

## **Rental Housing Affordability in Louisiana 2018**

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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 2018 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 2018 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-Hammond 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 281,055 cost burdened households or 47% of all rental households. Of these cost burdened households almost 52% 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-Hammond Area has the absolute largest number of cost burden renters. The Shreveport-Bossier City Area has similar or higher percentages of cost burdened renter households; over 80% of extremely low and very low income rental households are cost burdened in the Shreveport-Bossier City area. In nine of the studies areas at least 10% of moderate income rental households are cost burdened.
- 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 46,229 affordable units at the ELI threshold and 37,152 affordable units at the VLI level, with the majority of these units in the Baton Rouge, Lafayette, New Orleans-Metairie-Hammond Area, and Shreveport-Bossier City Areas.
- The Baton Rouge, New Orleans-Metairie-Hammond, and Shreveport-Bossier City Areas have only about half of the needed affordable units for ELI rental households.
- The state as a whole has a shortage of 102,089 affordable and available units at the ELI threshold, 117,845 affordable and available units at the VLI level, with the majority of these units in the Baton Rouge, Lafayette, New Orleans-Metairie-Hammond Area, and Shreveport-Bossier City Areas.
- Baton Rouge, New Orleans-Metairie-Hammond, and Shreveport-Bossier City Areas have the smallest number of units affordable and available per 100 renter households for ELI renters, though no area has more than 56 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 2018 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 2010 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***

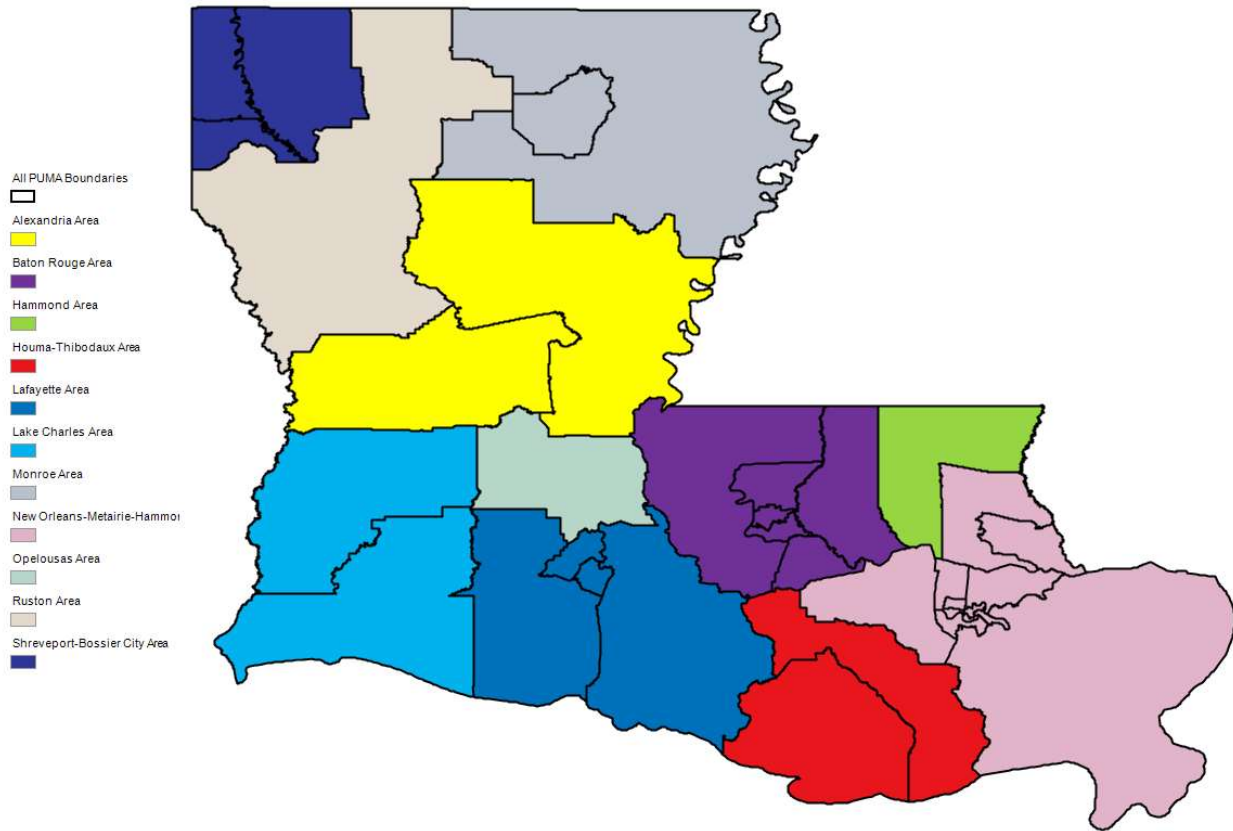
HUD methodology is based on determining MSA-level area median income. The first step in this analysis is to re-create MSAs by combining PUMAs. In some cases, PUMAs can be combined to perfectly replicate MSAs. As shown in Appendix A, the New Orleans-Metairie MSA is such an example.

