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"Market Value in the Lower 9th Ward: Evaluating Reinvestment for the New Orleans Re-development Authority"

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Market Value in the Lower 9th Ward: Evaluating Reinvestment for the New Orleans Re-development Authority



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Introduction

The NORA Pilot Reinvestment Project (NPRP) was completed in May 2012 as the final project for the MURP 6051 *Housing and Community Development* course in the University of New Orleans (UNO) Department of Planning & Urban Studies (UNO-PLUS). The course sponsors—the Ford Foundation, the Greater New Orleans Foundation, and Foundation for Louisiana—have assisted with the expansion of the community development finance curriculum at UNO since 2010. Under the direction of Dr. Michelle Thompson, the course included an applied project working with the New Orleans Redevelopment Authority (NORA) to begin to answer the question “*What is market value in the Lower Ninth Ward?*”

In order to address this question the national housing market trends from last quarter of the year 2011 are first summarized. Then an overview of the New Orleans Metropolitan real estate market, focusing on its population, traffic flow, and housing trends; including projections to the year 2016 are discussed. The Lower Ninth Ward is then described in detail, highlighting its history, challenges, and the impact of hurricanes Katrina and Rita. A list of the current housing recovery efforts serving the Lower Ninth Ward are then presented.



Figure 1: *New Orleans Neighborhoods*
Source: *Greater New Orleans Community Data Center*

The second part of this report includes the focus on a particular section of the Lower Ninth Ward neighborhood designated by NORA as a pilot area for redevelopment and economic investment. NORA is a public-private partnership with significant bonding capacity and the power of expropriation that works to redevelop and revitalize New Orleans neighborhoods. In addition to its single property redevelopment activity through the Lot Next Door program, NORA facilitates programs and partnerships for neighborhood residential and commercial corridor revitalization efforts.¹ Therefore, an analysis of the potential NORA reinvestment pilot area in the Lower Ninth Ward, includes 167 (16.%) NORA-owned properties. The remaining 828 properties were also included in the study for a total of 995 properties in the complete dataset.

The analysis of the Lower Ninth Ward pilot area uses real estate appraisals, Orleans Parish assessment values, and lot property condition information from *WhoData.org* in order to identify trends using basic data and spatial analysis for the reinvestment area. This is a phased project, with another UNO student completing the analysis through further study over Summer 2012. The Fall 2012 MURP 4081 *Information Technology for the Planning Profession* students will extend the baseline work presented here to evaluate adjacent reinvestment areas in the Lower 9th Ward (L9W). The results of this study will be used as follows:

- To inform NORA of market value trends in the Lower Ninth Ward based upon independent fee appraisals from 2010-2012.
- To inform NORA on decisions regarding future investment in the area
- To support the NORA reinvestment policy plan for the Lower Ninth Ward through evaluating what type of information is needed to make better business decisions about identifying potential properties to purchase, retain or exchange.
- To assist with the *Raise Up the Lower Ninth Ward* initiative that is led by US Senator Mary Landrieu which focuses on how to implement existing plans to improve infrastructure, education, employment and housing.
- Increase the visibility of UNO PLUS as a top tier research institution that supports the City University mission to provide resources to the community.

National Housing Market Trends

According to the Spring 2012 from the U.S. Department of Housing and Urban Development (HUD), following the financial crisis in 2008 national housing prices collapsed and housing indicators as recent at the fourth quarter of 2011 continue to portray a fragile recovery in the housing market. (HUD, April 2011)

Housing market indicators were mixed in 2011. Although home sales picked up in the fall of 2011, they remain at very low levels. Existing home sales increased, but new home sales declined. The median price of new homes sold rose, while the median price of existing homes sold fell.

The National Association of Realtors (NAR) reported that 4.260 million existing single-family homes were sold in 2011, a 1.7-percent increase from the 4.190 million sold in 2010. The median price of existing homes sold was \$166,100, down 3.9 percent from 2010. Despite numerous programs aimed at creating a recovery, prices remain flat. (HUD, 2011)

Delinquency rates and foreclosures have increased significantly. The delinquency rate for mortgage loans on one- to four-family residential units fell to 7.99 percent seasonally adjusted (SA) in the third quarter of 2011, according to the Mortgage Bankers Association's (MBA) quarterly *National Delinquency Survey*. (MBA 2011) This is the lowest level since the fourth quarter of 2008.

Foreclosures and short sales still account for about 30% of total sale volumes in the U.S. and the pipeline of displaced households remains high. To date, lenders have foreclosed on about 3 million homes since 2009. This has caused displacement of about 600,000-700,000 homeowners, which reduced the national homeownership rate to 66.3% by the end of 2010 (Marcus & Millichap Research Services 2011).

The issues related to homeownership have resulted in an increase in the number of renters and an increase in multifamily construction activity. The affordability of housing improved in 2011 according to the NAR Housing Affordability Index, increasing to 184.5 from 174.0 in 2010. Yet, despite the improvements in housing affordability, homeownership rates for the nation and for major racial/ethnic groups declined. According to the Housing Vacancy Survey, the proportion of American households that owned their homes in 2011 declined to 66.0 percent from 66.5 percent in 2010. Some factors contributing to the continued decline in home purchases are:

- 1) The lack of mortgage credit availability due to tightened lending standards and lower consumer qualifications is severely hindering home buying.
- 2) Falling home prices are affecting the desirability of homeownership by keeping potential buyers on the sidelines, either temporarily or permanently. Americans who think homeownership is a safe investment (in 2003) 83% Fannie Mae May-11 Americans who think homeownership is a safe investment (in 2011) 66%

3) The high rates of mortgage delinquency, foreclosure and liquidations are turning homeowners into renters, lowering the homeownership rate and increasing the demand for rental units.

4) For the first time in recent history, the government is no longer promoting homeownership for all Americans, leading to the reconsideration of housing-related public policy.

Despite slow economic growth, the apartment sector nationwide has generally shown solid gains in net absorption of inventory with a steady decline in vacancy rates. At the end of 2011, the average vacancy rate among just over 10.3 million apartment units in 60 markets was just under 6% at an average occupancy rate of 94%.

In 2011, data on housing production improved in the multifamily sector but showed weakness in the single-family sector. In the former, permits and starts saw large increases, although completions were down. In the single-family sector, permits, starts, and completions all declined. Annual shipments of manufactured homes increased for the first time since 2005.

The improvements in the multifamily markets of all sizes and structures are the results of macroeconomic and demographic forces, such as:

- Macro-economic- relatively tight supply conditions in many markets that continue to fuel the momentum downward in vacancy rates.
- Demo - The new households made up of Echo Boomer cohort (20-24 year-olds) are likely to become renters due to lack of funds needed to buy homes . Renting offers the most latitude and flexibility for this portion of the population that is seeking out better economic and employment opportunities.

New Orleans Metro Real Estate Market

Population Trends

The population of the New Orleans Metropolitan Statistical Area, recorded by the U.S. Census Bureau in 2010, was 147,860 less than the estimated pre-Katrina population. While much of this loss can be attributed to the hurricane, it should be noted that this figure follows decades of decline in Orleans Parish, and relatively slow growth regionally. While Orleans Parish has recovered 75% of its pre storm population, it should be noted the 2010 Parish population is only 58% of the 1970 census count (Institute of Real Estate/UNO, 2012).

Many factors contributed to this decline, including growth in surrounding parishes. It is therefore highly notable that ESRI expects Orleans Parish's population to grow by 75,000 between 2011 and 2016 (see figure 2), by comparison it expects Jefferson Parish's population to decline by 2%. This projected growth does not return Orleans Parish to its pre-storm population level, but at some point it can no longer be attributed solely to recovery, and instead may represent a national trend toward urban living.

This project's study area in the lower ninth ward displays more severe aspects of these trends. In the 2000 census the area's population stood at 13,990, while in 2010 it was only 2,839(See Appendix). The ESRI projections do show an expected increase in population in the area, but this increase can't be described as part of a trend towards urban living; as it stands the area has few amenities and very low population densities. The extent to which the Lower 9th ward can be amongst the areas of the Parish gaining from growth will be determined by its connectivity with the rest of the city.

