

## **Rental Housing Affordability in Louisiana 2022**

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### **Abstract**

This paper provides a regional snapshot of housing affordability and the availability of affordable rental housing units at several scales for Louisiana, using data from the 2022 American Community Survey (ACS). We include figures for Louisiana and eleven study areas. We segment the data by household income using the area median income (AMI) of each respective region. We provide estimates for renter households within five major income brackets: extremely low income (0 to 30 percent AMI), very low income (30.01 to 50 percent AMI), low income (50.01 to 80 percent AMI), moderate income (80.01 to 120 percent AMI), and upper income (more than 120 percent AMI).

We use two measures of housing affordability: 1) the share of cost-burdened households and 2) affordable and available rental housing supply. Metrics include the percent of cost-burdened renter households (people who pay more than 30 percent of their income on housing) and extremely cost burdened renter households (people who pay more than 50 percent of their income on housing). Metrics also include the deficit or surplus in rental units that are both available and affordable to households at each of the above area median-income brackets. These measures tend to correlate with high percentages of cost-burdened households associated with significant deficits in affordable and available units for low- and moderate-income households.

## Executive Summary

This report provides a snapshot of rental housing affordability and the availability of affordable rental housing units in Louisiana statewide and regionally using the U.S. Census Bureau's 2022 American Community Survey (ACS) 1-Year public use microdata sample (PUMS).

- Each region is anchored by a Metropolitan Statistical Area (MSA) or Micropolitan Statistical Area ( $\mu$ SA): Alexandria Area, Baton Rouge Area, Hammond Area, Houma-Thibodaux Area, Lafayette Area, Lake Charles Area, Monroe Area, New Orleans-Metairie-Slidell Area, Opelousas Area, Ruston Area, Shreveport-Bossier City Area.
- This report is consistent with the U.S. Department of Housing and Urban Development (HUD) methodology for calculating area median income (AMI), household size-adjusted income, and bedroom size-adjusted rent.
- Cost burden is measured as the household's reported rent costs as a percentage of total reported household income to determine whether a household was 1) not cost burdened, 2) cost burdened (paying more than 30 percent of household income on rent), or 3) extremely cost burdened (paying more than 50 percent of household income on rent).
- For Louisiana as a whole, there are 274,962 cost burdened households or 47.0% of all rental households. Of these cost burdened households almost 54.2% are extremely cost burdened.
- Cost burdened households are found at all income levels but are concentrated in the extremely low income (ELI), very low income (VLI), and low income categories (LI).
- New Orleans-Metairie-Slidell Area has the absolute largest number of cost burden renters. Only the Houma-Thibodaux, and Lake Charles Areas have less than 40% of their renter households cost burden. In the Baton Rouge, Monroe, New Orleans-Metairie-Slidell, Ruston, and Shreveport-Bossier City Areas almost or more than half of renter households are cost burden.
- A large majority of extremely low- and very low-income renter households (those earning 50 percent or less of AMI) are cost burdened or extremely cost burdened in the state and every study region, ranging from 54.1 percent in the Opelousas Area to 76.7 percent in the Shreveport-Bossier City Area.
- We report not only the number of units affordable at various levels of income, but also the number of units that are available for households at these income levels (not rented by a higher-income household).
- The state as a whole has a shortage of 49,701 affordable units at the ELI threshold and 25,043 affordable units at the VLI level, with the biggest shortages in the Baton Rouge, Monroe, New Orleans-Metairie-Slidell, Ruston, and Shreveport-Bossier City Areas.
- The Baton Rouge and New Orleans-Metairie-Slidell Areas have half or less of the needed affordable units for ELI rental households. The Monroe, Ruston, and Shreveport-Bossier Areas have only about 2/3 of the needed affordable units for ELI rental households.
- The state as a whole has a shortage of 106,243 affordable and available units at the ELI threshold, 114,446 affordable and available units at the VLI level, with the majority of these units in the Baton Rouge, Monroe, New Orleans-Metairie-Slidell Area, Ruston and Shreveport-Bossier City Areas.
- Baton Rouge, New Orleans-Metairie-Slidell, and Shreveport-Bossier City Areas have the

smallest number of units affordable and available per 100 renter households at or below 30 percent AMI (extremely low income), though no area has more than 54 units per 100.

## Acronyms

ACS	(U.S. Census Bureau's) American Community Survey
AMI	Area median income
ELI	Extremely low income
HUD	U.S. Department of Housing and Urban Development
LI	Low income
MSA	Metropolitan statistical area
PUMA	Public use microdata area
PUMS	Public use microdata sample
VLI	Very low income
μSA	Micropolitan statistical area

## Data

The tables are constructed from the U.S. Census Bureau's 2022 American Community Survey (ACS) 1-Year public use microdata sample (PUMS).<sup>1</sup> To protect privacy, the census releases the data with a geographic identifier known as a public use microdata area (PUMA).<sup>2</sup> Each PUMA contains at least 100,000 people and is contained within a state; however, PUMAs do not necessarily match other census geographies. To ensure an area contains the required 100,000 residents, PUMAs combine multiple tracts, parishes, and even split parishes depending on the state and its population density. The fact that PUMA geography is different from the standard census tract, county, and metropolitan statistical areas (MSAs) routinely used by the census means that it is not always possible to provide cross tabulations at the level of common census boundaries.

## Methodology

The goal of this paper is to measure levels of cost burden among renter households as well as rental housing affordability and availability by income category in Louisiana and its regions, where each region is anchored by a Metropolitan Statistical Area (MSA) or Micropolitan Statistical Area (μSA). This report is consistent with the U.S. Department of Housing and Urban Development (HUD) methodology for calculating area median income (AMI), household size-adjusted income, and bedroom size-adjusted rent and uses the same methodology described in Carpenter, White, and Hirt (2018)<sup>3</sup>.

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<sup>1</sup> The ACS yearly population and housing survey replaced the Decennial Census's detailed long-form questionnaire.

<sup>2</sup> Each state's Data Center last defined PUMAs in 2020 using census guidelines.

