complete needed repairs, a need to connect individuals in poverty with better workforce training and education opportunities, and a need to develop more affordable housing.

Are there any community assets in these areas/neighborhoods?

Census Tract 22103040501

- The West 30s Redemption Company
- Community Health Center
- Community Action Agency office
- Faith-based community
- Schools
- The Groves at Mile Branch Creek/ mixed-income development

⁶¹ See [Census Tract 411.03, St. Tammany, LA - Profile data - Census Reporter](#), [Census Tract 405.01, St. Tammany, LA - Profile data - Census Reporter](#)

- Covington Housing Authority
- Covington Food Bank
- Commercial area in walking distance
- Parks and recreation
- Habitat for Humanity West

Census Tract 22103041103

This heavily residential area is near the following assets:

- Access Health St. Tammany Community Health Center
- Slidell St. Tammany Community Health Center
- Slidell Memorial Hospital
- Faith-based community
- Schools
- Parks and recreation
- Habitat for Humanity East

Are there other strategic opportunities in any of these areas?

The West 30s Redemption Company and both St. Tammany Habitat for Humanity offices are in or near these two census tracts. The Parish's ongoing need to address affordable homeownership, through repairs to existing housing stock and construction of new affordable housing stock, aligns well with the missions of these nonprofit organizations.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Geographic Priorities

To address areas with the greatest needs, the Parish will focus its efforts on census tracts and block groups where more than 50% of the population is of low-to moderate-income (LMI) status.

Priority Needs

Affordable housing, water and sewer improvements, homelessness, transportation, age-in-place programming, and resolving employment gaps have all been identified as priority needs for the next five years.

Influence of Market Conditions

The most pressing problems faced by LMI residents of St. Tammany Parish are rooted in a deficiency of the supply of affordable housing in a market that has seen consistent trends of rising rental rates over the past ten years, creating an environment where residents have fewer safe, stable housing options. Problems identified in the 2023 Community Needs Assessment such as aging-in-place, lack of sewer connectivity, and needs for residential rehabilitation all relate back to the inability for LMI residents to rely on a rental-friendly market for support.

Anticipated Resources

St. Tammany Parish Department of Grants anticipates receiving \$6,314,800.00 in CDBG-Entitlement funds over the next five years. The Parish anticipates an additional \$1,108,171.63 in reallocated program income from Katrina-Rita DR programs to the Parish's CDBG program for the purpose of completing the Cardinal Cove Project at the Safe Haven Campus. The Parish also anticipates an additional \$662,791.62 in reallocated funds from the Long Term Recovery Program.

Institutional Delivery Structure

Through continued coordination and strong communication with local organizations, agencies, and nonprofits, St. Tammany Parish will implement the 2023-2027 Consolidated Plan's Strategic Plan to assist low-income and special needs populations within the Parish. Continued dedication to all residents will strengthen the delivery system of services that are currently in place.

Public Housing Strategy

St. Tammany Parish staff will continue to have open communication with the Covington Housing Authority to best serve and consider the needs of Public Housing Authority residents.

Barriers to Affordable Housing Strategy

Barriers to affordable housing include the recent outpacing the production-of single-family homes, well above the rate of production of multi-family homes and apartment buildings, resulting in fewer housing options for LMI residents. Permitting regulations for manufactured housing limit potential mitigation against housing affordability. The Parish is currently in the process of adopting a new Unified

Development Code and accompanying maps that will be finalized in 2023 and 2024. Among other changes, the UDC will alter the mechanism for approving manufactured housing and mobile home development to being permitted outright in a special Manufactured Housing facilitating better access to affordable home development in the Parish.

Resilience to natural disasters can also help protect existing affordable housing stock, as discussed in the market analysis. St. Tammany Parish is committed to developing future resilience projects that minimize damage from natural disasters and allow residents to recover quickly from unexpected events.

Homelessness Strategy

The Parish works closely with the Northlake Homeless Coalition, the local Continuum of Care Program, to address homelessness in this region. Both parties have joined together to establish the St. Tammany Housing and Homeless Alliance, a new group that actively meets and communicates the needs of the Parish's homeless and near-homeless populations.

Lead-Based Paint Hazards Strategy

Parish staff will continue to publicize information and educate the public regarding the dangers of lead-based paint. St. Tammany Parish does not currently have a database of known properties with lead-based paint.

Anti-Poverty Strategy

St. Tammany's Department of Health and Human Services and Department of Grants will continue to address the needs of the Parish's low-income communities through project coordination and management, community outreach, and the provision of services. St. Tammany Parish will also continue to develop its partnerships with local nonprofits and service providers so that low- to moderate-income residents have greater access to healthcare, basic needs, mental health, affordable housing, pathways to financial security, and educational services. Continued monitoring and consistent connection to services will provide pathways for St. Tammany Parish to help LMI residents garner financial security.