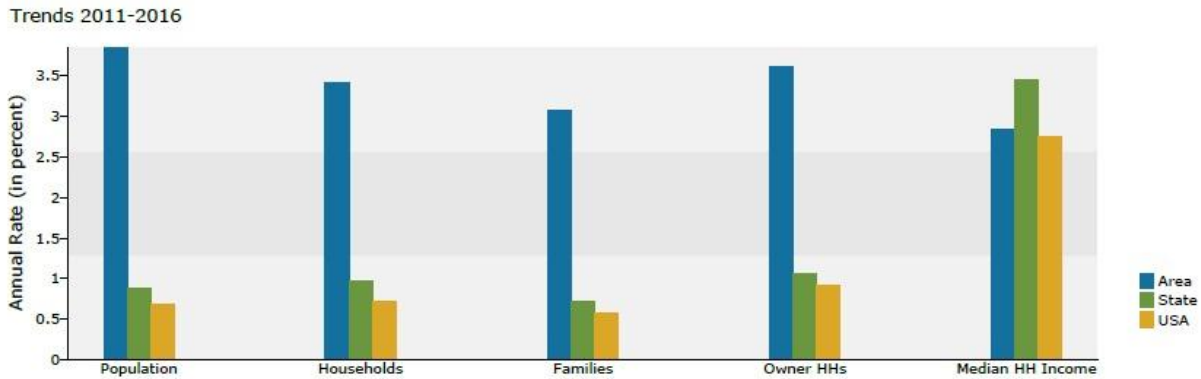


Figure 2 Orleans Parish Demographic Trends. Source ESRI Community Analyst

Traffic Flow

One of the important aspects of determining the immediate and future ability for an area to grow is the flow of traffic in, near, through and around a neighborhood. The following summarizes the traffic flow for the main corridors in the Lower 9th Ward.

The low population volume of the study area stands in contrast to high traffic volumes on both N Claiborne Ave. and St. Claude. The former sees daily traffic volumes which approach 40,000 vehicles. This is very similar to traffic volumes on Paris Ave. in neighboring St. Bernard parish.



Figure 3: Lower 9th Ward Traffic - Source ESRI Community Analyst

The contrast in retail activity between the two Parishes is stark. Immediately upon entering St. Bernard Parish a high volume of retail is present. The big box stores like Wal-Mart and Home Depot, as well as the malls in the area, are reliant on large plot sizes unavailable in the lower 9th ward. It would be difficult to mimic this retail development pattern. Nonetheless traffic volumes in St. Bernard are not significantly higher, approaching 45,000 vehicles.

The vehicle traffic which supports high levels of retail in St. Bernard passes through our study area, and could presumably support some of the smaller scale activities present on Paris Ave. Retail activity on this road and traffic volume on N Claiborne belie descriptions of the Lower 9th ward as a part of New Orleans physically cut off from activity and therefore economically unviable, although it is located on an active traffic corridor. In fact daily traffic exceeds that seen on most non interstate traffic arteries in Orleans Parish; for instance Elysian Fields Ave., Broad St., South Claiborne Ave., and St Charles St. all see fewer vehicles.

There is one key reason to discount the traffic figures; the bridges over the industrial canal create pinch points. This forces all through traffic onto the two avenues, artificially increasing the apparent level of activity as neighborhood streets carry less traffic than in other areas of the city. Despite this one note of caution it seems apparent that the availability of customers is not the main barrier to commercial growth in the study area. Further traffic flow maps are included in the appendix.

Housing Trends

New Orleans has fared better than many parts of the country following the financial crisis. Orleans parish did not see excessive price rises during the 2000s, and recovery activity following hurricane Katrina has buoyed the local economy. As shown on figure 4, single family homes saw increases in price from 2007-2010, with a slight decline in 2011. Compared with the national picture, the overall housing market in Orleans Parish is positively benign.

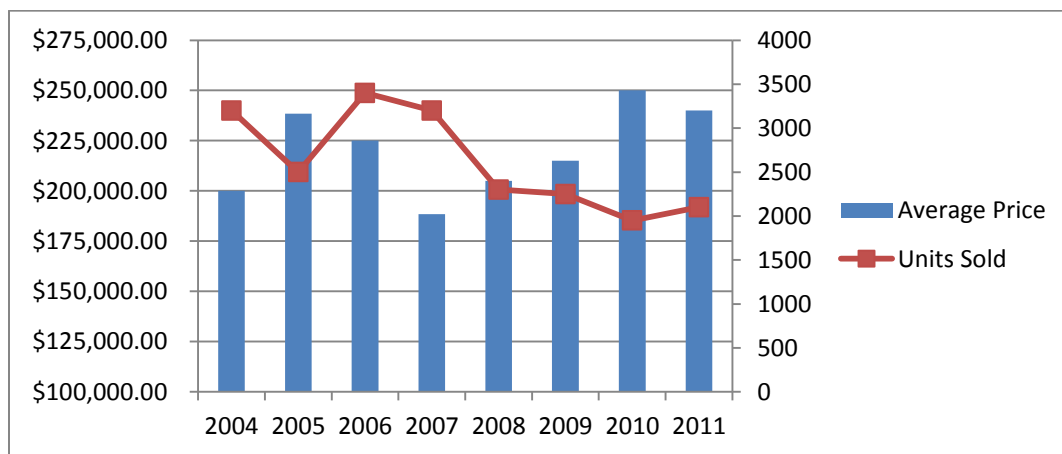


Figure 4: Orleans Parish Single Family Home Sales..

Source, New Orleans Metropolitan Real Estate Market Analysis 2012

Unfortunately the generally positive trends obscure the unevenness of recovery between differing neighborhoods and income groups.

Within Orleans Parish, the greatest and most consistent increases in prices have been for those houses that are in average or better condition. The price history of poor condition homes (many of them likely flooded) has been more erratic since Katrina. Changing economic and demographic conditions and tighter lending practices will likely keep many households in the renter rather than homeowner status in the coming years. (New Orleans Market Assessment 2011)

Many residents cannot secure credit to buy homes and therefore are remaining renters, following national trends. This is reflected in increased occupancy in rental units throughout the region as shown on figure 5.

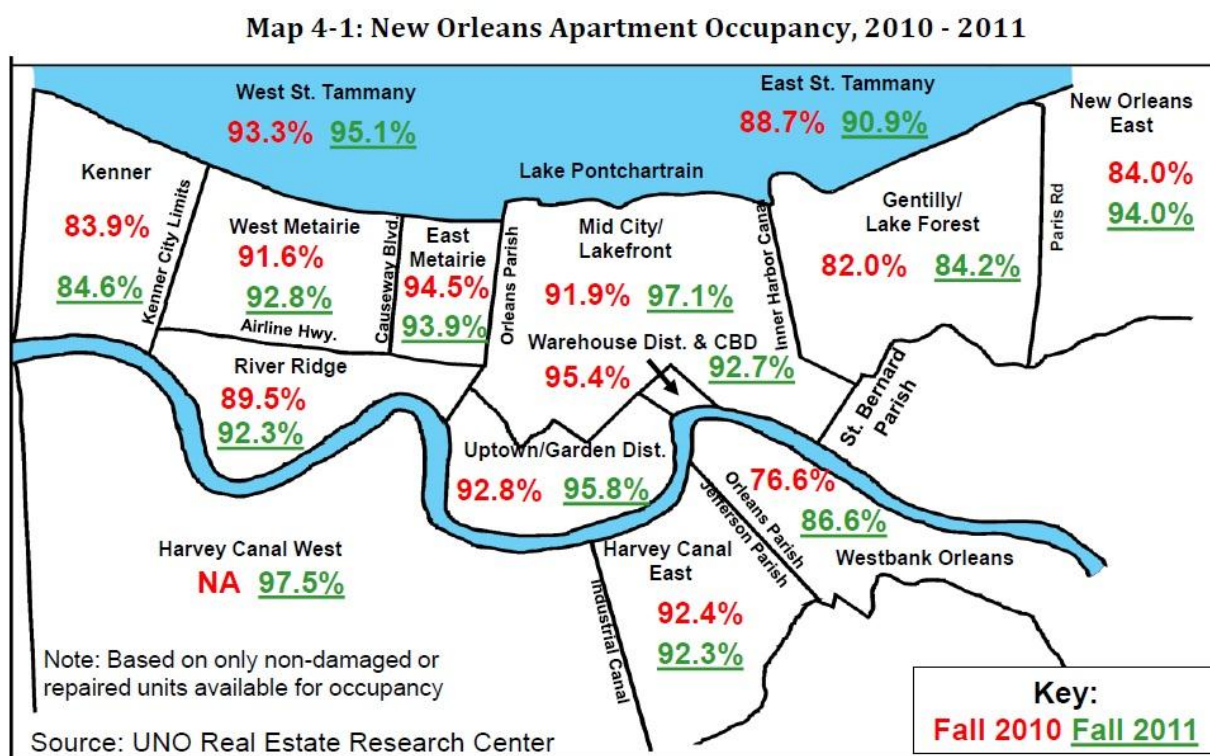


Figure 5: New Orleans Apartment Occupancy, 2010-2011

Source, New Orleans Metropolitan Real Estate Market Analysis 2012

The Lower Ninth Ward: Description of the Project Area

Historic & Geographic Background

After New Orleans, LA was founded in 1718, the fertile lands up- and downriver from the French Quarter were surveyed into plantations, including the areas now known as the Lower Ninth Ward and Holy Cross. The long shape of the so called "long lot" plantations, stretching in narrow lots from the natural Mississippi levee back into the fertile and lower lying swamp land, gave every plantation access to the river as well as a share of the most arable land in the back. Later in the 18th century, due to New Orleans' rise to one of the most important cities on the continent, population grew, plantations located near the city got subdivided for residential development. The borders of the former plantations determined the shape of the current street pattern: Border-streets between plantations were generally named after the former plantation owners, such as Deslonde, Reynes, Forstall, Caffin, and Delery.

