



Unmet Needs Assessment

Overview

In accordance with HUD guidance, the State of Louisiana conducted an unmet needs assessment to identify priorities for CDBG-DR funding allocated in response to impacts from Hurricane Francine.

HUD identified the following areas as Most Impacted and Distressed (MID) from Hurricane Francine: Ascension Parish (ZIP code 70346); Assumption Parish (ZIP codes 70341, 70390); Jefferson Parish; Lafourche Parish; St. John the Baptist Parish (ZIP codes 70068, 70084); St. Mary Parish; and Terrebonne Parish. Additionally, Louisiana has designated St. Charles and St. James Parish as State MIDs. The MID areas experienced significant housing damage, with more than 28,000 units impacted, representing 84 percent of all damaged units across the state. Terrebonne Parish alone reported damage to more than 6,000 units.

The housing needs assessment below provides outcomes of two distinct methods for assessing unmet needs. Table 5 provides summary comparison of disaster impacts using federally available data from DR-4817, using an SBA–FEMA multiplier methodology similarly outlined in the Federal Register Notice. The standard unmet need is calculated by subtracting the available resources from the total damages. For reasons discussed below, the standard assessment significantly undervalues the remaining costs of damages and repairs from DR-4817. The State also conducted an assessment of housing needs using an alternative methodology derived from actual household recovery costs of homes experiencing over \$3,000 damages, which have been assisted through the State’s Hurricane Ida Restore Louisiana Homeowner Assistance Program. Actual costs for owner-occupied recovery far exceed estimates derived from standard methodology, and are more reflective of the actual unmet need, which the State anticipates exceeds \$400 million, for homeowner recovery alone.

For both methodologies, the assessment focuses on statewide impacts, with specific sections detailing needs within the most impacted areas, and where relevant, smaller geographic units. Impacted parishes sustained damage due to severe storm flooding, wind, and excessive rainfall.

To this the state adds additional unmet needs of local cost share required for FEMA PA and HMGP grants, the need to invest in critical infrastructure to reduce the likelihood of repeated flood disasters in the region, and the estimated needs of commercial entities. The total of all unmet needs for CDBG-DR calculated by the state with the latest information is approximately \$513 million.



Table 5: Quantified Disaster Impacts and exacerbated Pre-Existing needs of Housing, Infrastructure, and Economic Development, Other Financial Assistance, and Remaining Unmet Need

Categories Affected	A Total Need	B Financial Assistance Budgeted and Obligated	A-B Unmet Need
Owner-Occupied Housing	*	*	\$434,511,000
Rental Housing	*	*	\$34,425,000
Infrastructure	\$153,667,728	\$117,115,368	\$36,552,360
Economic Development	**	**	\$7,833,053
Total			\$513,321,414

**Because the alternative method for housing needs assessment accounts for FEMA and SBA duplicative assistance through RESTORE closing costs, the table displaying Total Need (A) and Financial Assistance Budgeted and Obligated (B) and aid is left blank.*

***Because the analysis of unmet business needs is calculated by multiplying business loss by decline loans, the table displaying Total Need (A) and Financial Assistance Budgeted and Obligated (B) and aid is left blank.*

The information collected through the unmet recovery and mitigation needs assessment process serves as the foundation for the State’s program funding and prioritization decisions.

To prepare this assessment, the Louisiana Office of Community Development – Disaster Recovery drew on data from the following sources:

- Census/ACS
- U.S. Department of Housing and Urban Development (HUD)
- Federal Emergency Management Agency (FEMA)
- U.S. Small Business Administration (SBA)
- Louisiana Coastal Protection and Restoration Authority (CPRA)
- Louisiana Economic Development (LED)
- Louisiana Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP)
- Louisiana Housing Corporation (LHC)
- Louisiana State University AgCenter (LSU AgCenter)
- Louisiana State University Economics & Policy Research Group



- State of Louisiana Hazard Mitigation Plan (SHMP)
- Hazard Mitigation Plans for Ascension, Assumption, Jefferson, Lafourche, St. John the Baptist, St. Mary and Terrebonne
- U.S. National Oceanic and Atmospheric Administration (NOAA)
- U.S. Environmental Protection Agency (EPA)
- U.S. Global Change Research Program (USGRP)

The impediments to recovery in this region are attributed to the cumulative impacts of multiple major hurricanes and flood disasters that have affected the state over the past several years. Many housing units remain uninhabitable, and communities are struggling to overcome the damage from not only the recent impacts of Hurricane Francine, but also from previous storms.

Louisiana residents are facing both permanent and temporary housing shortages, blighted neighborhoods, soaring repair costs, and widespread disaster fatigue as subsequent disasters have led to further destruction across the state.

Population and Housing Demographics of the MID Parishes

Approximately 56 percent of the state's population resides within the 22 declared parishes affected by Hurricane Francine. Of this population:

- 37% live in the nine Most Impacted and Distressed (MID) Parishes.
- The nine MID parishes have a slightly lower proportion of low- and moderate-income (LMI) people compared to the state average, with 40% of the population classified as LMI, compared to 43% statewide.
- Poverty levels are also lower in the MID parishes, where 15% of the population lives below the poverty line, compared to 20% statewide.

Housing demographics also highlight conditions within the MID areas relative to the state:

- The nine MID parishes have a higher proportion of homeowners compared to renters. 79% of the housing units in the MID area are owner-occupied, which is 11 percentage points higher than the state average of 67%. Median home values in the MID areas are wide ranging. Ascension Parish and St. Charles Parish have two of the highest median home values in Louisiana, at \$265,000 and \$257,000, respectively, compared to a State-wide median of \$208,000. The other MID parishes have median home values ranging from \$128,000 in St. Mary Parish to \$198,000 in St. James Parish.
- The MID areas have a significantly higher percentage of individuals at risk of or experiencing homelessness compared to the state average. While the statewide estimate is 3,469 individuals, representing 0.07