Monitoring

Parish staff members monitor all CDBG subrecipients to ensure compliance with all applicable federal, state, and local rules and regulations. On-site technical assistance is also provided to all subrecipients as needed.

SP-10 Geographic Priorities – 91.215(a)(1)

Table 49 - Geographic Priority Areas

1.	Area Name:	West 30's
	Area Type:	Local Target Area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/Mod:	60% ⁶²
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area:	The West 30's, located in the City of Covington, are bound by Boston Street/West 21 st Avenue on the south and west; 190, 437 and Mile Branch on the north; and Bogue Falaya on the east.
	Include specific housing and commercial characteristics of this target area:	According to the West 30's Work plan for the City of Covington, the housing stock can be divided into three categories: 1. Distressed (half abandoned, half occupied) 2. Occupied and meet minimum code requirements, but are in need of rehabilitation 3. Suitable working-class homes, provided that they are properly maintained going forward.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This has been a target area in previous years and many of the needs identified in prior plans are still present
	Identify the needs in this target area:	Housing rehabilitation, home maintenance education, public facilities improvements, recreation improvements, transportation, and increased community services.
What are the opportunities for improvement in this target area?	A West 30's Steering Committee is ongoing with a work plan in place, and there are community enhancement efforts taking place at the present time.	
Are there barriers to improvement in this target area?	Funding for programs that support both short- and long-term goals and benchmarks need to extend beyond affordable, safe housing to overall financial security, education programs, and transportation assistance.	
2.	Area Name:	Browns Village Road Area
	Area Type:	Local Target Area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/Mod:	22-35% within Census blocks
	Revital Type:	Comprehensive
	Other Revital Description:	N/A

⁶² <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::low-to-moderate-income-population-by-tract/explore?location=30.476027%2C-90.099606%2C16.85>

	Identify the neighborhood boundaries for this target area:	This area is located north of I-12, east of August Street, west of Production Drive, and south of Pine Ranch Road in unincorporated Slidell.
	Include specific housing and commercial characteristics of this target area:	The area consists of two predominately LMI subdivisions: Browns Village Subdivision and Belle Gardens Subdivision. South of Belle Gardens and north of I-12 lies an industrial area.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Parish Department of Environmental Services has designated this area as a predominately LMI area that is in significant need of sewer distribution system improvements.
	Identify the needs in this target area:	Public facilities improvements and housing rehabilitation.
	What are the opportunities for improvement in this target area?	Potential partnerships with faith-based organizations in the area could be helpful in efforts to disseminate information about CDBG projects and programs to LMI households in the vicinity
	Are there barriers to improvement in this target area?	Funding for programs that support both short- and long-term goals and benchmarks need to extend beyond affordable, safe housing to overall financial security, education programs, and transportation assistance.
3.	Area Name:	Highway 190/433 Area
	Area Type:	Local Target Area
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/Mod:	40-46%
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area:	The area is located east of Merrimac Drive, north of Evangeline Road, south of I-12, and west of Lagrange Road in unincorporated Slidell.
	Include specific housing and commercial characteristics of this target area:	The major subdivisions in this area are Huntington Estates, Victoria Way, Centennial Park, Ozone Woods, Bayou Vincent, and Slidell Manor.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Parish's Department of Environmental Services has identified this area as one of a predominately LMI population that is in need of sewer distribution system improvements.
Identify the needs in this target area:	Public facilities improvements and housing rehabilitation.	
What are the opportunities for improvement in this target area?	A large retail center is immediately north of the area. There are also numerous schools and churches in the vicinity. All provide opportunities for partnerships and program outreach.	

<p>Are there barriers to improvement in this target area?</p>	<p>Funding for programs that support both short- and long-term goals and benchmarks needs to extend beyond affordable, safe housing to overall financial security, education programs, and transportation assistance.</p>
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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA):

St. Tammany Parish’s CDBG funding will be directed towards three neighborhoods composed primarily of low- to moderate-income census tracts or block groups which have the housing and infrastructure needs to make them eligible for community development projects. Two of the three geographic priority areas are in eastern St. Tammany Parish, while one is in the western portion of St. Tammany Parish. The three targeted priority neighborhoods are:

The West 30’s area in Covington

This neighborhood is in a majority LMI census tract (405.01) and is in need of continued support from St. Tammany Parish to address housing rehabilitation, supportive services, and neighborhood improvements. The need in the area has been outlined in the form of a work plan by the West 30’s Steering Committee, which includes on-going community enhancement efforts.

Hwy 433/Hwy 190 area in Slidell

Located within two census tracts (411.03 and 412.04), this area is in need of sewer system and infrastructure improvements in the Huntington Estates/Victoria Way, Centennial Park, Ozone Woods, Slidell Manor, and Bayou Vincent subdivisions. Most households within the Hwy 433/Hwy 190 area in Slidell are low-income, and many households are in need of housing rehabilitation as well as additional supportive social services.