The natural levee of the Mississippi constitutes the highest land within the area. Before regulation efforts and erosion control, every few years after the spring floods new sand and soil would push the land further back. According to historical records, the whole area of the lower 9th was standing at or above sea level, not below it.

To address run off and provide an increased level of flood control, in 1918 the Industrial Canal, a five mile long and 600 foot wide canal was excavated and completed in 1920. However the canal split the Ninth Ward in two parts. The establishment of the canal made most sense to the city's economics since it expanded access for waterway travel and trade. For the Lower Ninth Ward it constituted a major barrier and physically isolated the neighborhood from the rest of the city.

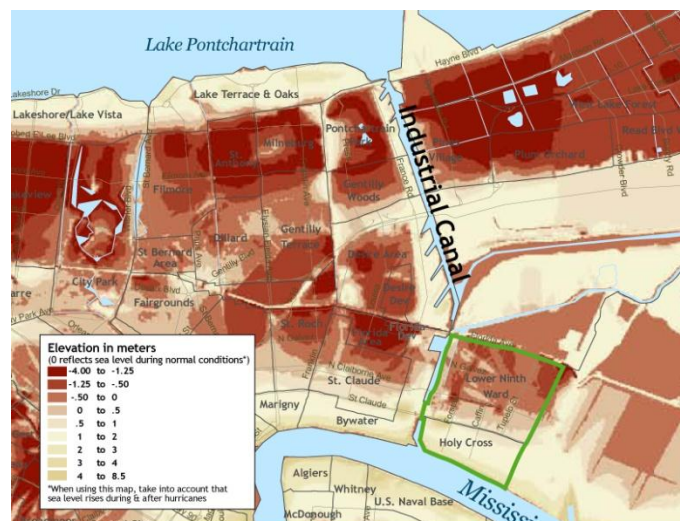


Figure 6: Topographic Elevation in New Orleans

Source: FEMA, City of New Orleans Planning Commission

The Industrial Canal further introduced Gulf Waters into the city limits, that were only held back by manmade levees. The installation of the municipal drainage system a few decades later reduced the back swamps (nowadays Lower Ninth Ward) and led to the increase in the level of the sediments. As a result former swamp and marshlands began to subside below sea level. Artificial levees were built along the periphery to keep water out. The topographic shape of the Lower Ninth Ward / Holy Cross became that of a bowl with the lip (edge of the neighborhood) just slightly above sea level..

In 1940 the Intracoastal Waterway, another navigation canal, was excavated in the north of the district: The population of Holy Cross/Lower Ninth Ward was now surrounded on 3 sides by water, while their underlying soils subsided. Although there were access barriers and environmental consequences because of these decisions, the Lower 9th Ward increased in population and is known to have the highest level of homeownership (pre-Katrina) than any other area of the City.

Housing Development

The residential development downriver began in the early 1800s and expanded in time from the Marigny over the Bywater and arrived in Holy Cross in the 1840s. The population that settled here tended to be markedly poorer than the population expanding to the upriver lands, where the natural levee was wider.

In 1805 New Orleans was incorporated as a municipal entity and the borders were defined. The lower limit was set about three miles downriver from the French Quarter and constitutes the line within the Lower Ninth Ward/Holy Cross, that now determines the border between New Orleans Parish and St. Bernard. According to Richard Campanella:

Designating those rural outskirts as being within New Orleans limits would, in time, affect their use, population and density. Features and phenomena that (1) people did not want to be located in the heart of the city, (2) could not be located above the city because it would pollute the water source, but (3) nevertheless had to be located within the city's limits, often ended up in the city's lowermost corner. This would become a familiar theme for the future Lower Ninth Ward: first on the list for urban nuisances, last in line for amenities. (Campanella 2008, p149)

Holy Cross / Lower Ninth developed slowly. In 1857 the St. Maurice Catholic Church established and in 1871 an orphanage was built, that later became the Holy Cross Catholic High School Campus. Horse drawn street car service arrived in 1872 and with it increase of population. By the end of the century the area was subdivided up to Urquhart Street and showed a low density residential development in a village with some railroad lines, a military hospital and warehouses. The American Sugar Refining Company and a slaughterhouse were established in the 1930s. With the slaughter house came soap makers, rendering plants and related facilities, that provided working class jobs, but also contributed to the decline in property values.

The higher lying area of Holy Cross was mainly populated by low and middle class Irish, German, Sicilian, French, Creole or Latino stock and the lower lying lands of the Lower Ninth Ward behind St. Claude Avenue, so called back-of-town, became home for mostly African American poor or working class residents. (70% to the 1940 census). Starting in the 1960s the former racially mixed population of the district became increasingly African American, peaking in the 2000 Census with over 95% African-American population.

The Impact of Hurricane Katrina

On August 29th 2005 Hurricane Katrina, a category-five storm hit the City of New Orleans. The storm brought gulf water into the Intercoastal Waterway, the canal north behind the Lower Ninth Ward and St. Bernard Parish. Water levels rose dangerously in the Industrial Canal and a massive section of the floodwalls collapsed. As the levee of North Claiborne Street failed a vast amount of water surged with torrential force eastwards into the Lower Ninth Ward and inundated hundreds of homes. Shortly later the surge overtopped the rear levee in the North.



Figure 7: Sept. 11th Flood Extent in New Orleans

FEMA, City of New Orleans Planning Commission, 2005

Even more water streamed into the Lower Ninth Ward/Holy Cross basin from St. Bernard Parish. Flood levels rose by ten feet in twenty minutes. Water continued to pour into the basin for days and a week after the storm levels stabilized between three in the highest and twelve feet in the lowest lying sections of the Lower Ninth Ward (see figure 7)

The months following the storm were marked by great uncertainty for the Lower Ninth Ward. Continuing flooding from levee patch failures led to restrictions for entering the area. The neighborhood was opened again for residents to return and rebuild in May 2006. Homeowners of certain parts of the Lower Ninth Ward had to wait for several months before they could take a look at their property or what was left of it.

Post-Katrina Population, Housing & Infrastructure

The impacts of Hurricane Katrina and Rita were extensive, and the instable underlying economic conditions of the neighborhood further led to deceleration of the recovery process. Based on a windshield survey conducted in 2006 by the Stull and Lee Design Team approximately 3000 buildings of the 4750 buildings that existed before the storm were damaged beyond repair. (Stull & Lee 2006)

According to the December 2011 Lower Ninth Ward data collected by WhoData.org, there were 7,169 parcels of which 3,029 were identified as residential and 3,928 as empty lots (see figure 8). The population according to the census data of 2010 declined from 14,008 in 2000 to 2,842 in 2010. Total households were 1,061 in 2010 compared to 3,467 in 2000.

The 2010 census counted 2,039 housing units of which 52% were occupied, 48% remained vacant, compared to a vacancy rate of 15.3% in 2000. 66.4% of the housing units were owner occupied in 2010, whereas 33.6% were rental units. The increase in the percentage of homeownership suggests that homeowners rather than renters returned to the neighborhood after Katrina. Overall the total numbers of residents who returned, as mentioned above, decreased drastically.

The condition of the Lower Ninth Ward's infrastructure was lacking basic needs already before the Storm hit in 2005. Based upon a 100% survey, property condition survey done in 2007 by the ACORN/Community Partnership verified the level of property damage that later exceeded

sample estimates by FEMA (2007). Various surveys, including a park condition survey, provided on-the-ground assessments that were included in the adopted City of New Orleans Comprehensive Plan. Within the process of developing a post-storm neighborhood plan, the community of the Lower Ninth Ward identified key recovery issues, whereas the improvement of the local infrastructure ranked as the most important priority.

Identified needs included the improvement of streets, the improvement of levees, establishment of a police and fire station, schools and health services. Today, the condition of the roads within the district remains poor. There is no police and no fire station located within the Lower Ninth Ward. Martin Luther King Elementary school is the only public school currently serving the district (2012). The only other educational facility is the Light City Christian Academy is a small private school. There is no hospital in the neighborhood and also no supermarket.