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 two  $\mu$ SAs and four 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-Hammond 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. 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 Lafayette Area includes four PUMAs: 1100, 1200, 1201, and 1300. The calculated AMI for the Lafayette Area based on the income of the families in these PUMAs is \$62,153. This AMI is higher than

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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.

the HUD AMI for the parishes in PUMA 1100, especially Acadia Parish, and is low for most of the parishes in PUMA 1300. If the MSA AMI is found by calculating PUMA 1200, 1201 and 1300 together and 1100 on its own, the resulting MSA AMI better matches the underlying parishes.

Two regions in Louisiana were split in two using a similar methodology. Despite these corrections for area median income, it was not always possible to eliminate all differences between HUD’s parish-level AMI and our calculated AMI at the PUMA level using PUMS data. Appendix A shows each combined PUMA region (MSA, micropolitan area, or nonmetro area) along with the parishes included and the AMI used for calculations. The tables in appendix A also document situations such as the one above by indicating AMI in parts (that is, “Part 1,” “Part 2”) with a list of parishes included in each part.

**Table 1. Lafayette Area, MSA AMI Comparison**

Parish	PUMA	2018 HUD Parish Level AMI	2018 ACS Calculated AMI for PUMAs 1100,1200, 1201, & 1300	2018 ACS Calculated AMI for PUMA 1200, 1201, & 1300 versus PUMA 1100
Acadia Parish	1100	\$49,400	\$62,153	\$58,658
Vermilion Parish	1100	\$60,300	\$62,153	\$58,658
Iberia Parish	1200 & 1201	\$57,600	\$62,153	\$63,319
Lafayette Parish	1300	\$70,400	\$62,153	\$63,319
St. Martin Parish	1300	\$70,400	\$62,153	\$63,319
St. Mary Parish	1300	\$51,600	\$62,153	\$63,319

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.

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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.

### ***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 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

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<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.

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 281,055 cost burdened households out of 598,447 rental household, or 47% of all rental households. Of these households almost 52% are extremely cost burdened. As shown in table 2, in only one of the study areas do less than a third of low income rental households experience cost burden, and in nine of the studies areas at least 10% of moderate income rental households are cost burdened.

While the New Orleans-Metairie-Hammond Area has the absolute largest number of cost burden renters, the Shreveport-Bossier City Area has similar or higher percentages of cost burdened renter households. These two areas are the only study areas in which over 50% of households are cost burdened across all income categories. Cost burdened households, while found at all income levels, are concentrated in the extremely low, very low, and low-income categories. In the Shreveport-Bossier City Area, over 80% of extremely low and very low income rental households are cost burdened.

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 59 percent in the Ruston Area to 81 percent in the Shreveport-Bossier City Area.