<sup>3</sup> <https://www.frbatlanta.org/community-development/publications/discussion-papers/2018/02-rental-housing-affordability-in-the-southeast-2018-07-19.aspx>

### ***Constructing the Geographic Study Areas***

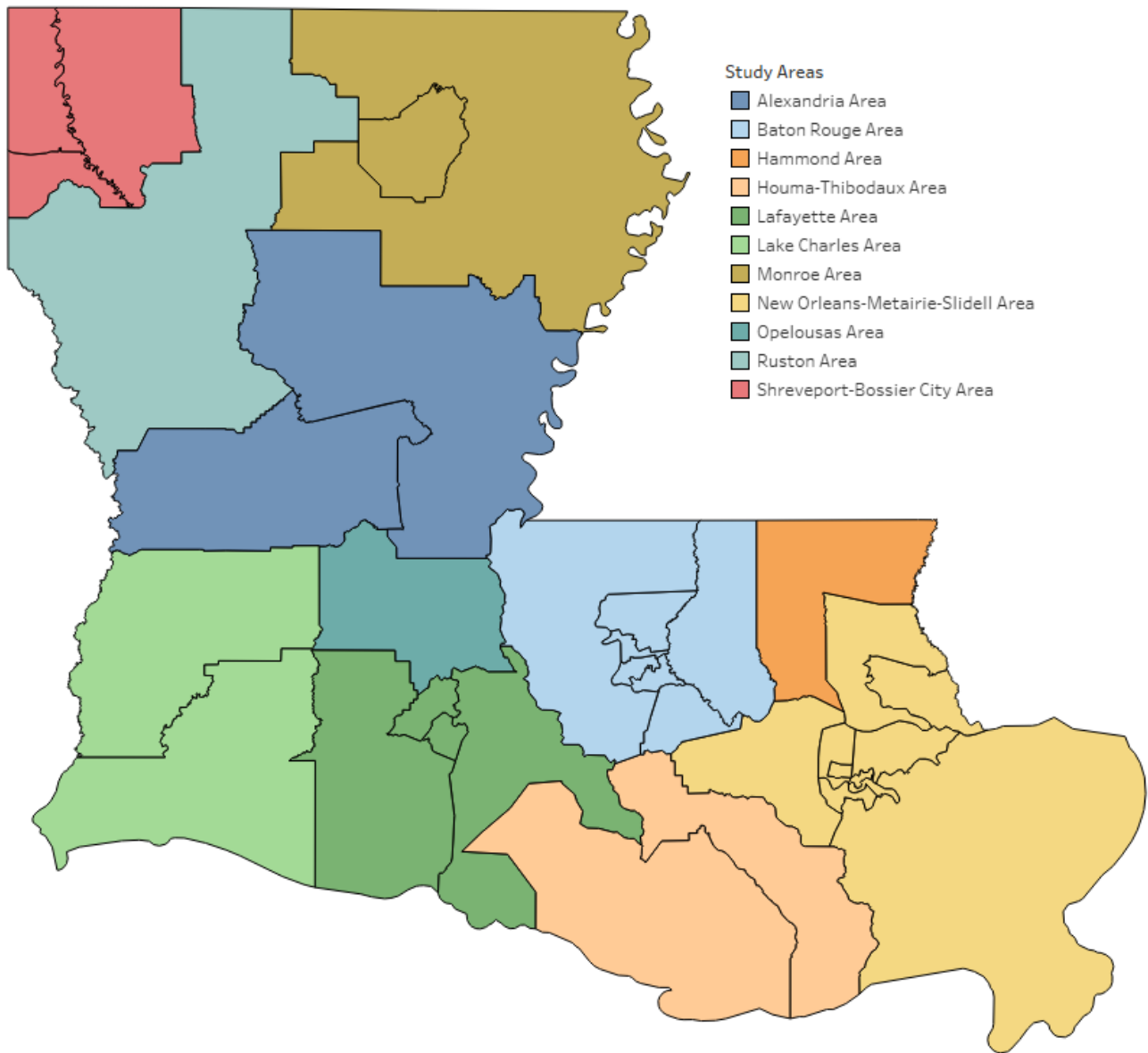
HUD methodology is based on determining MSA-level area median income. The first step in this analysis is to re-create MSAs by combining PUMAs. In some cases, PUMAs can be combined to perfectly replicate MSAs. As shown in Appendix A, the New Orleans-Metairie-Slidell MSA is such an example.

However, in other cases a PUMA may include non-MSA areas. In certain cases, the difference between the PUMA geography and the standard census geography requires either the addition or subtraction of certain parishes. For example, Assumption Parish is part of the Baton Rouge MSA. However, due to a difference between PUMA boundaries and MSA boundaries, Assumption Parish is included in the Houma-Thibodaux Area identified in this report, not included in the Baton Rouge Area. A detailed listing of where each parish is included is provided in Appendix A.

Due to lower levels of population in rural areas, rural parishes are sometimes included in PUMAs that cross into MSA boundaries. Thus, when these PUMAs are added to the area to include the relevant parishes for the MSA, in some cases this results in a study area such that MSAs are combined with other geographies, such as micropolitan statistical areas ( $\mu$ SAs) or nonmetro parishes. The Alexandria Area is an example where the MSA is combined with a  $\mu$ SAs and five nonmetro parishes. Finally, in order to include all areas of the state, two study areas were created that are not constructed around an MSA, but are instead constructed around  $\mu$ SAs. These areas are Opelousas and Ruston. We assigned PUMAs as closely as possible to MSAs.

A total of 11 regions were created for analysis by combining PUMAs as shown in figure 1. For simplicity, these study areas will be referred to as MSAs. The 11 regions are: Alexandria Area, Baton Rouge Area, Hammond Area, Houma-Thibodaux Area, Lafayette Area, Lake Charles Area, Monroe Area, New Orleans-Metairie-Slidell Area, Opelousas Area, Ruston Area, Shreveport-Bossier City Area.

**Figure 1. PUMAs and Combined PUMA Regions Used for Analysis**



### ***Calculating the Area Median Income (AMI)***

The next step was to calculate the area median income (AMI) of each area using the ACS data. The AMI is used to assign households to an income category, ranging from extremely low income to upper income, and housing units to an affordability category. The AMI was calculated across the MSA for family households<sup>4</sup> only. Using only family households instead of all households mirrors HUD's approach to calculating the AMI.

Since the MSAs constructed from the PUMAs did not necessarily exactly match census MSAs, we compared the MSA-level AMI to the parish-level AMI data reported by HUD for each constituent parish. Many of the parish AMIs were reasonably similar to the MSA, and therefore the MSA AMI was used.

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<sup>4</sup> As defined by the Census, two or more people residing together and related by birth, marriage, or adoption.

However, in cases where MSAs are made up of multiple PUMAs (for example, PUMAs that include non-MSA parishes or parishes belonging to another micropolitan or metropolitan area), an individual PUMA AMI in some cases was a better match for the parishes in that PUMA rather than using all of the PUMAS to calculate the MSA-level AMI, based on HUD’s county-level AMI. Table 1 shows an example of this.

The Baton Rouge Area includes seven PUMAs: 01400, 01501, 01502, 01503, 01504, 01600, and 01700. The calculated AMI for the Baton Rouge Area based on the income of the families in these PUMAs is \$81,530. This AMI is lower than the HUD AMI for all but Iberville Parish. By calculating the AMI for PUMA 01400 alone and the combination of PUMAs, 01501, 01502, 01503, 01504, 01600, and 01700. We are better able to replicate the HUD value. This separation is demonstrated in Table 1.