According to an article in the New York Times of March 2012, (Rich 2012) Mayor Landrieu has directed federal and local financing to construction projects in the Lower Ninth Ward, this includes \$60 Million for street repairs, \$50 Million for rebuilding schools and 14,5 Million for a new Community Center. Currently the Regional Transit Authority (RTA) serves the Lower Ninth Ward/Holy Cross neighborhoods with 2 bus lines, line 84 Galvez and line 88 St. Claude.

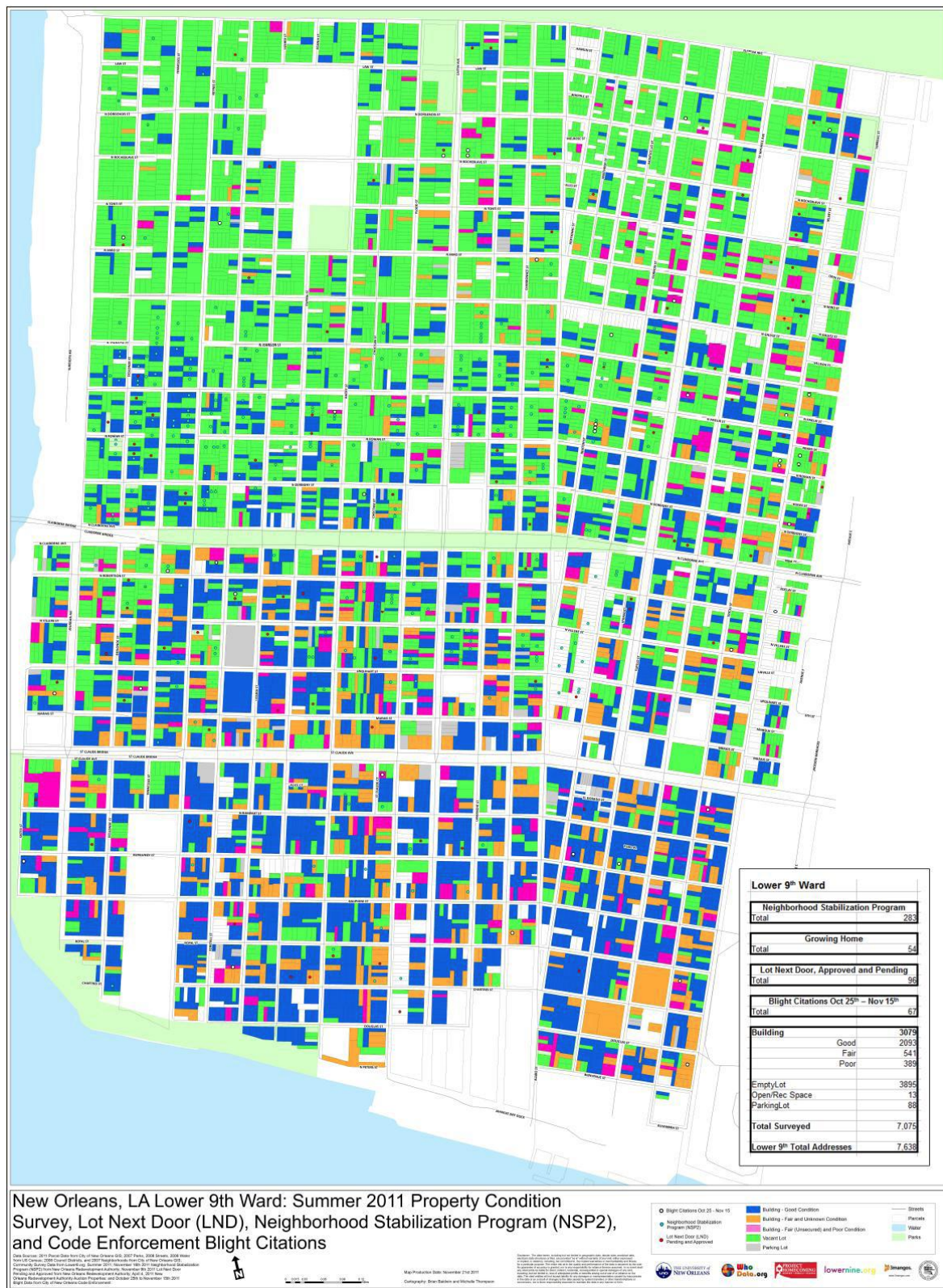


Figure 8: WhoData.org Gumbo Map 2012

Recovery Efforts

There are other strategic policy plans and initiatives beyond what has been summarized here. This section provides a list of programs and organizations that currently support the recovery of housing in the Lower Ninth Ward:

1. Road Home Program

website: <https://www.road2la.org/>

Activity:

The Road Home Program was established after Hurricane Katrina and Rita. It was the largest single housing recovery program in U.S. history and gave eligible homeowners up to \$150,000 in compensation for their losses to get them back into their homes.

Application period for homeowner support ended with July 31st in 2007. The program for small rental properties is still in process but is slated to close in 2013.

Qualification Requirements:

Applicants must have owned and occupied the home as their main residence at the time of Hurricane Katrina or Rita. The home must have been a single-or double-unit structure where the owner resides in one of the units. The owner had to be registered with FEMA or have storm-related damage greater than \$5,200 (to be documented by *The Road Home*). Homeowners who were uninsured but should have carried insurance (for example, those who lived in a flood plain but did not have flood insurance) were eligible for the program, but incurred a 30% penalty.

2. New Orleans Redevelopment Authority (NORA)

website: <http://www.noraworks.org/>

Activity:

Created in 1968 to eliminate and prevent the spread of slums and blight in the City of New Orleans, NORA has been granted legal authority to acquire real properties through negotiation, gift, or expropriation and dispose of said properties by sale, lease or donation. NORA's statutory powers and enabling legislation made it a key candidate to help implement recovery initiatives after hurricane Katrina. NORA focused increasingly on comprehensive neighborhood redevelopment

and was charged with the disposition of the almost 5,000 properties acquired by the state following Katrina (“LLT Properties”) and has the responsibility to implement the Lot Next Door ordinance. Further NORA works with neighborhood organizations to implement all plans in conformity with neighborhood planning efforts.

Neighborhood Stabilization Program 2 (NSP2):

In 2010, after applying for and receiving \$30 million in direct funding from HUD through the NSP2 program NORA's focus is directed on revitalizing housing and incenting needed commercial real estate into neighborhoods, including the Lower Ninth Ward. NORA is partnering with 11 community-based organizations to administer the NSP2 funds, including organizations that are active in the Lower Ninth Ward, like the Make it Right Foundation and NENA.

3. Make it Right Foundation

Website: <http://makeitrightnola.org/>

Activity:

Established by actor Brad Pitt in 2007 the Make It Right Foundations stated goal is to build 150 green, affordable, high-quality design homes in the Lower Ninth Ward, in the neighborhood closest to the levee breach. A total of twenty-one (21) local, national and international architects donated designs for single family and duplexes to Make It Right. Groundbreaking for the first buildings was in March 2008. By May 2011, a total of 75 sustainable, LEED Platinum certified homes for Lower 9th Ward families were completed.

Qualification Requirements:

To qualify, the applicant or someone in his/her immediate family had to live in the Lower 9th Ward when Katrina hit. The applicant further must be able to contribute to the cost of buying your home – either through savings or financing and must be financially able to maintain the house, pay taxes and insurance. All housing costs are limited to no more than one third of the applicants income.

4. Lower 9th Ward Neighborhood Empowerment Network Association (NENA)

Website: <http://www.9thwardnena.org/>

Activity:

NENA focusses on implementing sustainable projects and programs concerning decent and affordable housing, economic development and education in the Lower Ninth Ward.

Their work includes community outreach, case management, design and construction administration, home and school rebuilding, and economic development.

NSP2:

Lower 9th Ward NENA is part of the New Orleans Neighborhood Stabilization Program 2 (NSP 2) Consortium. Lower 9th Ward NENA's funds will be used to construct 35 new single family homes that will be built to meet the Enterprise Green Communities criteria.

5. Lowernine.org

Website: lowernine.org

Activity:

lowernine.org is offering a free rebuilding program for residents of the Lower 9th Ward. Trained builders will undertake the work using volunteers to perform construction labor, the applicant has only to pay for building materials.

Qualification Requirements:

Due to the limited number of volunteers lowernine.org can train and organize, the number of accepted applicant is quite small. The decision about support is taken by reviewing each individual case. It is based on facts like household members, household income, the condition of the property and funds received from other programs.