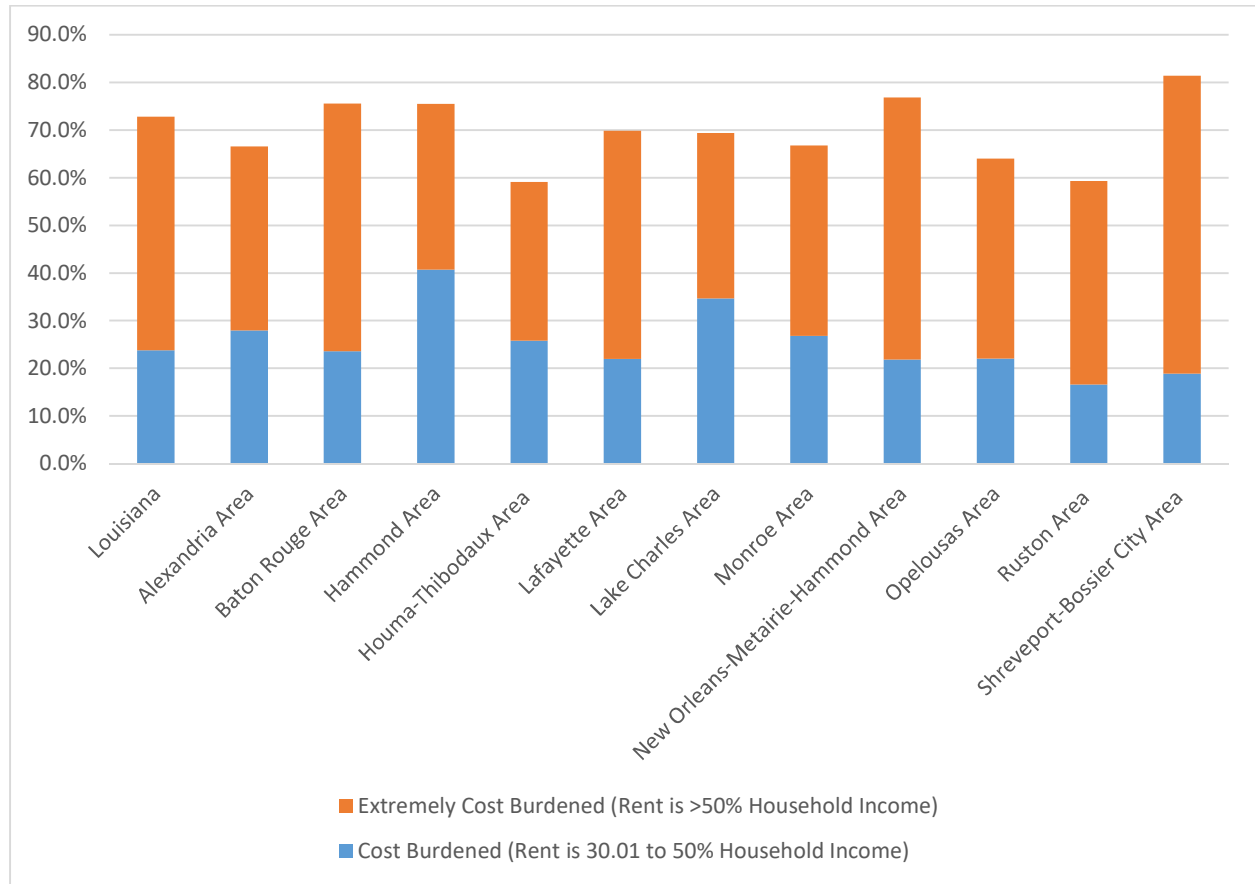


**Table 2. Number & Percent of Renter Households that are Cost Burdened (Rent >30% of Household Income by Income Category**

	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	104,388 68.4%	93,622 78.6%	63,976 50.9%	16,124 17.6%	2,945 2.7%	281,055 47.0%
Alexandria Area	4,526 59.2%	6,054 73.3%	4,208 62.4%	1,144 17.4%	310 3.5%	16,242 42.5%
Baton Rouge Area	19,973 70.4%	15,538 83.5%	7,157 39.6%	2,813 19.7%	177 1.2%	45,658 48.3%
Hammond Area	2,173 66.3%	4,674 80.7%	1,213 48.0%	143 3.0%	0 0.0%	8,203 42.2%
Houma-Thibodaux Area	2,209 52.0%	2,233 68.2%	1,479 23.0%	531 15.0%	0 0.0%	6,452 30.7%
Lafayette Area	12,284 72.9%	8,508 65.8%	4,944 36.1%	1,024 13.6%	319 2.4%	27,079 42.3%
Lake Charles Area	4,808 67.5%	6,274 70.9%	2,448 38.6%	518 10.5%	0 0.0%	14,048 41.6%
Monroe Area	6,266 58.2%	5,809 79.4%	3,490 50.4%	203 3.0%	383 6.6%	16,151 43.0%
New Orleans-Metairie-Hammond Area	35,554 70.7%	28,215 86.4%	23,589 59.7%	5,401 21.3%	982 3.0%	93,741 51.8%
Opelousas Area	1,939 55.5%	2,952 71.2%	1,525 61.8%	177 9.7%	0 0.0%	6,593 45.3%
Ruston Area	3,492 50.9%	4,316 68.4%	2,966 41.3%	2,227 32.2%	101 2.7%	13,102 42.2%
Shreveport-Bossier City Area	11,164 80.8%	9,049 82.3%	10,957 69.4%	1,943 21.4%	673 4.9%	33,786 53.3%

Source: Author's tabulations of U.S. Census Bureau's 2018 American Community Survey public use microdata sample (PUMS) data