**Table 1. Baton Rouge Area, MSA AMI Comparison**

Parish	PUMA	2022 HUD Parish Level AMI	2022 ACS Calculated AMI for PUMAs 01400, 01501, 01502, 01503, 01504, 01600, and 01700 Combined	2022 ACS Calculated AMI for PUMA 01400 versus PUMA 01501, 01502, 01503, 01504, 01600, and 01700 Cobined
East Feliciana Parish	01400	\$88,900	\$81,530	\$87,658
Iberville Parish	01400	\$63,600	\$81,530	\$87,658
Pointe Coupee Parish	01400	\$88,900	\$81,530	\$87,658
West Baton Rouge Parish	01400	\$88,900	\$81,530	\$87,658
West Feliciana Parish	01400	\$88,900	\$81,530	\$87,658
East Baton Rouge Parish	01501, 01502, 01503, 01504	\$88,900	\$81,530	\$81,300
Ascension Parish	01600	\$88,900	\$81,530	\$81,300
Livingston Parish	01700	\$88,900	\$81,530	\$81,300
St. Helena Parish	01700	\$88,900	\$81,530	\$81,300

We used the MSA AMI to place renter households in the following income categories: extremely low income (0 to 30 percent AMI), very low income (30.1 to 50 percent AMI), low income (50.01 to 80 percent AMI), moderate income (80.01 to 120 percent AMI), and upper income (more than 120 percent AMI). Similar to HUD’s income limit categories, the income category for renter households accounts for household size. Using reported household income and the reported number of people in the household

from the ACS PUMS data, we placed renter households in the appropriate income category by dividing their reported income by the household size-appropriate AMI.<sup>5</sup> These categories are used to evaluate cost burden and the availability of affordable rental housing across income categories.

### ***Measuring Cost Burden***

HUD's affordability standard is that households should spend no more than 30 percent of their income on housing. We calculated each household's reported rent costs as a percentage of total reported household income to determine whether a household was cost burdened (paying more than 30 percent of household income on rent) or extremely cost burdened (paying more than 50 percent of household income on rent). Households spending 30 percent or less of their income on housing are not cost burdened. Households with zero or negative income were not considered cost burdened.<sup>6</sup>

### ***Determining Affordability***

HUD evaluates affordability by starting with a formula prescribing the income needed to rent a unit based on the number of bedrooms and the MSA area median income. For each rental unit, we calculated the bedroom-weighted income needed using the ACS reported number of bedrooms and the formula created by HUD.<sup>7</sup> Then, using the American Community Survey housing unit data, we calculated whether a unit is affordable by comparing the rental costs to the bedroom-weighted income needed. If the sum of the ACS reported rent costs, electric costs, fuel costs, gas costs, and water costs did not exceed 30 percent of the bedroom-weighted income needed, the unit was determined to be affordable at 30 percent AMI. Additionally, we evaluated affordability at 50 percent AMI and 80 percent AMI.

The result is a database of renters and rental units by AMI category. Comparing the number of renters to number of rental units in each of the above affordability categories tells us whether there is a surplus or shortage of affordable units for that income category. The shortage of units is often referred to as the housing gap. Our analysis goes a step farther in measuring affordability. If we had perfect sorting in the market, renters would only rent units corresponding to their income level, such that renters with 30 percent or less AMI would rent units affordable at 30 percent AMI, renters with 50 percent AMI would rent units affordable at 50 percent AMI, and so on. However, renters often rent down, so a renter with

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<sup>5</sup> HUD bases affordable rent for each household size on the AMI for a four-person family. The base AMI adjusts down for households with fewer than four people and adjusts up for households with more than four people. The adjustments are as follows: one person is 70 percent AMI; two people are 80 percent AMI; three people are 90 percent AMI; five people are 109 percent AMI; six people are 116 percent AMI; and seven people are 124 percent AMI.

<sup>6</sup> Note we did not remove college students in nonfamily households for this analysis, thus, the number of cost burdened households may include this population.

<sup>7</sup> For zero bedrooms, income needed is 70 percent AMI; for one bedroom, income needed is 75 percent AMI; for two bedrooms, income needed is 90 percent AMI; for three bedrooms, income needed is 104 percent AMI; for four bedrooms, income needed is 116 percent AMI; for five bedrooms, income needed is 128 percent AMI; for six bedrooms, income needed is 140 percent AMI; and for seven-plus bedrooms, income needed is 140-plus (12\* number of additional bedrooms) percent AMI.



80 percent AMI may rent a unit that is affordable at 50 percent or a renter with 50 percent AMI may rent a unit affordable at 30 percent AMI, and so forth. They may also crowd into units that are smaller than HUD deems sufficient for their family size. While this might make financial sense for the higher-income renter by saving money on rent, that lower-cost unit is then not available for a renter with lower income. Thus, we measured the rental units occupied by rental households with the appropriate income level for that unit. We then compared the rental units in the ACS by looking at both the affordability level of the unit and the ACS reported renter household income. Those units occupied by households with the appropriate income we consider available. Comparing the number of renters with the available units gives a truer count of the housing gap in each market. Although the income categories are helpful for planning purposes, sorting may also occur within these relatively broad segments. For example, many units affordable at 30 percent AMI and below (renters with extremely low incomes) may not be affordable to the significant share of households that make at or near zero dollars in income.

## Results

Table 2 and Figure 2 focus on the cost burden experienced by Louisiana rental households. The number and share of households that are cost burdened (households that pay more than 30 percent of household income on rent) and extremely cost burdened (households that pay more than 50 percent of income on rent) varies across the state's regions and income levels. For Louisiana as a whole, there are 274,962 cost burdened households out of 584,791 rental households, or 47% of all rental households. Of these households approximately 54.2% are extremely cost burdened. As shown in table 2, with the exception of the Lafayette Area, in the study areas at least forty percent of all low income renters are cost burdened, and in six of the study areas over fifty percent of low income renters are cost burdened.