6. Common Ground Relief

website: <http://www.commongroundrelief.org/>

Activity:

Common Ground Relief is a community-initiated volunteer organization offering assistance, mutual aid and support. It's mission is to provide short term relief for victims of hurricane disasters in the Gulf Coast region, and long term support in rebuilding the communities affected in the New Orleans area.

Common Ground Relief has provided a vehicle for nearly 35,000 people of all ages and backgrounds to volunteer in the recovery. The organization has gutted over 3,000 homes, provided for the basic needs of thousands of New Orleans residents and founded a, now independent, health clinic and women's shelter. They work in partnership with Robert Wolfe Construction to elevate existing houses and construct new houses for returning residents throughout Orleans, St. Bernard and Jefferson parishes. Further they provide free legal services that encompass wrongful demolition, succession documentation, mortgage application assistance, contractor fraud and most types of civil litigation and further assist in all matters regarding the Road Home Program.

Qualification requirements:

Common Ground Relief sells custom made, energy efficient homes to a non profit price. Prices start at \$89,000.00

Overview/Pilot Area Descriptive

The *Housing and Community Development* course was structured in two parts. The first provided an introduction to the history and theory of affordable housing development and applied practice of community development. The second part of the course focused on working for a client to take an early look at the policy of reinvestment. Ms. Kirsten Melberg, Project Manager, at the New Orleans Redevelopment Authority worked with Dr. Michelle Thompson in January 2012 to structure a pilot analysis of a future reinvestment policy initiative. One of the constant issues was lack of cohesive, accurate and available data. Following is the summary of the approach to gathering municipal data (Assessment, Blight, LLT) , integrating this with secondary independent fee appraisals with volunteer geographic information (WhoData) to get a comprehensive view of property values in the Lower 9th Ward and the pilot area specifically.

The NORA reinvestment pilot area is located in the Lower Ninth Ward neighborhood of New Orleans. In 2005, the neighborhood was devastated by severe flooding from Hurricane Katrina and the subsequent levee failures. Though hundreds of houses have been rebuilt and some redevelopment has occurred in the six years since the flooding, there is still much to be done. A March 2012 *New York Times Magazine* article called the neighborhood a “jungland,” describing it as “no longer...an urban, or even suburban environment. Where once there stood orderly rows of single-family homes with driveways and front yards, there was jungle.”² Numerous public, private, and nonprofit organizations, including NORA, are working to determine the future of this once populous neighborhood.

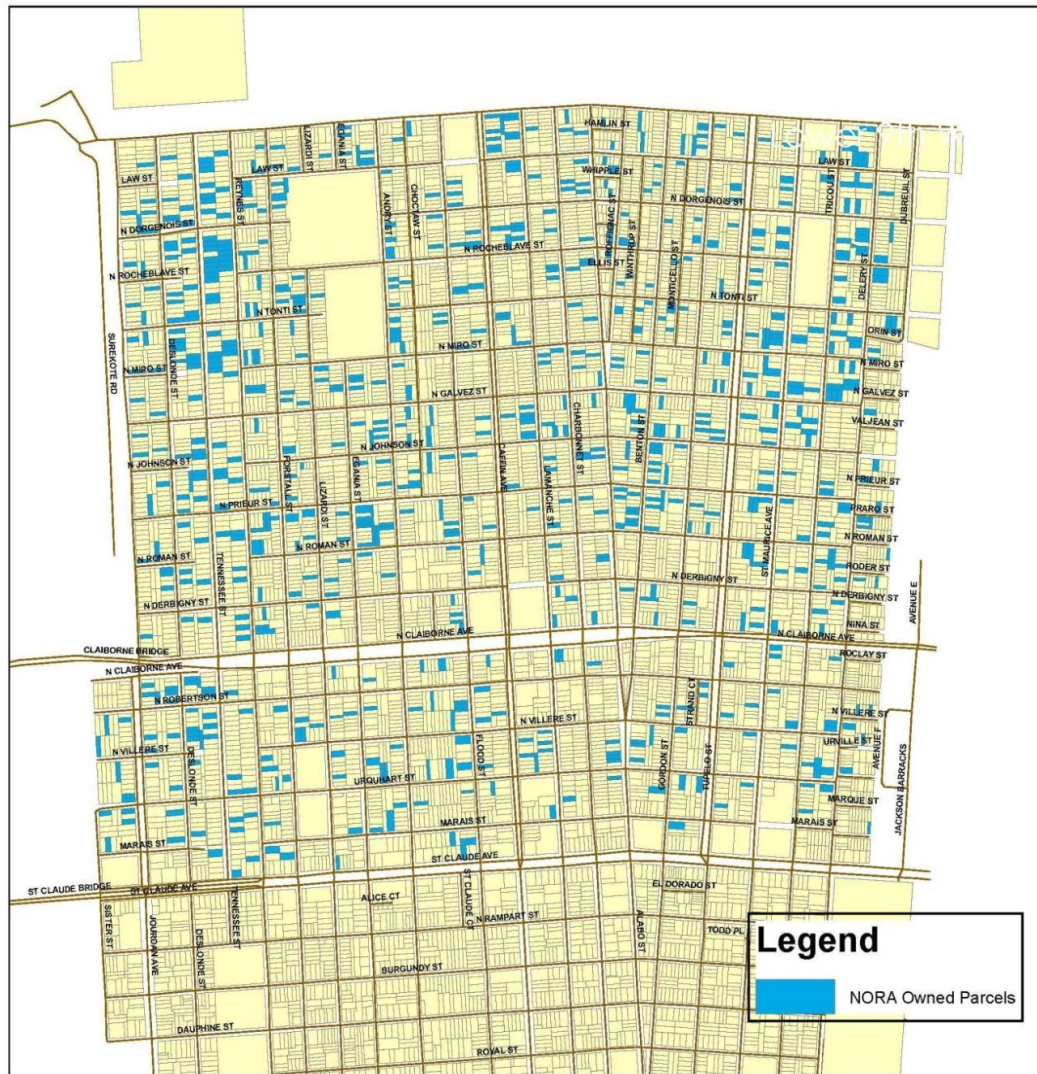
Lower Ninth Ward Demographic

According the 2010 U.S. Census, the Lower Ninth Ward neighborhood in New Orleans has a population of 2,842 people and 1,061 households. There are 2,039 housing units. Of the 1,061 households, 66% are owner occupied and the remainder is renter occupied. The neighborhood is comprised of approximately 95% Black or African American residents, 2% white residents, and less than 1.5% Asian, American Indian, or other race/ethnicity residents. Over 68% of the households do not have anyone under the age of 18 residing in the home. Of the 682 youth below age 18 living in the Lower Ninth Ward, over half live in a female headed household or with grandparents.

The Lower Ninth Ward is bounded by Florida Avenue, St. Claude Avenue, the Industrial Canal, and the border of St. Bernard Parish. There are 5,981 parcels located within this boundary.

The New Orleans Redevelopment Authority (NORA) owns 772 of the 5,981 parcels in this area, accounting for 12% of the parcels and 10% of the land. This is summarized in Figure 10.

Figure 9: NORA-Owned Parcels in the Lower Ninth Ward



Cartography:
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Dr. Michelle Thompson
University of New Orleans
Department of Planning and Urban Studies
April 16th, 2012

Data Sources:

City of New Orleans: <data.nola.gov> 2011 GIS data: NOLA_Parcels_20111118.shp, NOLA_Streets_20111118.shp, NOLA_Parks_20110818.shp