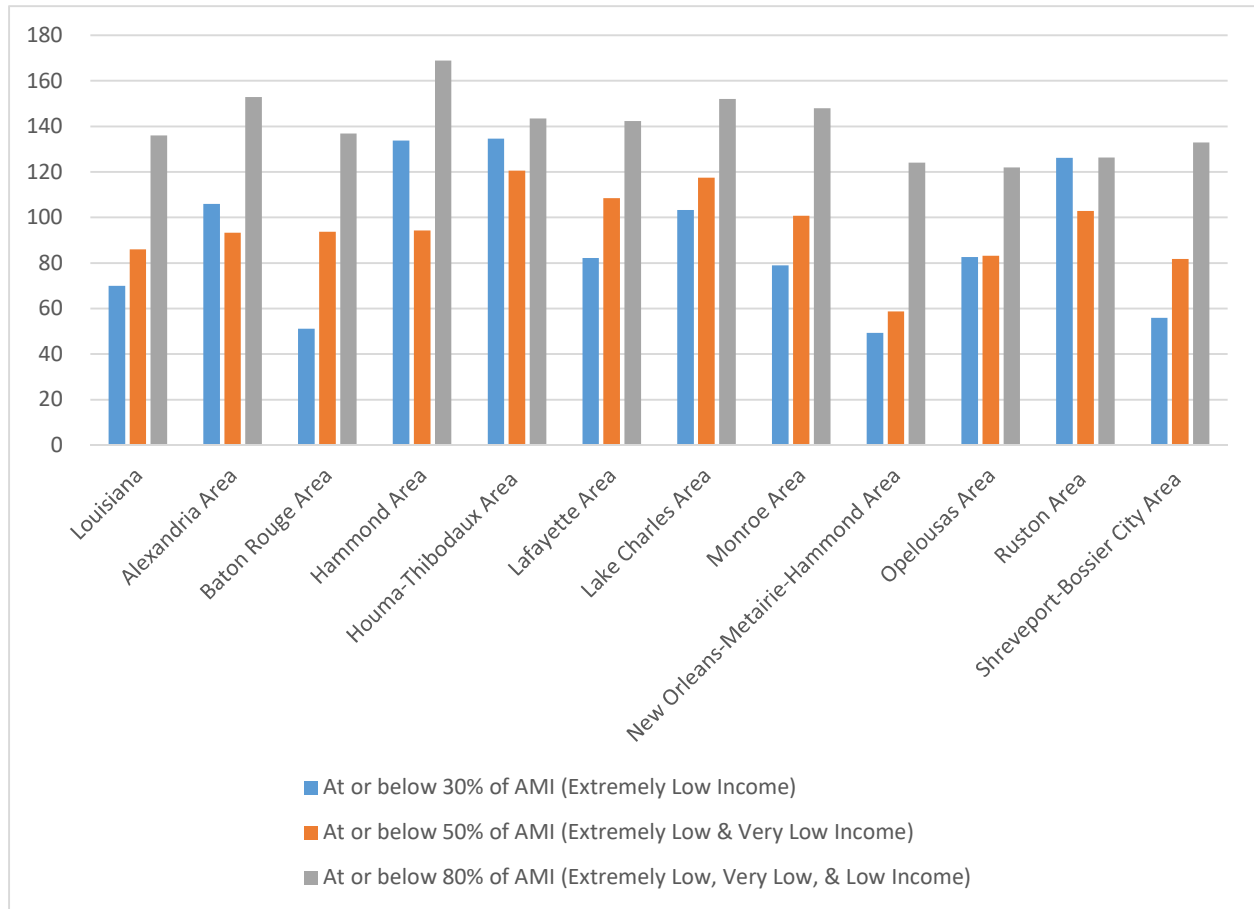
**Figure 2. Percent of Extremely Low-Income and Very Low-Income Renter Households (<50% AMI) That Are Cost Burdened and Extremely Cost Burdened**



Source: Author's tabulations of U.S. Census Bureau's 2018 American Community Survey public use microdata sample (PUMS) data

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 Louisiana, there are a total of 271,859 renter households earning 50 percent or below AMI (by MSA), and only 154,014 units that are both affordable and available to those households, for an overall shortage of 117,845 units for extremely low- and very low-income renter households. In our results, we present 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.