New Orleans-Metairie-Slidell Area has the absolute largest number of cost burden renters. Only the Houma-Thibodaux, and Lake Charles Areas have less than 40% of their renter households cost burden. In the Baton Rouge, Monroe, New Orleans-Metairie-Slidell, Ruston, and Shreveport-Bossier City Areas almost or more than half of renter households are cost burdened. Cost burdened households, while found at all income levels, are concentrated in the extremely low, very low, and low-income categories. In almost every study area, over sixty percent of extremely low income renter households are cost burdened, and in many cases the proportion is closer to two-thirds or even three-fourths

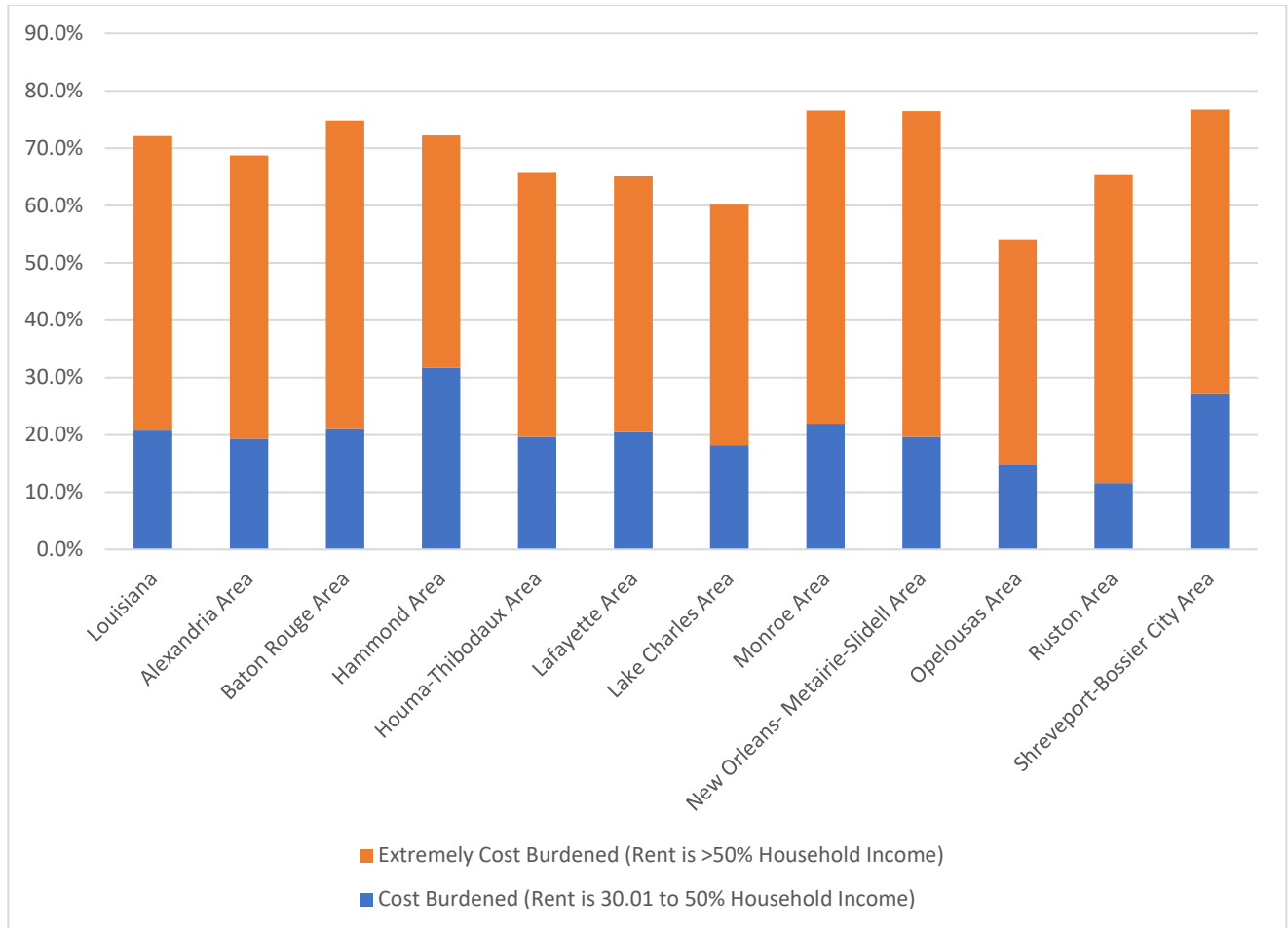
Figure 2 focuses more narrowly on the cost burden of extremely low-income and very low-income renters and shows the subset of cost burdened households who are extremely cost burdened. Extremely cost burdened households spend over 50% of household income on rent. A large majority of extremely low- and very low-income renter households (those earning 50 percent or less of AMI) are cost burdened or extremely cost burdened in the state and every study region, ranging from 54 percent in the Opelousas Area to 76.7 percent in the Shreveport-Bossier Area.

**Table 2. Number & Percent of Renter Households that are Cost Burdened (Rent >30% of Household Income by Income Category**

	Extremely Low Income (30% of AMI or Less)	Very Low Income (30.01 to 50% of AMI)	Low Income (50.01 to 80% of AMI)	Moderate Income (80.01 to 120% of AMI)	Upper Income (More than 120% of AMI)	All Cost Burdened Renter Households
Louisiana	116,044 71.0%	77,762 73.8%	56,612 51.3%	20,492 19.5%	4,052 4.0%	274,962 47.0%
Alexandria Area	5,171 63.9%	3,908 76.5%	3,285 43.7%	2,455 35.1%	38 0.4%	14,857 41.0%
Baton Rouge Area	21,675 78.5%	11,181 68.6%	9,371 51.1%	4,129 18.3%	1,564 9.9%	47,920 47.6%
Hammond Area	3,788 65.6%	2,594 84.6%	1,641 47.1%	746 17.3%	0 0.0%	8,769 45.5%
Houma-Thibodaux Area	3,137 62.3%	3,034 69.7%	1,241 27.3%	67 1.4%	0 0.0%	7,479 33.9%
Lafayette Area	9,731 57.4%	9,287 75.7%	6,563 53.0%	2,128 20.5%	390 3.6%	28,099 44.8%
Lake Charles Area	5,990 73.0%	2,845 43.9%	1,481 48.0%	1,014 19.9%	0 0.0%	11,330 36.3%
Monroe Area	8,815 70.5%	6,959 85.9%	4,591 49.5%	1,296 19.6%	75 0.8%	21,736 47.8%
New Orleans-Metairie-Slidell Area	37,401 73.8%	23,954 81.0%	17,158 57.1%	5,798 19.8%	1,455 5.3%	85,766 51.3%
Opelousas Area	2,640 63.5%	1,161 40.5%	1,757 59.4%	156 9.3%	0 0.0%	5,714 41.5%
Ruston Area	6,074 70.1%	2,335 55.5%	2,929 50.2%	622 27.9%	78 2.7%	12,038 50.5%
Shreveport-Bossier City Area	11,622 73.4%	10,504 80.7%	6,595 51.3%	2,081 18.5%	452 4.8%	31,254 50.1%

Source: Author's tabulations of U.S. Census Bureau's 2022 American Community Survey public use microdata sample (PUMS) data