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New Orleans, LA



Map Source: Louisiana GIS Digital Maps May 2007

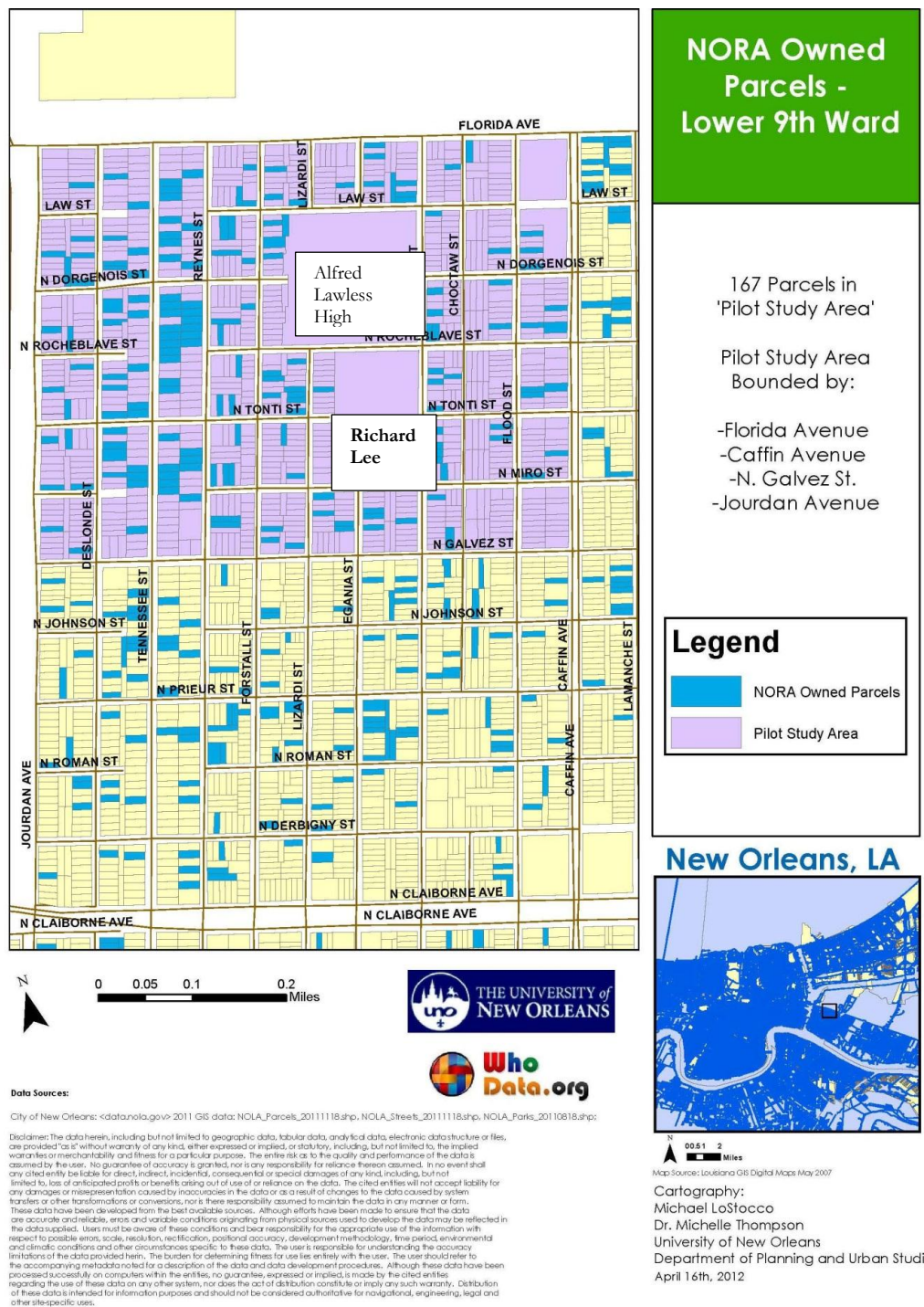


Figure 10: NORA-Owned Parcels in the Reinvestment Pilot Area

Geographic Description of Pilot Area

NORA identified the reinvestment pilot area in the Lower Ninth ward due to the lack of development in the area and the availability of adjacent parcels. The NORA pilot area is bounded Florida Avenue, Caffin Avenue, North Galvez Street, and Jourdan Avenue. It is in the northwest section of the lower ninth ward neighborhood otherwise known as “Back of Town”.

There are a total of 995 parcels in the pilot study area. NORA owns 167 of the 995 properties of the pilot study area. The 167 NORA-owned parcels in the pilot area come in at a combined 17.12 acres. The entire pilot area (995 parcels) is 124.31 acres. NORA owns 17% of the properties and 13% of the land in this area.



Figure 11: Photo taken April 30, 2012 – Team 2



Figure 12: Photo taken April 30, 2012 – Team 2

Since Hurricane Katrina, little to no development has been established at the area above North Galvez Street in the Lower Ninth Ward. However, there are plans for both public and private projects anticipated in the near future as the area benefits from an influx of recovery dollars. Just south of the pilot area are more than 70 new construction environmentally sustainable homes built



Figure 13: Photo taken April 30, 2012 – Team 2

by Make It Right. The organization is committed to building 150 homes in the neighborhood, and it is possible that they will expand north along Tennessee Street into the pilot area. The map in Figure 14 shows the current locations of the Make It Right homes, with the NORA pilot area in the northeast corner above North Galvez Street.

The school was destroyed by the flood waters after Hurricane Katrina, but a new \$36 million high school facility is planned as an extension of Dr. King Charter School, a K-12 school located in the Lower Ninth Ward outside the pilot area.⁶ The new building is in Phase 2 of the School Facilities Master Plan for Orleans Parish, meaning construction will likely begin in the coming year.⁷

Methodology

The following is an overview of the work completed by our group in creating this report.

1 – Pre-Project Development and Client Scope Meetings

The project pre-planning and client development was initiated by Dr. Michelle Thompson in January 2012. After a series of meetings and final scope of services, a project concept was approved by Kirsten Melberg and Kevin Hanna of the New Orleans Redevelopment Authority. The question of *What is market value in the Lower 9th Ward* was central to the work of the class and remains a focus of NORA.

Upon receipt of the appraisal data, M. Johanna Leibe, course Graduate Assistant, conducted a first level data evaluation and cleaning. Johanna downloaded data for the pilot area and improved upon the method for using the Orleans Parish Assessing website that was used by the class.

2 - Initial Project Development

Before the project was introduced, Michael Lostocco researched and printed parcel-level field maps obtained from the City of New Orleans GIS website. These maps gave the parcel numbers, possible addresses, and a footprint of the individual parcels for the project area. Our team used these maps and addresses, which specified NORA-owned properties, to identify the pilot area and compile additional information on the parcels within our study. We also researched the Lower Ninth Ward and the pilot area online and by visiting the neighborhood.

The team spent about three weeks compiling this report. Our analysis used independent fee appraisals of NORA-owned properties, city assessment data collected from the Orleans Parish Assessor website, and property data accessed through WhoData.org. Class-member Michael Lostocco supported our work using Arc GIS spatial analysis.

Professor Thompson introduced the final project scope on April 10, 2012 and provided us with

maps, parcel addresses, and NORA's appraisal data on April 17, 2012. A spreadsheet with each pilot area parcel address as well as appraisal and assessment information for NORA-owned properties was the starting point for our analysis. We were also given an external hard drive with the full appraisals for all NORA-owned properties in the Lower Ninth Ward.

3 – Data Entry

The list of 955 properties in the pilot area was arbitrarily divided, for efficient data collection, into five sections for individual teammates to find the land, building, and homestead exemption value for the properties. This was done using the Orleans Parish Assessor website. Once all data was entered into the spreadsheet, Jill compiled and organized the data and emailed it to the team for analysis.

We had hoped to receive parcel-level data from WhoData.org that could be merged with the existing assessment value information, but unfortunately we were unable to access this information.

4 – Analysis & Reporting

Michael mapped the data using GIS to provide a spatial inventory of property values in the pilot area. Kristine, John, and Jill worked with the spreadsheet to identify the median, range, and quartile values for the overall area. John used WhoData.org to compile and identify trends for the Lower Ninth Ward in general, since we were unable to access data on our pilot area specifically. Adarian and Tyren researched the neighborhood, NORA, and reinvestment projects in general.

5 - Presentation

The team reconvened to compile our analyses and create a comprehensive report of the findings to the client. With the exception of clarifying the source of assessor data and wanting to extend the study, no additional analysis was requested.

6 – Post-Project and Next Steps

In an effort to turn the pilot into a next phase project, Dr. Thompson has arranged for Alena Anderson, Economic Development Intern with US Senator Mary Landrieu and Kendra Home, Community Development Finance Intern with the Lower 9th Ward Neighborhood Empowerment Network Association to use the dataset for their respective organization review of market value and economic impacts. The dataset was extended to include New Orleans Assessor land, building and tax exemption data for all of the appraised properties.

Data Summary and Key Findings

Our analysis of the NORA reinvestment pilot area assessment and appraisal values, as well as WhoData.org data on the Lower Ninth Ward, provides some insight into potential market value and reinvestment opportunities in the area. This is meant as a preliminary analysis using the available data.

City Assessment Values

Using data extracted from the Orleans Parish Assessor's Website, our analysis of the 955 parcels in the reinvestment pilot area found an average land value of \$7,566, an average building value of \$16,432, and an average homestead exemption of \$185. However, there were 32 parcels that had assessment values of \$0 in all categories reported on the Orleans Parish Assessor's Office website; because these parcels have odd addresses (for example, 19 Andry Street and 49649 Forstall Street), we are concerned there is some discrepancy or issue with these parcels. Excluding these parcels from the analysis, the pilot area has an average land value of \$7,828, an average building value of \$17,000, and an average homestead exemption of \$191.