Browns Village Road area in unincorporated Slidell

This area includes neighborhoods (census tracts 407.04 and 407.01) which consists of primarily low-income households. The Belle Gardens and Browns Village subdivisions need sewer system repairs and upgrades. The Browns Village Road area in unincorporated Slidell is in need of housing rehabilitation as well as additional supportive social services.

SP-25 Priority Needs – 91.215(a)(2)

Priority Needs

Table 50– Priority Needs Summary

1.	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low-Income Low-Income Moderate-Income Large Families Families with Children Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Highway 190/433 Area Browns Village Road Area West 30's
	Associated Goals	Residential Rehabilitation Individual Sewer Repair Affordable Housing
	Description	Rehabilitation of housing units in need of refurbishment, repair, and/or ADA compliance and renovations.
	Basis for Relative Priority	Housing affordability is the primary housing issue in St. Tammany Parish.
2.	Priority Need Name	Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low-Income Low-Income Moderate-Income Large Families Families with Children Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Highway 190/433 Area Browns Village Road Area
	Associated Goals	Infrastructure Improvements Individual Sewer Repair Broadband Access
	Description	Improvements to water and sewer systems and an avenue for future broadband connection opportunities within LMI areas of St. Tammany Parish.

	Basis for Relative Priority	Access to clean and safe water and full sewer connection for all housing units is a priority in St. Tammany Parish
3.	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low-Income Low-Income Moderate-Income Large Families Families with Children Elderly Frail Elderly Persons with Physical Disabilities Public Housing Residents Chronic Homelessness Individuals Individuals with Mental Health Needs Individuals with Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Developmental Disabilities
	Geographic Areas Affected	Highway 190/433 Area Browns Village Road Area West 30's
	Associated Goals	Homeless Prevention Public Service Transportation Access
	Description	Community supportive services and developments that will improve public service outreach, improve projects for community development, and increase access to transportation options.
	Basis for Relative Priority	Services to assist St. Tammany Parish's special needs population is crucial to mitigate against financial stressors and obstructions towards affordable housing, particularly in a post-Pandemic economic environment.

Narrative (Optional)

The Parish has identified the following priority needs to be addressed over the next five years:

- Affordable housing: rehabilitation of owner-occupied units; homeownership education programs.
- Infrastructure Improvement: improvements to water and sewer services in LMI areas.
- Community Development and Public Services: supportive services for the homeless and special needs populations; public transportation services.

SP-30 Influence of Market Conditions – 91.215(b)

Table 51 - Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The data in section NA-10 shows that cost burden and severe cost burden is a significant problem for low- to moderate –income households in St. Tammany Parish. This data highlights a historic need for TBRA in St. Tammany, however, long-term programmatic support has been deemed unsustainable due to low program graduation rates. As of 2023, St. Tammany Parish is eligible to be a recipient of HOME funds. TBRA is provided by the local housing authorities in Slidell and Covington through Section 8, but programmatic support will end in the business year.
TBRA for Non-Homeless Special Needs	The data in section NA-10 shows that cost burden and severe cost burden is a significant problem for low- to moderate –income households in St. Tammany Parish. This data highlights a historic need for TBRA in St. Tammany, however, long-term programmatic support has been deemed unsustainable due to low program graduation rates. As of 2023, St. Tammany Parish is eligible to be a recipient of HOME funds. TBRA is provided by the local housing authorities in Slidell and Covington through Section 8, but programmatic support will end in the business year.
New Unit Production	In 2022, 1,482 single-family residential permits were issued in the Parish, a percent decrease of 24.2% from 2021, when 1,956 single-family residential permits were issued in the Parish. However, only four multifamily residential building permits were issued in 2021 and only two in 2022. The Parish will need to encourage more variety in development and continue support of homeownership programs to maintain and encourage housing affordability Parish-wide.
Rehabilitation	St. Tammany Parish plans to continue funding a home repair program with CDBG-ENT funds. The residential rehabilitation program will provide home repairs and ADA-compliant renovations to owner-occupied LMI households. This program will help to preserve existing affordable housing stock and addresses the handicap accessibility improvement needs of the disabled. By helping increase housing security for disabled and elderly residents, the Parish can increase residents’ ability to age-in-place and help ensure housing affordability.
Acquisition, including preservation	Currently, acquisition and preservation are not high priority needs in St. Tammany Parish.

SP-35 Anticipated Resources – 91.215(a)(4), 91.220(c)(1,2)

Introduction

St. Tammany Parish Environmental Services, Health and Human Services, and Grants departments will continue to make use of their staff, expertise, and equipment on these projects. See additional resources in table below:

Table 52– Anticipated Resources

Program	Source of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition, Admin & Planning, Economic Development, Housing, Public Improvements, Public Service	\$1,262,960	\$1,108,171.63	\$0	\$2,371,131.63	\$5,051,840	St. Tammany Parish anticipates receiving around \$1.2million in CDBG-ENT funding from HUD each year for the next five years.
HOME Grant	Public - Federal	Housing	\$500,000	\$0	\$0	\$500,000	\$2,000,000	St. Tammany Parish anticipates receiving around \$500k in HOME funding from HUD each year for the next five years.