**Figure 2. Percent of Extremely Low-Income and Very Low-Income Renter Households (<50% AMI) That Are Cost Burdened and Extremely Cost Burdened**



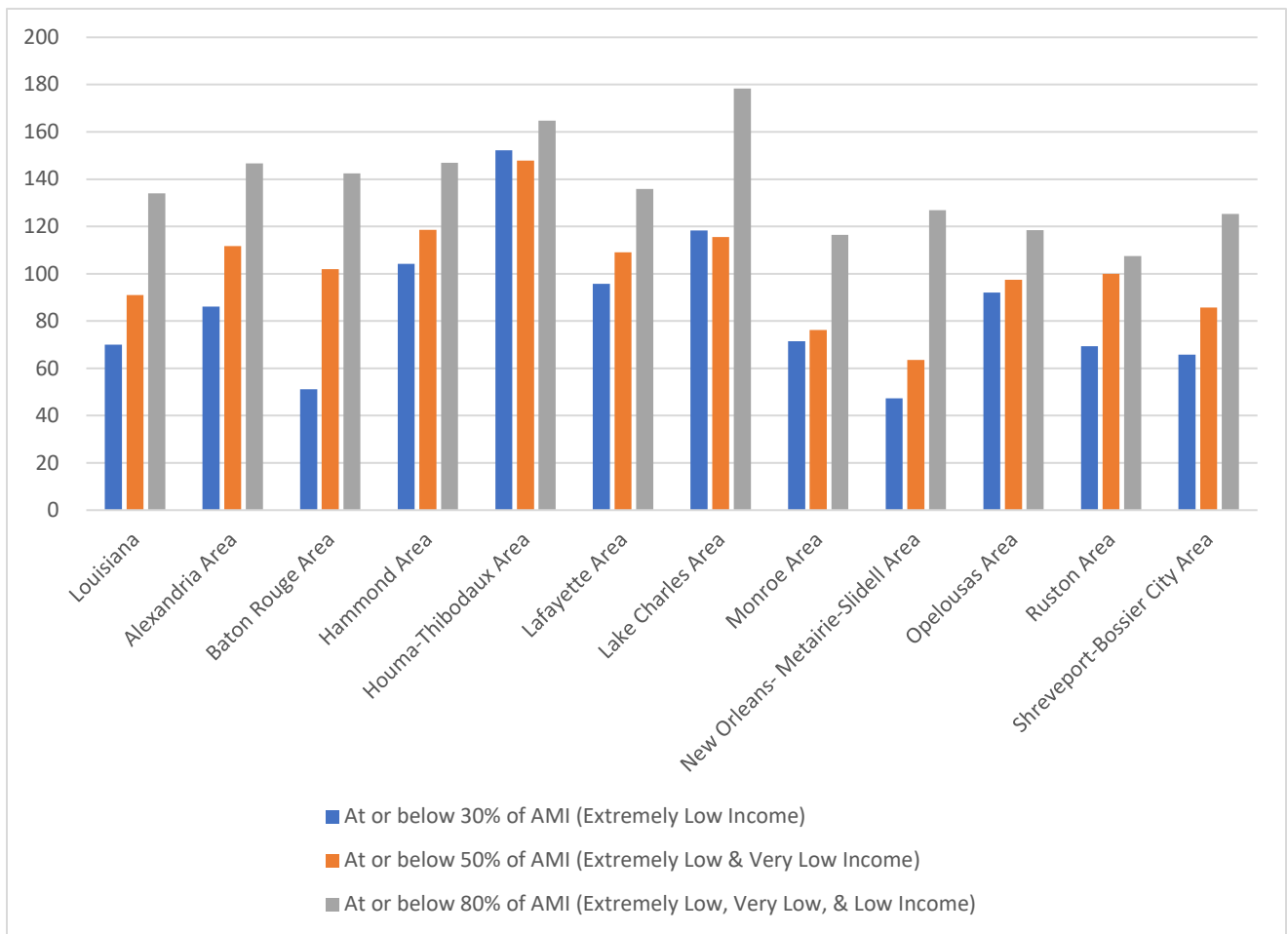
Source: Author's tabulations of U.S. Census Bureau's 2022 American Community Survey public use microdata sample (PUMS) data

A large reason that rental households find themselves cost burdened is due to a lack of affordable or affordable and available rental units. As noted previously, the data methodology used allowed us to report not only the number of units affordable at various levels of income, but also the number of units that are available for households at these income levels, or not rented by a higher-income household. In our results, we present the absolute numbers of affordable and affordable and available units and these statistics normalized by population. In the next section, figure 3 presents the number of affordable units per 100 tenants and figure 4 presents the number of available units per 100 tenants. Figure 5 and figure 6 demonstrate the total gap in affordable units by geography.

A perfectly balanced housing market would have at least 100 affordable units per 100 tenants and ideally around 100 affordable and available units per 100 tenants at each income level. However, given current economic conditions, significant gaps are common, particularly at lower levels of income. As shown in figure 3, the state as a whole has only 70 percent of the required numbers for ELI rental households. The Baton Rouge and New Orleans-Metairie-Slidell Areas have less than half of the needed affordable units for ELI rental households. The Ruston and Shreveport-Bossier-City Areas have only two-thirds the required ELI units. The state and all regions show a surplus of affordable units at the 80% or less AMI cutoff.