Just 25% of the parcels in the pilot area (240 parcels) had building values, which ranged from \$200 to nearly \$180,000 at 2516 Deslonde Street in the far northwest corner of the area. 25 properties had a homestead exemption, ranging from \$3,800 to \$7,500. The highest land value, \$554,600, is Richard Lee Playground, which is also the location of the highest total assessed value with 2516 Deslonde Street coming in a close second. The lowest total assessed values, none of which have a building value, are located on Forstall Street, adjacent to the Lawless High School site. The following tables illustrate the distribution of assessment values, both including and excluding the discrepant \$0 value properties.

Table 1: Pilot Area Assessment Values Including Discrepant \$0 Parcels

	Land Value	Building Value	Homestead Exemption	Total (Land & Building)
Minimum Value	\$0	\$0	\$0	\$0
1st Quartile	\$5,800	\$0	\$0	\$6,100
Median Value	\$6,400	\$0	\$0	\$7,700
3rd Quartile	\$8,300	\$3,000	\$0	\$12,900
Maximum Value	\$554,600	\$178,400	\$7,500	\$658,800

Table 2: Pilot Area Assessment Values Excluding Discrepant \$0 Parcels

	Land Value	Building Value	Homestead Exemption	Total (Land & Building)
Minimum Value	\$900	\$0	\$0	\$900
1st Quartile	\$5,900	\$0	\$0	\$6,400
Median Value	\$6,400	\$0	\$0	\$8,200
3rd Quartile	\$8,300	\$3,800	\$0	\$12,900
Maximum Value	\$554,600	\$178,400	\$7,500	\$658,800

The map (Figure 16) illustrates the assessed values (land and building) for all parcels in the pilot area, with the discrepant \$0 value parcels and parcels not available in the assessor's database shaded separately.

The 167 NORA-owned parcels in the pilot area have similar land values to the pilot area in general, though the range is smaller with no extremely low or extremely high valued parcels. The majority of NORA-owned parcels (103 or 62%) have building values – more than double the proportion of parcels in the entire area with building values. It is unclear if this is because there are actually buildings located on these properties. Because the majority of the NORA-owned parcels in the pilot area have building values, the median total assessed value for the NORA-owned parcels is significantly higher than that of the pilot area as a whole (\$8,200 versus \$51,800).

The highest building value, over \$140,000, is located at 2217 Andry Street, adjacent to Lee Playground and also has the highest total assessed value of all NORA-owned properties in the pilot area. Notably, the lowest total assessed value parcels are also located near the playground. None of the NORA-owned parcels in the pilot area have homestead exemptions

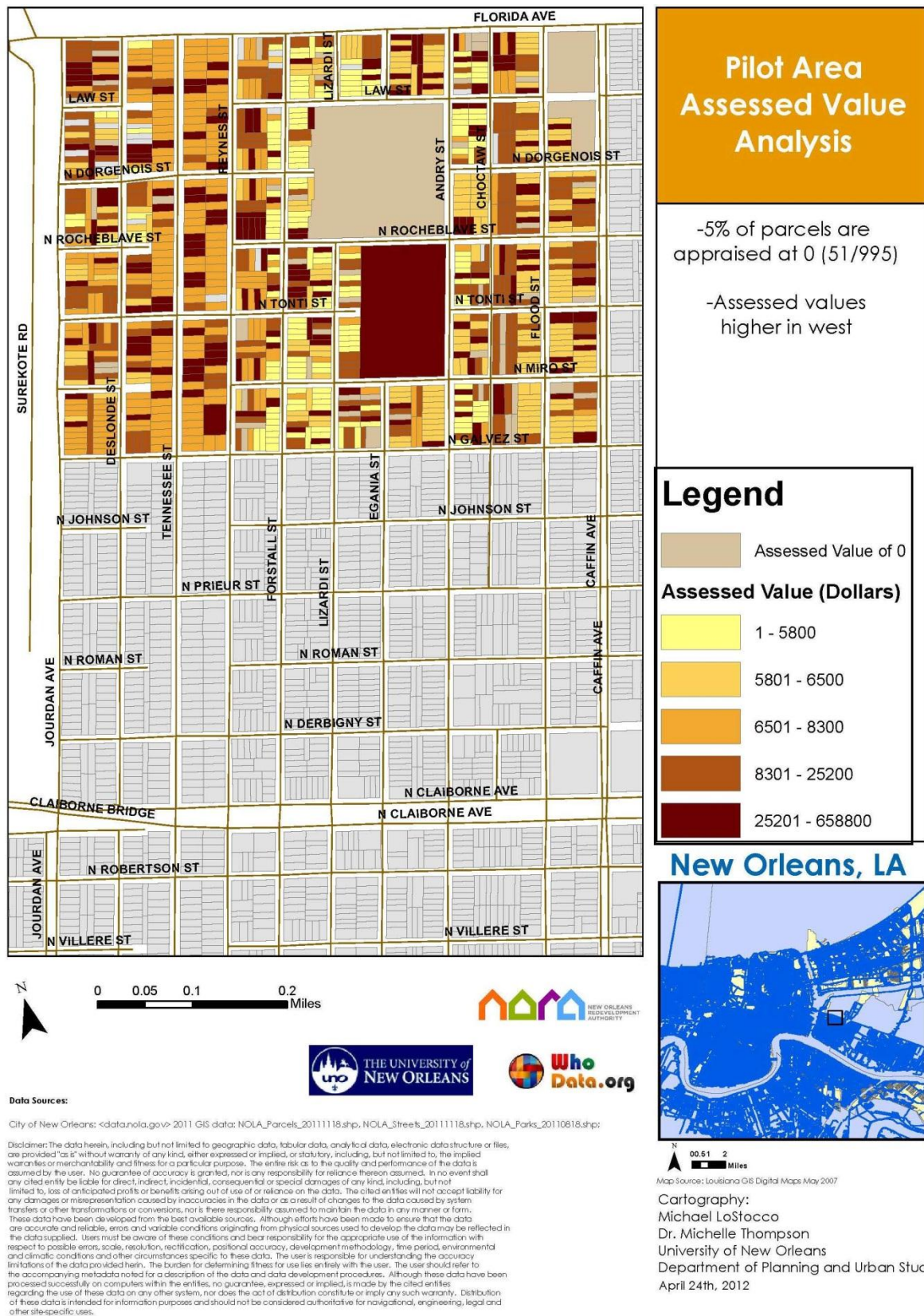


Figure 16: Map of Assessed Values – Lower Ninth Ward

The NORA-owned parcels in the pilot area have an average land value of \$1,221, an average building value of \$7,422, and an average homestead exemption of \$8,643. The following table illustrates the median and distributions of the NORA-owned parcel values.

Table 3: NORA-Owned Pilot Area Assessment Values

	Land Value	Building Value	Homestead Exemption	Total (Land & Building)
Minimum Value	\$3,900	\$0	\$0	\$4,800
1st Quartile	\$6,000	\$0	\$0	\$8,300
Median Value	\$6,600	\$45,400	\$0	\$51,800
3rd Quartile	\$8,300	\$80,450	\$0	\$88,300
Maximum Value	\$17,200	\$140,600	\$0	\$147,000

The map on the following page highlights the locations of the NORA-owned properties and illustrates the surrounding parcel values. Many of the properties are adjacent to one another, predominately along Tennessee Street, the potential future site of Make It Right homes, though there are also handful of NORA-owned parcels located near the Lawless High School site and Lee Playground.