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



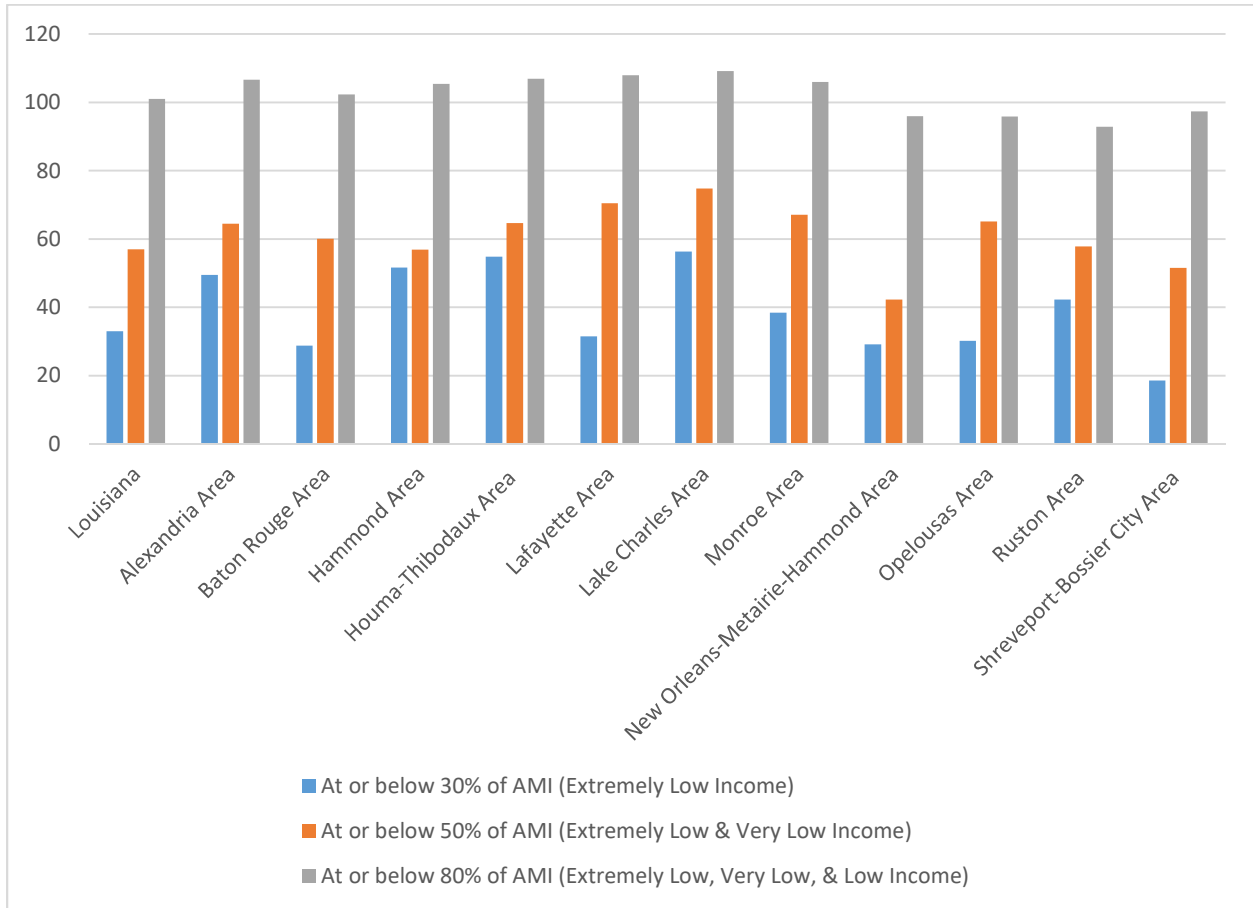
Source: Author's tabulations of U.S. Census Bureau's 2018 American Community Survey public use microdata sample (PUMS) data

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, New Orleans-Metairie-Hammond, and Shreveport-Bossier City Areas have only about half of the needed affordable units for ELI rental households. 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, New Orleans-Metairie-Hammond, 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), the overall range across all study areas is 19 (Shreveport-Bossier City Area) to 56 (Lake Charles Area) affordable and available units per 100 tenants. The New Orleans-Metairie-Hammond Area with only 42 units per 100 rental households and