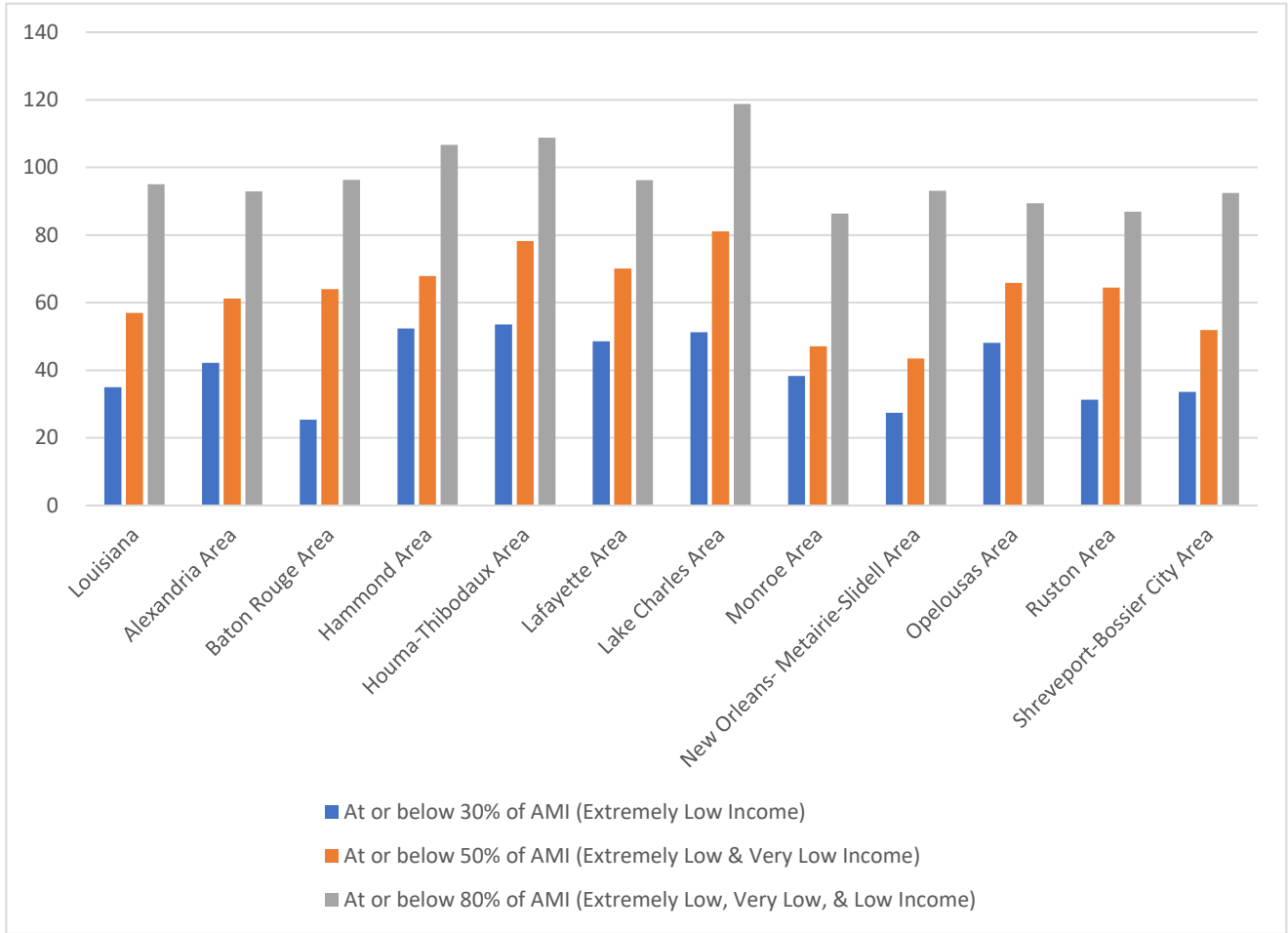
However, this only tells part of the story. When we examine whether units are affordable and available, we see that no region in the state has enough affordable and available units at extremely low and very low income. As shown in figure 4, although the Baton Rouge, Monroe, New Orleans-Metairie-Slidell, Ruston, and Shreveport-Bossier Areas have the smallest number of units affordable and available per 100 renter households at or below 30 percent AMI (extremely low income), the overall range across all study areas is 25 (Baton Rouge) to 54 (Houma-Thibodaux Area) affordable and available units per 100 tenants. Eight of the study areas have two thirds or less of the required affordable and available units to house renters at 50% or less AMI (low income) with the New Orleans-Metairie-Slidell Area only having 43% of the required affordable and available units.

**Figure 3. Affordable Units per 100 Tenants by Income**



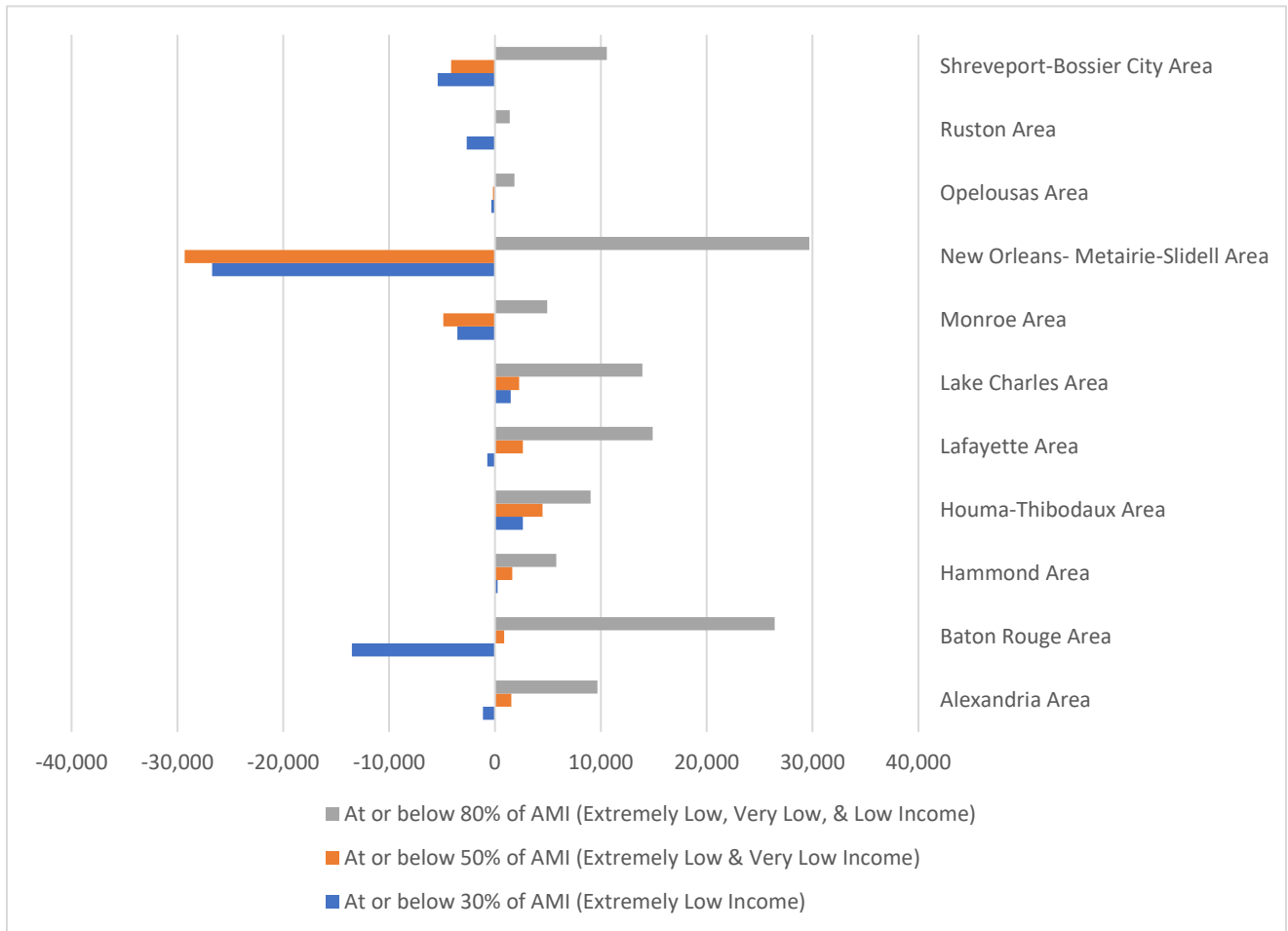
Source: Author’s tabulations of U.S. Census Bureau’s 2022 American Community Survey public use microdata sample (PUMS) data