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

There are currently no entitlement fund matching requirements that need to be addressed. However, CDBG funds that are used to administer the STAR Transit voucher program will contribute to STAR Transit’s FTA match requirements.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

St. Tammany Parish is continually pursuing supplemental grant opportunities for public facilities improvement projects that will take place on Parish owned property. Safe Haven, a Parish owned property providing mental health services that continues to be a high priority for funding over the next five years. With a rising suicide rate, St. Tammany Parish is experiencing a pressing need for behavioral health intervention. The Covid-19 pandemic and recent hurricanes (such as 2022’s Hurricane Ida) have created increased need for homeless prevention in the Parish.

Discussion:

St Tammany Parish Government anticipates receiving over \$6 million over the course of five years of CDBG funding to help address the needs of the Parish. Additional resources from other sources that may be secured will also be utilized to efficiently meet goals and outcome indicators.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 53– Intuitions Active in St. Tammany Parish

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
St. Tammany Parish Government	Government	Public Services	Jurisdiction
Volunteers of American Greater New Orleans	Non-Profit Organizations	Public Services	Region
Northlake Homeless Coalition	Continuum of Care	Homelessness	Region
Family Promise	Non-Profit Organizations	Homelessness	Jurisdiction
STAR Transit	Government	Public Services	Jurisdiction
Florida Parishes Human Services Authority	Government	Public Services	Region
Caring Center	Non-Profit Organizations	Homelessness	Region
Safe Harbor	Non-Profit Organizations	Homelessness	Region
Community Christian Concern	Non-Profit Organizations	Homelessness	Region
Northshore Food Bank	Non-Profit Organizations	Public Services	Region
The Good Samaritan Ministry	Non-Profit Organizations	Public Services	Jurisdiction
The Samaritan Center	Non-Profit Organizations	Public Services	Region
Community Action Agency	Departments and Agencies	Public Services	Jurisdiction
St. Tammany Parish School Board: Kids in Action	Public Institution	Homelessness	Jurisdiction
St. Tammany Community Health Center	Non-Profit Organizations	Public Services	Region
STPH Community Wellness Center	Non-Profit Organizations	Public Services	Region
Regina Coeli	Non-Profit Organizations	Public Services	Region

Rainbow Child Care	Non-Profit Organizations	Public Services	Region
Southeast Louisiana Legal Services	Non-Profit Organizations	Public Services	Region
Northshore Families Helping Families	Non-Profit Organizations	Non-Homeless Special Needs	Region
Catholic Charities Archdiocese of New Orleans North Shore Region	Non-Profit Organizations	Public Services	Region
Habitat for Humanity St. Tammany West	Non-Profit Organizations	Ownership	Jurisdiction
Habitat for Humanity East St. Tammany	Non-Profit Organizations	Ownership	Jurisdiction
Housing Authority of the City of Covington	Public Housing Authority	Public Housing	Jurisdiction
Northshore Housing Initiative, Inc	CHDO	Ownership	Jurisdiction

Assessment of Strengths and Gaps in the Institutional Delivery System.

Since becoming an entitlement jurisdiction in 2008, St. Tammany Parish has worked hard at improving its program delivery system. With every year of CDBG-ENT funding, St. Tammany Parish has documented learned lessons and implemented necessary changes to best serve residents and community organizations each year.

St. Tammany has developed positive relationships with community organizations, nonprofits, and service providers in the community, through which Parish staff members have been able to remain aware and well informed of the current needs of Parish residents. Relationships with local nonprofits have aided in program delivery efficiency, as a culture of open communication with non-profit subrecipients is key to staying in compliance with all applicable rules and regulations, as well as providing resources to combat the most pressing needs for St. Tammany Parish residents. N

CDBG staff members have also worked to create and update program and policy manuals so that Parish staff members and subrecipients have a clear picture as to how best to stay compliant with all HUD regulations.

Table 54 - Availability of services targeted to homeless persons and persons with HIV and mainstream services.

Homeless Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homeless Prevention Services			
Counseling / Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	-	X	-
Flood Insurance Assistance	X	-	-
Utilities Assistance	X	-	-
Rental Assistance	-	X	X
Street Outreach Services			
Law Enforcement	X	X	-
Mobile Clinics	-	X	X
Other Street Outreach Services	X	X	-
Supportive Services			
Alcohol & Drug Abuse	X	X	-
Child Care	X	X	X
Education	X	X	-
Employment & Employment Training	X	X	-
Health Care	X	X	X
XHIV / AIDS	X	-	X
Life Skills	X	X	-
Mental Health Counseling	X	X	-
Transportation	X	-	X
Other			
Other	-	-	-

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

St. Tammany Parish Government, state and federal agencies, law enforcement, the courts, and nonprofits work together to provide services for members in the community. St. Tammany Parish partners with the North Lake Homeless Coalition, the continuum of care (CoC)-starting point, to get homeless people to shelter first, and involve other organizations as to connect additional services, on an individual or family level based on need. Though St. Tammany Parish has multiple service delivery

systems, not every person experiencing homelessness is at a point where they would like to receive help due to a multitude of personal reasons, depending on the individuals.