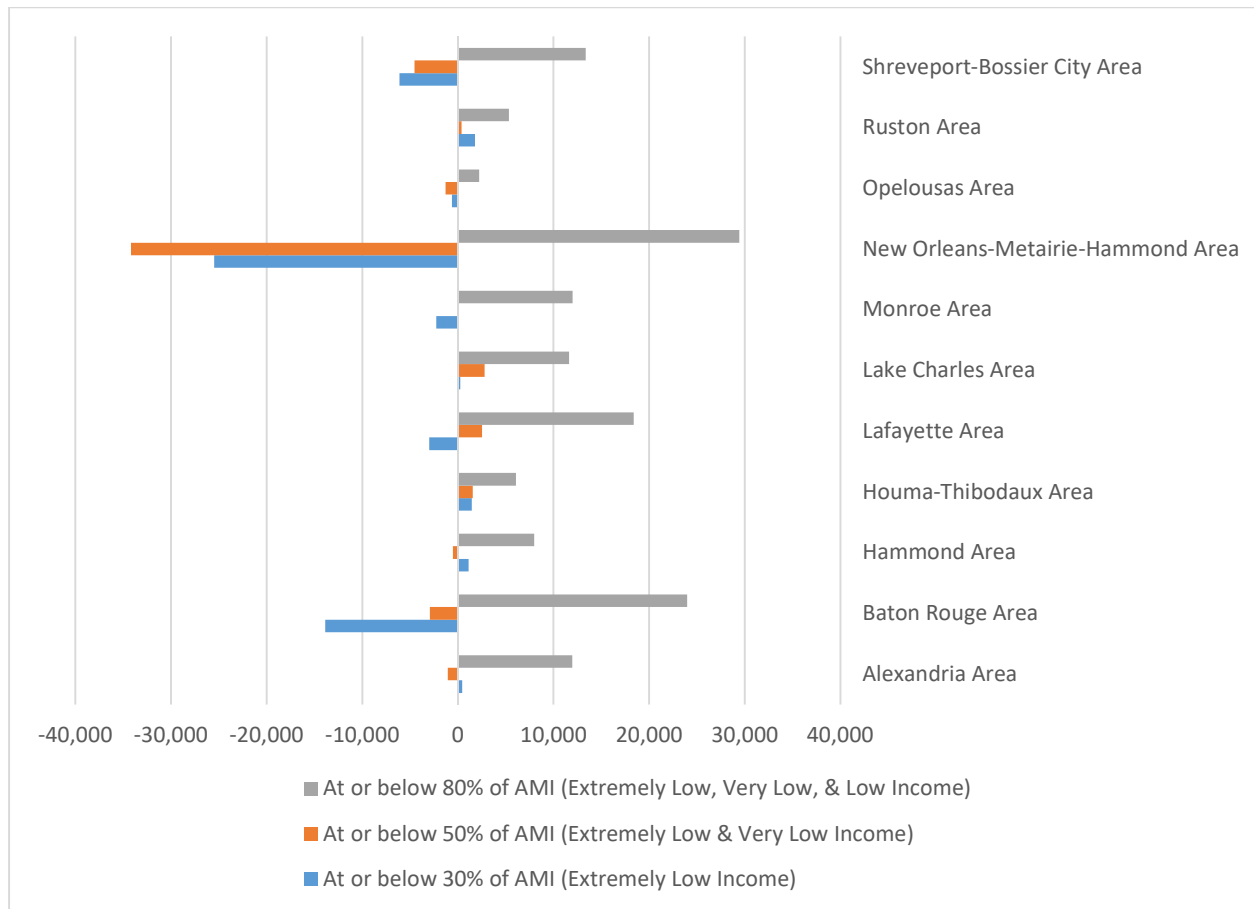
the Shreveport-Bossier City Area with only 52 affordable and available units per 100 rental households, also have significant gaps at or below 50 percent AMI (low income).

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



Source: Author's tabulations of U.S. Census Bureau's 2018 American Community Survey public use microdata sample (PUMS) data