**Figure 4. Affordable and Available Units per 100 Tenants by Income**



Source: Author's tabulations of U.S. Census Bureau's 2022 American Community Survey public use microdata sample (PUMS) data

**Figure 5. Surplus or Deficit of Affordable Units by Income**

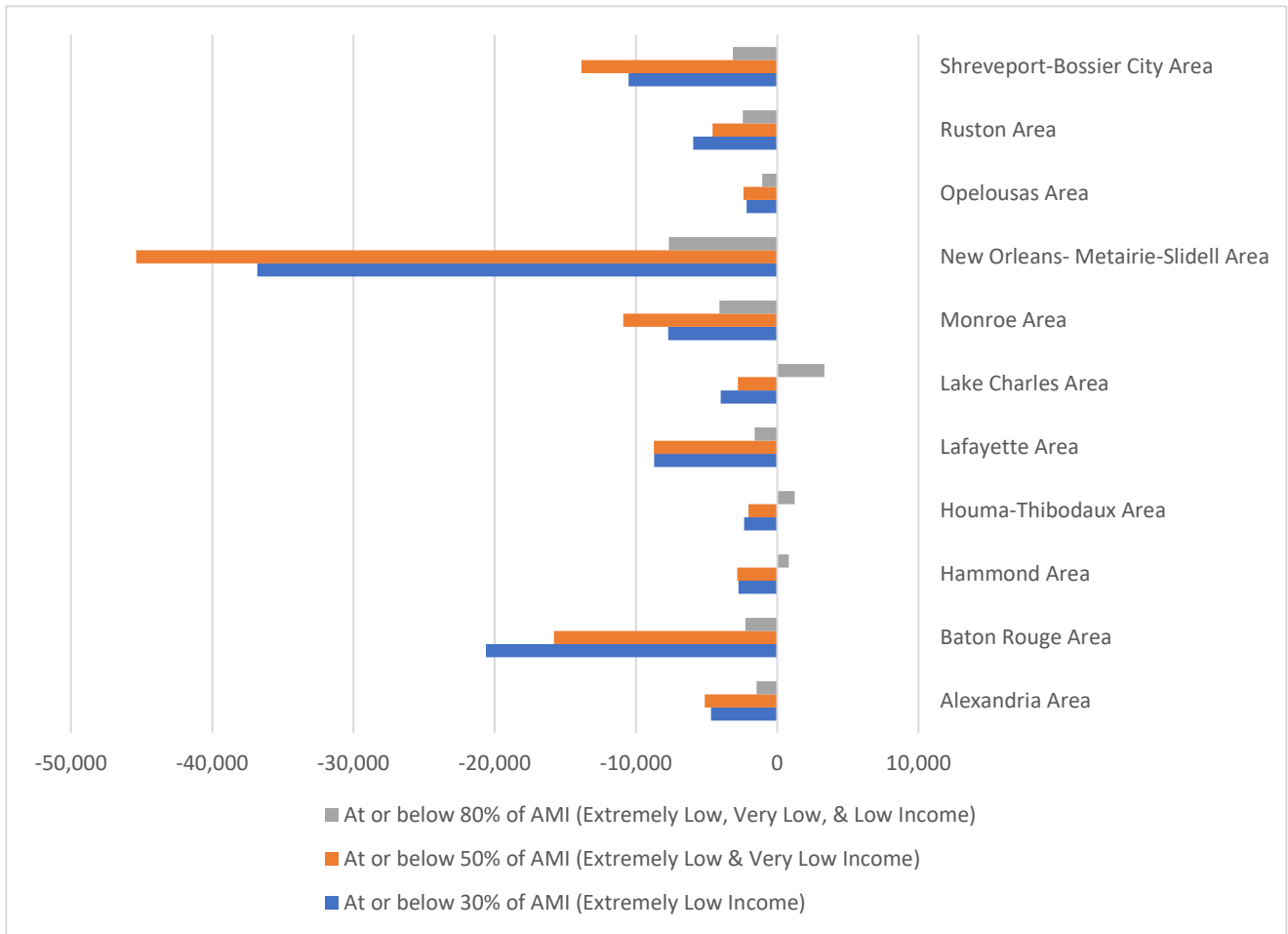


Source: Author's tabulations of U.S. Census Bureau's 2022 American Community Survey public use microdata sample (PUMS) data

In absolute numbers, the surplus or deficit of affordable and available units varied quite a bit by area given differences in relative affordability and population size. The state as a whole has a shortage of 49,701 affordable units at the ELI threshold and 25,043 affordable units at the VLI level. As shown in figure 5, the majority of these units are found in the Baton Rouge, New Orleans-Metairie-Slidell Area, and Shreveport-Bossier City Areas.

Figure 5 demonstrated many areas of the state have a surplus of affordable units across various income levels. However, it does not provide information about the renters in those units. Figure 6 analyzes whether the units affordable at each income level are occupied by renters of that income category. The state as a whole has a shortage of 106,243 affordable and available units at the ELI threshold, 114,446 affordable and available units at the VLI level, and a shortage of 18,297 affordable and available units at the LI threshold. As shown in figure 6, the largest shortages of these units are found in the Baton Rouge, Lafayette, New Orleans-Metairie-Slidell Area, and Shreveport-Bossier City Areas.

**Figure 6. Surplus or Deficit of Affordable and Available Units by Income**



Source: Author’s tabulations of U.S. Census Bureau’s 2022 American Community Survey public use microdata sample (PUMS) data

**Conclusion**

The above data demonstrates the abundance of renter households in Louisiana that are cost burdened as well as the extraordinary need for additional affordable rental units, particularly at rents affordable to extremely low and very low-income households. This is generally due to rents increasing at a greater pace than income (particularly among low-cost rentals), a higher demand for rental housing, and the loss of low-cost subsidized and naturally occurring affordable rental housing units.

## Appendix A: Combined Regions & Parishes and Area Median Income Used for Calculations

The tables below include combined PUMA regions constructed for this analysis. Names include the Metropolitan Statistical Area (MSA), micropolitan statistical area ( $\mu$ SA), and parishes used to create the study areas. The tables also show the parishes or parishes included in each region and the AMI used for calculations. Each study area is constructed by combining the relevant Metropolitan Statistical Area with the relevant Micropolitan Area(s).