Describe the strengths and gaps of the service delivery system for the special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

North Lake Homeless Coalition may be both a strength and a gap in service. The coalition is a strength in serving in the role of a service delivery system as they have established relationships with both providers and individuals in the Parish, and they have an understanding of the Parish's geography. The Northlake Homeless Coalition could be considered a gap of the service delivery system in St. Tammany Parish, as the organization is not able to respond as quickly as the needs of the Parish's homeless population because it is not structured to be an on-demand service where residents can call for immediate support.

SP-45 Goals Summary – 91.215(a)(4)

Table 55 - Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2023	2027	Affordable Housing	Highway 190 / 433 Area Browns Village Road Area West 30's	Affordable Housing	CDBG: \$1,073,516	Homeowner Housing Rehabilitated: Household Housing Unit
2	Individual Sewer Repair	2023	2027	Affordable Housing	Highway 190 / 433 Area Browns Village Road Area West 30's	Affordable Housing	CDBG: \$947,220	Homeowner Housing Rehabilitated: Household Housing Unit
3	Homeless Prevention	2023	2027	Homeless/ Non-Housing Community Development	Highway 190 / 433 Area Browns Village Road Area West 30's	Non-Housing Community Development	CDBG: \$2,055,391.63	Repairs to transitional housing center + Cardinal Cove project at Safe Haven Campus: Persons Assisted
4	Infrastructure Improvement	2023	2027	Non-Housing Community Development	Highway 190 / 433 Area Browns Village Road Area	Infrastructure Improvements Non-Housing Community Development	CDBG: \$694,628	Public Facility or Infrastructure Activities for Low/ Moderate Income Housing Benefit: Households Assisted
5	Public Service	2023	2027	Non-Homeless Special Needs Non-Housing Community Development	Highway 190 / 433 Area Browns Village Road Area West 30's	Non-Housing Community Development	CDBG: \$947,220	Public service activities other than Low / Moderate Income Housing Benefit: Persons Assisted
6	Transit Voucher Program	2023	2027	Non-Housing Community Development	Highway 190 / 433 Area Browns Village Road Area West 30's	Non-Housing Community Development	CDBG: \$126,296	Public service activities other than Low / Moderate Income Housing Benefit: Persons Assisted
7	Affordable Housing	2023	2027	Affordable Housing	Highway 190 / 433 Area Browns Village Road Area	Affordable Housing	CDBG: \$315,740	Low / Moderate Income Housing Benefit: Households Assisted

					West 30's			
8	Program Administration	2023	2027	Administration & Planning	Highway 190 / 433 Area Browns Village Road Area West 30's	Planning	CDBG: \$1,262,960	Administrative salaries

Table 56 – Goal Descriptions

1	Goal Name	Residential Rehabilitation
	Goal Description	Homes owned and occupied by LMI persons will receive rehabilitation work and renovations to obtain ADA compliance.
2	Goal Name	Individual Sewer Repair
	Goal Description	LMI households will receive assistance necessary to bring their home septic systems up to code and to connect individual sewer to sewer network.
3	Goal Name	Homeless Prevention
	Goal Description	Rehabilitation of homeless housing facility and day centers. Case management for individuals and families experiencing homelessness. Possible funding directed towards the Safe Haven campus in order to aid in mental and behavioral health supportive services.
4	Goal Name	Infrastructure Improvements
	Goal Description	Sewer distribution system improvements. Parish helps LMI residents put in replacement sewer infrastructure or update infrastructure to insure efficiency and connectivity to main sewer lines.
5	Goal Name	Public Service
	Goal Description	Public service funding will be distributed to non-profit organizations who have programs that assist LMI households in St. Tammany Parish.
6	Goal Name	Affordable Housing
	Goal Description	Support for projects that develop housing for LMI families, educational efforts to increase homeownership, and support for programs that aim at encouraging increased development of affordable housing in St. Tammany Parish.
7	Goal Name	Program Administration
	Goal Description	Administrative salaries and funding necessary to distribute CDBG funding.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2).

HOME regulations define affordable housing for homeownership as housing that:

1. Must be single-family;
2. Must be modest as follows:
 - i. Has a purchase price that does not exceed 95% of the median purchase price for the area;
 - ii. In the case of acquisition with rehabilitation, the house does not exceed 95% of the median price for the area;
 - iii. Must meet other requirements addressing median purchase price, periods of affordability, resale and recapture, and other qualifications as listed in 91.315(b)(2).