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

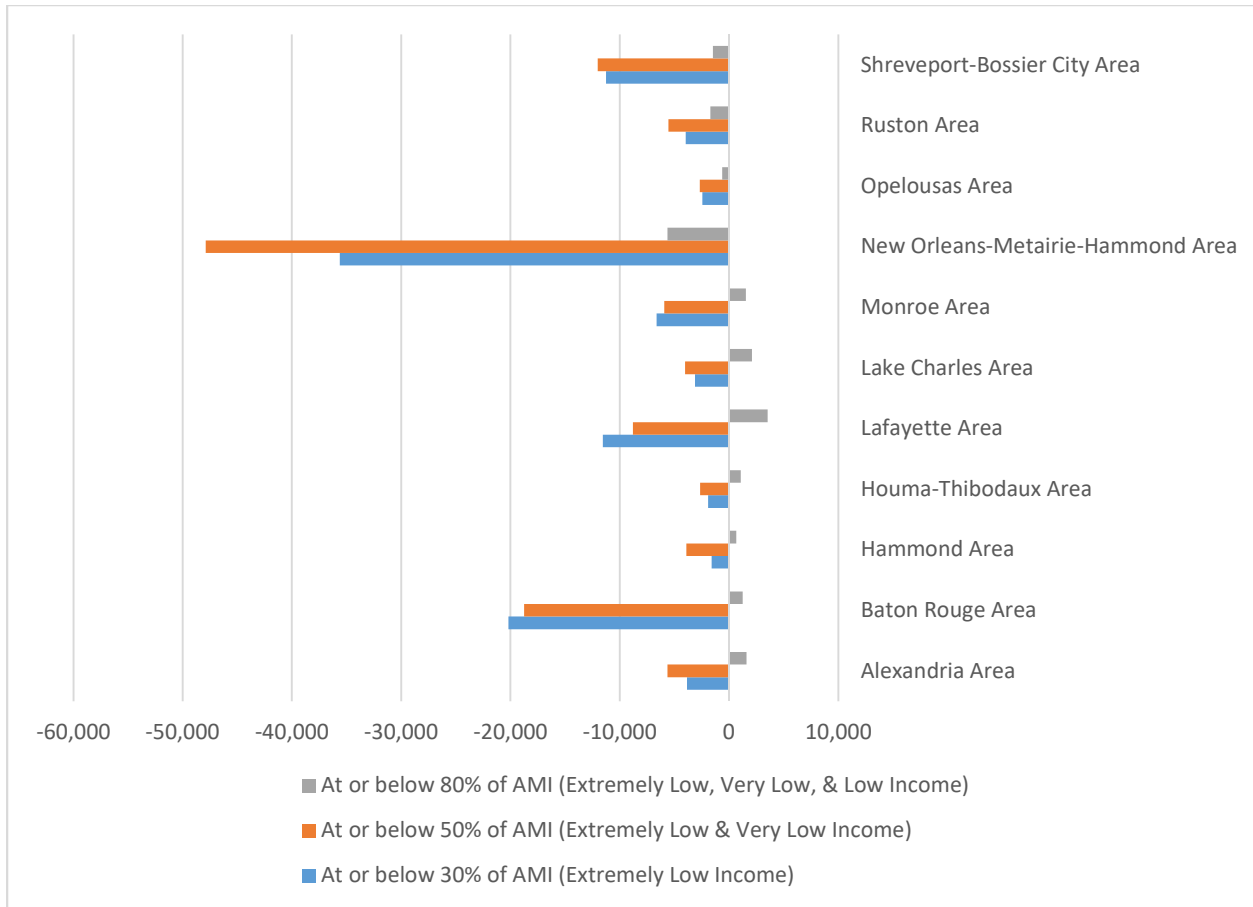


Source: Author's tabulations of U.S. Census Bureau's 2018 American Community Survey public use microdata sample (PUMS) data

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 46,229 affordable units at the ELI threshold and 37,152 affordable units at the VLI level. As shown in figure 5, the majority of these units are found in the Baton Rouge, Lafayette, New Orleans-Metairie-Hammond 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 levels are occupied by renters of that income category. The state as a whole has a shortage of 102,089 affordable and available units at the ELI threshold, 117,845 affordable and available units at the VLI level, and surplus of 2,308 affordable and available units at the LI threshold. As shown in figure 6, the majority of these units are found in the Baton Rouge, Lafayette, New Orleans-Metairie-Hammond 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 2018 American Community Survey public use microdata sample (PUMS) data

**Conclusion**

The above data demonstrate 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 (μSA), 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	Micropolitan Area(s)	Parishes	2018 ACS AMI used
Alexandria Area	Alexandria, LA (Metropolitan Statistical Area)	Fort Polk South, LA (Micropolitan Statistical Area), Natchez, MS-LA (Micropolitan Statistical Area)	Avoyelles Parish, Catahoula Parish, Concordia Parish, Grant Parish, LaSalle Parish, Rapides Parish, Vernon Parish, Winn Parish	\$52,682
Baton Rouge Area	Baton Rouge, LA (Metropolitan Statistical Area minus Ascension Parish)		East Baton Rouge Parish, East Feliciana Parish, Iberville Parish, Livingston Parish, Pointe Coupee Parish, St. Helena Parish, West Baton Rouge Parish, West Feliciana Parish	\$74,413
Hammond Area	Hammond, LA (Metropolitan Statistical Area)	Bogalusa, LA (Micropolitan Statistical Area)	Tangipahoa Parish, Washington Parish	\$56,836
Houma-Thibodaux Area	Houma-Thibodaux, LA (Metropolitan Statistical Area)		Assumption Parish, Lafourche Parish, Terrebonne Parish	\$60,787
Lafayette Area	Lafayette, LA (Metropolitan Statistical Area)	Morgan City, LA (Micropolitan Statistical Area)	Part 1 :Acadia Parish, Vermilion Parish	\$58,658
			Part 2: Iberia Parish, Lafayette Parish, St. Martin Parish, St. Mary Parish	\$63,319