Study Area	Metropolitan Statistical Area(S)	Micropolitan Area(s)	Parishes	2022 AMI Used
Alexandria	Alexandria, LA MSA	Natchez, MS-LA $\mu$ SA (LA part)	Avoyelles Parish, Catahoula Parish, Concordia Parish, Grant Parish, LaSalle Parish, Rapides Parish, Vernon Parish, Winn Parish	\$62,539
Baton Rouge	Baton Rouge, LA MSA (minus Assumption Parish)		Part 1: East Feliciana Parish, Iberville Parish, Pointe Coupee Parish, West Baton Rouge Parish, West Feliciana Parish	\$87,658
			Part 2: Ascension Parish, East Baton Rouge Parish, Livingston Parish, St. Helena Parish	\$81,300
Hammond	Hammond, LA MSA	Bogalusa, LA $\mu$ SA	Tangipahoa Parish, Washington Parish	\$71,450
Houma-Thibodaux	Houma–Bayou Cane–Thibodaux, LA MSA	Morgan City, LA $\mu$ SA	Assumption Parish, Lafourche Parish, St. Mary Parish, Terrebonne Parish	\$72,962
Lafayette	Lafayette, LA MSA	New Iberia, LA $\mu$ SA	Acadia Parish, Iberia Parish, Lafayette Parish, St. Martin Parish, Vermilion Parish	\$68,793
Lake Charles	Lake Charles, LA	De Ridder, LA $\mu$ SA	Allen Parish,	\$73,379



	MSA		Beauregard Parish, Calcasieu Parish, Cameron Parish, Jefferson Davis Parish	
Monroe	Monroe, LA MSA		Caldwell Parish, East Carroll Parish, Franklin Parish, Jackson Parish, Madison Parish, Morehouse Parish, Ouachita Parish, Richland Parish, Tensas Parish, Union Parish, West Carroll Parish	\$54,200
New Orleans-Metairie-Slidell Area	New Orleans-Metairie, LA MSA, Slidell-Mandeville-Covington LA MSA		Jefferson Parish, Orleans Parish, Plaquemines Parish, St. Bernard Parish, St. Charles Parish, St. James Parish, St. John the Baptist Parish, St. Tammany Parish	\$83,385
Opelousas		Opelousas, LA μSA	Evangeline Parish, St. Landry Parish	\$55,242
Ruston		Ruston, LA μSA, Natchitoches, LA μSA	Bienville Parish, Claiborne Parish, De Soto Parish, Lincoln Parish, Natchitoches Parish, Red River Parish, Sabine Parish	\$55,242
Shreveport-Bossier City	Shreveport-Bossier City, LA MSA (minus Desoto Parish)	Minden, LA μSA	Caddo Parish, Bossier Parish, Webster Parish	\$69,835

## Appendix B: Full Data for All Study Areas

### Affordable Units per 100 Tenants by AMI by Louisiana Study Area

	At or Below 30% AMI  <i>(Extremely Low Income)</i>	At or Below 50% AMI  <i>(Extremely Low Income and Very Low Income)</i>	At or Below 80% AMI  <i>(Very Low Income, Extremely Low Income, and Very Low Income)</i>
Louisiana	70	91	134
Alexandria Area	86	112	147
Baton Rouge Area	51	102	142
Hammond Area	104	119	147
Houma-Thibodaux Area	152	148	165
Lafayette Area	96	109	136
Lake Charles Area	118	116	178
Monroe Area	71	76	116
New Orleans-Metairie-Slidell Area	47	63	127
Opelousas Area	92	97	118
Ruston Area	69	100	108
Shreveport-Bossier City Area	66	86	125

Surplus or Deficit of Affordable Units by AMI by Louisiana Study Area

	At or Below 30% AMI  <i>(Extremely Low Income)</i>	At or Below 50% AMI  <i>(Extremely Low Income and Very Low Income)</i>	At or Below 80% AMI  <i>(Very Low Income, Extremely Low Income, and Very Low Income)</i>
Louisiana	-49,701	-25,043	128,159
Alexandria Area	-1,127	1,550	9,672
Baton Rouge Area	-13,517	874	26,415
Hammond Area	243	1,646	5,791
Houma-Thibodaux Area	2,629	4,499	9,019
Lafayette Area	-733	2,636	14,896
Lake Charles Area	1,499	2,286	13,926
Monroe Area	-3,565	-4,894	4,929
New Orleans-Metairie-Slidell Area	-26,728	-29,327	29,699
Opelousas Area	-331	-182	1,839
Ruston Area	-2,660	3	1,407
Shreveport-Bossier City Area	-5,411	-4,134	10,566

Affordable and Available Units per 100 Tenants by AMI by Louisiana Study Area

	At or Below 30% AMI  <i>(Extremely Low Income)</i>	At or Below 50% AMI  <i>(Extremely Low Income and Very Low Income)</i>	At or Below 80% AMI  <i>(Very Low Income, Extremely Low Income, and Very Low Income)</i>
Louisiana	35	57	95
Alexandria Area	42	61	93
Baton Rouge Area	25	64	96
Hammond Area	52	68	107
Houma-Thibodaux Area	54	78	109
Lafayette Area	49	70	96
Lake Charles Area	51	81	119
Monroe Area	38	47	86
New Orleans-Metairie-Slidell Area	27	43	93
Opelousas Area	48	66	89
Ruston Area	31	64	87
Shreveport-Bossier City Area	34	52	92

Surplus or Deficit of Affordable and Available Units by AMI by Louisiana Study Area

Area	At or Below 30% AMI  <i>(Extremely Low Income)</i>	At or Below 50% AMI  <i>(Extremely Low Income and Very Low Income)</i>	At or Below 80% AMI  <i>(Very Low Income, Extremely Low Income, and Very Low Income)</i>
Louisiana	-106,243	-114,446	-18,297
Alexandria Area	-4,678	-5,122	-1,459
Baton Rouge Area	-20,615	-15,807	-2,257
Hammond Area	-2,750	-2,841	828
Houma-Thibodaux Area	-2,339	-2,042	1,227
Lafayette Area	-8,719	-8,741	-1,583
Lake Charles Area	-4,001	-2,779	3,341
Monroe Area	-7,715	-10,892	-4,089
New Orleans-Metairie-Slidell Area	-36,802	-45,383	-7,663
Opelousas Area	-2,159	-2,397	-1,057
Ruston Area	-5,951	-4,576	-2,441
Shreveport-Bossier City Area	-10,514	-13,866	-3,144