St. Tammany Parish is an eligible recipient of HOME funds and anticipates receiving \$500,000 in HOME funds for 2023-2024.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to increase the number of accessible units (if required by a Section 504 Voluntary Compliance Agreement).

It would be best for the Covington Housing Authority to increase the number of accessible units in order to service community needs in the future. It will always be easier for non-ADA residents to occupy an ADA-compliant residence, than for a disabled resident to occupy a non-ADA compliant resident safely.

Activities to increase resident involvement.

The Covington Housing Authority conducted an open meeting for residents of the property to review the new policies and procedures and discuss the suggested upgrades of apartments. Their staff is part-time and are limited in their ability to pursue additional activities to increase residents' involvement.

Is the public housing agency designated as 'Troubled' under 24 CFR Part 902?

No

Plan to removed 'Troubled' designation:

N/A

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Mortgage and Rental Inflation

Renters and homeowners in the Parish are burdened by high mortgages and rent. According to the University of New Orleans Institute for Economic Development and Real Estate Research, the average rental unit price in the Parish sharply increased from 19.3% from 2020 to 2021, increasing on average to \$1,464 in 2021. While high-income residents may be able to overcome housing affordability challenges, residents with lower incomes can be severely disadvantaged in a competitive housing market.

Rising Flood Insurance Costs

Due to increased storm frequency and intensity, most insurance rates for homeowners have increased in response to the likelihood of damages and related recovery costs. The increase in monthly expenses can be insurmountable to St. Tammany Parish residents who live on a fixed income. Individuals and households who live on fixed incomes (potentially including residents who are retired, on disability assistance, or are living on Social Security checks) may have a great deal of difficulty finding ways to pay for rising insurance rates. New and higher insurance fees may be enough to force them to move to new residences – which creates more demand for affordable housing in an already competitive market.

Cost of Infrastructure and Retrofits

As noted in MA-20 and elsewhere in this Consolidated Plan, a significant number of homes in St. Tammany are not sufficiently served by fully connected sewer services and therefore rely on aerator treatment or private package plants. 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. By completing plumbing facilities in these remaining units, St. Tammany Parish can help to ensure ageing-in-place efforts, which is one of the Parish's strategies for increasing access to affordable housing for LMI residents. By helping to fund projects that complete plumbing facilities in residential buildings, St. Tammany Parish can help residents keep their current housing as they age, which protects more renters from entering the market competing for a shortage of affordable housing units in the Parish and helps to ensure that every resident has access to clean water, and safe waste management systems.

Similarly, many residents in the Parish face mobility challenges as they age in their homes and may need retrofit or renovations to ensure that they can access their homes and can take care of daily management needs without injury. Aging-in-place retrofits and sewer upgrades are increasingly expensive, most acutely impacting those on a limited or fixed income.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Rising Flood Insurance Costs

Using CDBG-ENT funds, St. Tammany Parish plans to increase capacity to their home elevation program, so that more homeowners will be able to elevate their homes and secure lower flood insurance rates. St. Tammany Parish also may utilize CDBG-ENT funding to help support some flood insurance costs for LMI households.

Cost of Infrastructure and Retrofits

The Parish plans to continue the individual sewer repair and residential home rehabilitation programs to serve those LMI households who are burdened with infrastructure and retrofit costs as they remain in their homes.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

In an effort to reach out to homeless persons, the Parish will:

Issue an Annual RFP for Public Service Projects

The Parish will issue an RFP each program year to nonprofits for eligible public service projects. Organizations that provide services directly to the homeless will be eligible to apply for funding.

Attend NHC and STHHA Meetings

St. Tammany Parish staff who oversee the distribution of CDBG funding will continue to attend monthly meetings of the Northlake Homeless Coalition (NHC) and the St. Tammany Housing and Homeless Alliance (STHHA). These meetings help the Parish stay current with the issues that are affecting the

homeless population and the organizations that serve them. Representatives from organizations that provide housing, health, and related social services to the homeless and the near homeless population attend these meetings as well. This assists in the coordination of resources and available services.

Continue Administering the STAR Transit Voucher Program

CDBG funds will continue to be used to fund the STAR Transit voucher program, which provides income-eligible individuals with vouchers so that they can ride the Parish's transit system at no cost. This will assist the near-homeless population in accessing available services.

Provide Information and Referral

DHHS will continue to provide resource and referral information to citizens and organizations who contact the office. This information will also be distributed through the Parish's website and monthly electronic newsletter.

Administer Supportive Housing Program

Community Action Agency staff will continue to provide outreach and administer the Parish's Supportive Housing Program.

Administer State-Funded ESG Allocation

Community Action Agency staff will continue to administer state-provided ESG funds both to organizations that serve the homeless and homeless individuals.

Provide Home Repair Assistance

The Parish will continue to fund home repair programs so that LMI households receive necessary repairs and information that make their homes physically and financially more sustainable. This program is also eligible for residents who need home renovations in order to live in ADA-compliant spaces.