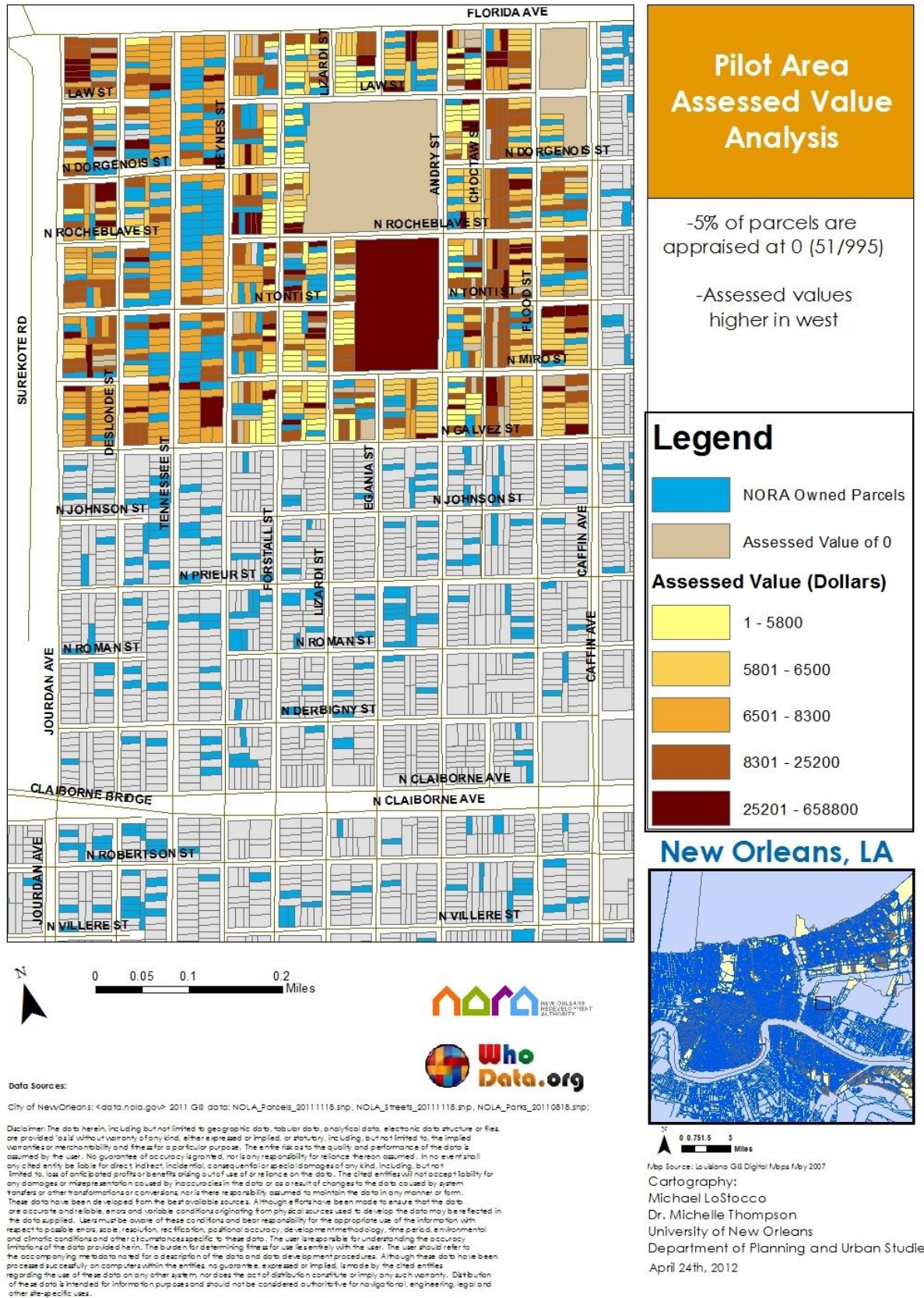


Figure18: NORA-Owned Parcels in the Pilot Area

Appraisal Values

NORA hired independent appraisers to identify the value of their properties in the Lower Ninth Ward. Overall, the appraised values are drastically lower than the assessment values identified on by the Orleans Parish Assessor. The median appraised value of the NORA-owned parcels in the pilot area is \$2,300, compared to the median assessed value of \$51,800. Even excluding the high assessed building values of NORA's parcels, the median assessed value is \$6,600 – still more than twice the appraised value. Furthermore, there doesn't seem to be any particularly pattern or correlation between the individual parcels assessed and appraised values.

Of the 167 NORA-owned properties in the pilot area, 163 have independent fee appraisals completed between 2010 and 2012. Just ten of the parcels have improvement values, which range from \$3,600 to \$40,000 with a median value of \$4,825. The \$40,000 improvement value belongs to 2127 Egan Street, located just south of Lee Playground, and is also the highest total appraised value. Raw values range from \$0 to \$15,600, with the two highest raw values located on Tennessee Street. There is no particular geographical pattern of the lowest appraised values that we could identify.

The average raw value of the appraised properties is \$2,888 and the median raw value is \$23,000; the raw values range from \$0 to \$15,600. Of the eight parcels with \$0 raw value, four have improvement values which range from \$3,600 to \$6,800. Total values (raw and improvement combined) range from \$0 to \$55,000 with an average of \$3,450 and a median of \$2,300.

Table 4: NORA-Owned Pilot Area Appraisal Values

	Improvement Value	Raw Value	Total (Improvement & Site)
Minimum Value	\$0	\$0	\$0
1st Quartile	\$0	\$2,000	\$2,100
Median Value	\$0	\$2,300	\$2,300
3rd Quartile	\$0	\$2,500	\$2,650
Maximum Value	\$40,000	\$15,600	\$55,000

WhoData.org Property Data

WhoData.org is an interactive website created by Dr. Michelle M. Thompson. The name was inspired by David Lessinger, Director of Planning (formerly with Neighborhood Housing Services of New Orleans). The website receives some support from the University of New Orleans. Public Participation Geographic Information Systems (PPGIS) projects are coordinated in conjunction with the Regional Planning Commission and neighborhood-based organizations. The City of New Orleans Departments, particularly since 2010, has become more directly engaged with WhoData.org. The website and web services allows New Orleanians to track and update recovery in their neighborhoods, including the number and condition of nuisance properties on a specific block.⁸

The total number of blight citations (67) were obtained from the City of New Orleans Code Enforcement website (July 2012) and mapped by WhoData.org. These properties are spread out amongst the Lower Ninth Ward and are not concentrated in any particular area. Whodata.org provides the population of the Lower Ninth Ward as a whole as 5,558 with the majority of the population outside the pilot area below Claiborne Avenue. The population of the pilot area is approximately one-fifth of the population due to the lack of development in this area. The population in pilot area as well as in the Lower Ninth Ward as a whole is predominately Black. The total numbers of employees who live in Lower Ninth Ward is 1,137 with 922 of the employees living south of Claiborne Ave. Other maps sources for the Lower 9th Ward can be found on www.whodata.net.

Study Limitations

There were three major limiting conditions for our analysis that should be considered when evaluating our findings. First, the available data were inconsistent and sometimes unavailable. While the Orleans Parish Assessor's website was a useful tool for gathering data and information on the pilot area, some of the parcels addresses were not in the assessor's database while others were available but identified as having \$0 values in all recorded categories. Additionally, the assessed values were extremely high compared to the appraised values and there was seemingly no correlation between the two valuations. It is unclear if this difference is because the appraisals were faulty or because the assessed values are off-based, or a combination of the two.

The second major limitation to our study is simply the lack of available data. While assessed values, appraisals, and WhoData.org helped to provide a better picture of the NORA reinvestment pilot area in the Lower Ninth Ward, further study is needed to identify development opportunities.

With the exception of the WhoData.org information, all other resources were obtained as secondary sources and samples. One of the project goals was to integrate data for further analysis post-project.

Recommendations/Future Research

This analysis of property values in the NORA Lower Ninth Ward reinvestment pilot area is a relevant application of previous coursework and a pertinent first step in the NORA research process. Due to limited time, information, and resources, our analysis is only preliminary. In order to identify reinvestment opportunities, NORA should consider further study and integrate forthcoming data on all future real estate appraisals, repeat sales, etc.. As the city moves forward on its planned investments in the Lower Ninth Ward, NORA can work closely to align its interest and strategies for the pilot area with the city's targets.

NORA already owns a number of properties proximate to future development sites on Tennessee Street and near Lawless High School and Lee Playground. According to the Orleans Parish Assessor, property in the northwest region of the pilot area, particularly around Tennessee Street, is higher valued than the properties along Forstall Street near the school and playground. NORA may consider doing field visits to more fully measure and evaluate these areas. Identifying traffic patterns, paved roads, street lights, and other existing and future development sites would be of particular value. Additionally, there may be inexpensive parcels available near the school and playground adjacent to existing NORA-owned parcels. Current and previous owner information for these parcels, as well as independent appraisals, would assist in the process of identifying parcels for purchase.

Since the teams identified, discrepancies and limitations in the data, NORA may need to consider further investigation into these issues to ensure that a true picture of property values in the pilot area, and the whole of the Lower 9th Ward, is determined.

Team Profiles

This report was created as partial fulfillment of the University New Orleans master's in urban and regional planning course – Housing and Community Development, conducted by Dr. Michelle Thompson. The authors of the report consisted of students that were divided into two teams. Team one focused on Lower Ninth Ward market trends, while team two focused on a pilot area in the Lower Ninth ward to assess trends, and spatial analysis for the reinvestment of the area, utilizing secondary real estate appraisals, city assessment data and lot information.

Team One



Left to Right: Manyuan Reffell, Parick Coyle, Sofie Strasser, Rosa Herrin

Team Two



Left to Right: John Green, Kristine Dickson, Adarian Green, Jill Zimmerman, Tyren Snyder



Michael Lostocco



Michelle Thompson, PhD

End Notes

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