Study Area	Metropolitan Statistical Area	Micropolitan Area(s)	Parishes	2018 ACS AMI used
Lake Charles Area	Lake Charles, LA (Metropolitan Statistical Area)	Jennings, LA (Micropolitan Statistical Area), DeRidder, LA (Micropolitan Statistical Area)	Allen Parish, Beauregard Parish, Calcasieu Parish, Cameron Parish, Jefferson Davis Parish	\$65,548
Monroe Area	Monroe, LA (Metropolitan Statistical Area)	Bastrop, LA (Micropolitan Statistical Area)	Part 1: Ouachita Parish	\$59,570
			Part 2: Caldwell Parish, East Carroll Parish, Franklin Parish, Jackson Parish, Madison Parish, Morehouse Parish, Richland Parish, Tensas Parish, Union Parish, West Carroll Parish	\$42,753
New Orleans-Metairie-Hammond Area	New Orleans-Metairie, LA (Metropolitan Statistical Area)		Jefferson Parish, Orleans Parish, Plaquemines Parish, St. Bernard Parish, St. Charles Parish, St. James Parish, St. John the Baptist Parish, St. Tammany Parish	\$67,877
Opelousas Area		Opelousas, LA (Micropolitan Statistical Area)	Evangeline Parish, St. Landry Parish	\$41,030
Ruston Area	Ruston, LA (Micropolitan Statistical Area)	Natchitoches, LA (Micropolitan Statistical Area)	Bienville Parish, Claiborne Parish, De Soto Parish, Lincoln Parish, Natchitoches Parish, Red River Parish, Sabine Parish	\$43,968



Study Area	Metropolitan Statistical Area	Micropolitan Area(s)	Parishes	2018 ACS AMI used
Shreveport-Bossier City Area	Shreveport-Bossier City, LA (Metropolitan Statistical Area) minus DeSoto Parish	Minden, LA (Micropolitan Statistical Area)	Bossier Parish, Caddo Parish, Webster Parish	\$55,214

## 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	86	136
Alexandria Area	106	93	153
Baton Rouge Area	51	94	137
Hammond Area	134	94	169
Houma-Thibodaux Area	135	121	143
Lafayette Area	82	108	142
Lake Charles Area	103	117	152
Monroe Area	79	101	148
New Orleans-Metairie-Hammond Area	49	59	124
Opelousas Area	83	83	122
Ruston Area	126	103	126
Shreveport-Bossier City Area	56	82	133

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	-46,229	-37,152	142,450
Alexandria Area	455	-1,057	11,979
Baton Rouge Area	-13,857	-2,933	23,983
Hammond Area	1,110	-515	7,991
Houma-Thibodaux Area	1,470	1,547	6,072
Lafayette Area	-2,995	2,528	18,403
Lake Charles Area	238	2,781	11,624
Monroe Area	-2,270	135	11,991
New Orleans-Metairie-Hammond Area	-25,474	-34,201	29,443
Opelousas Area	-607	-1,282	2,223
Ruston Area	1,797	371	5,356
Shreveport-Bossier City Area	-6,096	-4,526	13,385

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	33	57	101
Alexandria Area	50	65	107
Baton Rouge Area	29	60	102
Hammond Area	52	57	105
Houma-Thibodaux Area	55	65	107
Lafayette Area	31	70	108
Lake Charles Area	56	75	109
Monroe Area	38	67	106
New Orleans-Metairie-Hammond Area	29	42	96
Opelousas Area	30	65	96
Ruston Area	42	58	93
Shreveport-Bossier City Area	19	52	97

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	-102,089	-117,845	2,308
Alexandria Area	-3,857	-5,639	1,609
Baton Rouge Area	-20,200	-18,765	1,254
Hammond Area	-1,585	-3,907	662
Houma-Thibodaux Area	-1,917	-2,655	1,075
Lafayette Area	-11,537	-8,800	3,531
Lake Charles Area	-3,106	-4,020	2,093
Monroe Area	-6,624	-5,940	1,546
New Orleans-Metairie-Hammond Area	-35,615	-47,877	-5,638
Opelousas Area	-2,440	-2,663	-621
Ruston Area	-3,962	-5,550	-1,721
Shreveport-Bossier City Area	-11,246	-12,029	-1,482