Addressing the emergency and transitional housing needs of homeless persons

To address the emergency and transitional housing needs of homeless persons, the Parish will:

Issue an Annual RFP for Public Service Projects

The Parish will issue an RFP each program year to nonprofits for eligible public service projects. Organizations that provide services directly to the homeless will be eligible to apply for funding.

Attend NHC and STHHA Meetings

St. Tammany Parish staff who oversee the distribution of CDBG funding will continue to attend monthly meetings of the Northlake Homeless Coalition (NHC) and the St. Tammany Housing and Homeless Alliance (STHHA). These meetings help the Parish stay current with the issues that are affecting the homeless population and the organizations that serve them. Representatives from organizations that provide housing, health, and related social services to the homeless and the near homeless population attend these meetings as well. This assists in the coordination of resources and available services.

Continue to Administer the STAR Transit Voucher Program

CDBG funds will continue to be used to fund the STAR Transit voucher program, which provides income-eligible individuals with vouchers so that they can ride the Parish's transit system at no cost. This will assist the near-homeless population in accessing available services.

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Administer State-Funded ESG Allocation

Community Action Agency staff will continue to administer state-provided ESG funds both to organizations that serve the homeless and homeless individuals.

Provide Home Repair Assistance

The Parish will continue to fund home repair programs so that the LMI households receive necessary repairs and information that make their homes physically and financially more sustainable. This program is also eligible for residents who need home renovations to live in ADA-compliant spaces.

Helping homeless persons (especially those chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In order to help homeless persons make the transition to permanent housing and independent living and prevent individuals and families who were recently homeless from becoming homeless again, the Parish will:

Issue an Annual RFP for Public Service Projects

St. Tammany Parish will issue an RFP each program year to nonprofits for eligible public service projects. Organizations that provide services directly to the homeless will be eligible to apply for funding.

Attend NHC and STHHA Meetings

St. Tammany Parish staff who oversee the distribution of CDBG funding will continue to attend monthly meetings of the Northlake Homeless Coalition (NHC) and the St. Tammany Housing and Homeless Alliance (STHHA). These meetings help the Parish stay current with the issues that are affecting the homeless population and the organizations that serve them. Representatives from organizations that provide housing, health, and related social services to the homeless and the near homeless population attend these meetings as well. This assists in the coordination of resources and available services.

Continue Administering the STAR Transit Voucher Program

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Administer Supportive Housing Program

Community Action Agency staff will continue to provide outreach and administer the Parish's Supportive Housing Program.

Administer State-Funded ESG Allocation

Community Action Agency staff will continue to administer state-provided ESG funds both to organizations that serve the homeless and homeless individuals.

Provide Home Repair Assistance

The Parish will continue to fund home repair programs so that the LMI households receive necessary repairs and information that make their homes physically and financially more sustainable. This program is also eligible for residents who need home renovations to live in ADA-compliant spaces.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

In order to assist LMI individuals and families avoid becoming homeless, the Parish will:

Issue an Annual RFP for Public Service Projects

St. Tammany Parish will issue an RFP each program year to nonprofits for eligible public service projects. Organizations that provide services directly to low-income individuals and families, and the homeless will be eligible to apply for funding.

Attend NHC and STHHA Meetings

St. Tammany Parish staff who oversee the distribution of CDBG funding will continue to attend monthly meetings of the Northlake Homeless Coalition (NHC) and the St. Tammany Housing and Homeless Alliance (STHHA). These meetings help the Parish stay current with the issues that are affecting the homeless population and the organizations that serve them. Representatives from organizations that provide housing, health, and related social services to the homeless and the near homeless population attend these meetings as well. This assists in the coordination of resources and available services.

Continue Administering the STAR Transit Voucher Program

CDBG funds will continue to be used to fund the STAR Transit voucher program, which provides income-eligible individuals with vouchers so that they can ride the Parish's transit system at no cost. This will assist the near-homeless population in accessing available services.

Provide Information and Referral

DHHS will continue to provide resource and referral information to citizens and organizations who contact the office. This information will also be distributed through the Parish's Website and monthly electronic newsletter.

Administer Supportive Housing Program

Community Action Agency staff will continue to provide outreach and administer the Parish's Supportive Housing Program.

Administer State-Funded ESG Allocation

Community Action Agency staff will continue to administer state-provided ESG funds both to organizations that serve the homeless and homeless individuals.

Provide Home Repair Assistance

The Parish will continue to fund home repair programs so that the LMI households receive necessary repairs and information that make their homes physically and financially more sustainable. This program is also eligible for residents who need home renovations in order to live in ADA-compliant spaces.

SP-65 Lead-Based Paint (LBP) Hazards – 91.215(i)

Actions to address Lead-Based Paint (LBP) Hazards and increase access to housing without LBP Hazards.

In order to address LBP hazards and increase access to housing with LBP hazards, the Parish will:

Provide LBP Educational Information to the Public

The Parish will display LBP posters in its DHHS and CAA offices and will have that information available for distribution to organizations and interested parties. Recipients of the Parish-funded home repair program(s) will also receive LBP educational materials. The Parish will let local organizations that serve low- to moderate-income populations know that LBP educational materials can be accessed from the DHHS.

Provide Affordable Housing Program Information to Affected Households

The Parish maintains a current list of affordable housing options without LBP hazards in St. Tammany Parish. The Parish will let local organizations that serve LMI populations know that this affordable housing information can be accessed from the DHHS.

How are the actions listed above related to the extent of lead poisoning hazards?

The number of St. Tammany Parish housing units possibly containing lead-based paint hazards is based upon the age of the housing built. HUD ACS data estimates that approximately 17,700 housing units were built before 1980 (when lead based paint was being used) and it is anticipated that many of these

units have children present. Homes with young children present would be the highest priority for households needing remediation from Lead Based Paint (LBP) hazards. Based on SOURCE, 5,100 (30%) of these housing units with lead-based paint are occupied by LMI residents. By further defining the priority LBP household as those of both LMI status and with children under 6 years old, there would be less than 1000 homes occupied by low to moderate income families that also contain children under 6 years of age (based on comparison to NA-10 Households table). The Parish will let organizations that serve this population know that DHHS is in possession of and is able to distribute LBP educational information as well as affordable housing information to any persons who need it.

How are the actions listed above integrated into housing policies and procedures?

Any household or individual that receives CDBG-funded housing assistance will receive LBP educational information. This information will also be made available to all service providers in St. Tammany that serve primarily LMI populations.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction goals, programs, and policies for reducing the number of poverty-level families.

In order to reduce the number of poverty-level families, the Parish will:

Issue an Annual RFP for Public Service Projects

St. Tammany Parish Department of Grants will issue an RFP each program year to nonprofits for eligible public service projects. Organizations that provide services directly to low-income individuals and families, and the homeless will be eligible to apply for funding.

Continue to Administer the STAR Transit Voucher Program

CDBG funds will continue to be used to fund the STAR Transit voucher program, which provides income-eligible individuals with vouchers so that they can ride the Parish’s transit system at no cost. This will assist the near-homeless population in accessing available services.

Provide Information and Referral

DHHS will continue to provide resource and referral information to citizens and organizations who contact the office looking for resources. This information will also be distributed through the Parish’s Website and monthly electronic newsletter.

Expand Services and Offerings with Northshore Technical Community College

Through utilization of CDBG-DR funds, the Parish has opened the St. Tammany Advanced Campus with the Northshore Technical Community College (NTCC), which provides educational, employment and job training opportunities in science, technology, engineering and math. NTCC also recently broke ground on their Advanced Technology Center, opening in 2019 for HVAC, welding and health science programs, along with a library and testing center.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

Affordable housing programs in St. Tammany, not limited to the Northshore Housing Initiative, local chapters of Habitat for Humanity, the public housing agencies, and other local housing providers will have access to community service resource information and STAR vouchers through DHHS. This information will be provided on the Parish's website, through its monthly electronic newsletter, at local meetings, at resource fairs, and upon request by e-mail or phone call.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

St. Tammany Parish, as an entitlement community of CDBG funds, is required to conduct periodic monitoring of all programs, activities, and services that our subrecipients provide. The subrecipient, therefore, is required to maintain all records/documents pertaining to CDBG funded projects. The records will vary for each project and will be based on the scope of service and subrecipient agreement with the Department of Health and Human Services. The following is a list of documents that may be required by DHHS:

- Properly executed payrolls
- Employee time records
- Invoices
- Contracts / Vouchers
- Receipts
- Leases
- Other official documentation evidencing in proper detail the nature of expenses
- All client records and files

Subrecipients are not required to maintain records in a particular way; however, it is important to maintain neat and organized records that show the work and success of the program/project. CDBG staff may drop by the program location unannounced for a brief site visit. After the site visit, if CDBG staff members deem it necessary, an official monitoring visit will be conducted.

In the event of an official monitoring visit, CDBG staff will contact the program coordinator by e-mail with a request to schedule an official visit. The meeting request e-mail will explain the reason for the visit and the documents and program aspects that will be evaluated. After the completion of the monitoring visit, a follow-up letter or e-mail will be sent to the program contact that lists the results of the monitoring visit. Any findings will be included in that correspondence. A timeline for corrective actions will be included as well.

Site visits and monitoring visits can happen at any time of the program year and are used to ensure federal compliance. All subrecipients should expect at least two site visits a year. Official monitoring visits will be scheduled at the discretion of CDBG staff and their supervisors. DHHS staff may monitor a program for better understanding of daily activities, to review financial records, or to check for compliance with applicable requirements including Section 504, Section 3, procurement, and/or MBE.