

Rental Housing Affordability in Louisiana 2021

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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 2021 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 2021 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 (μ 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 275,703 cost burdened households or 47.4% of all rental households. Of these cost burdened households almost 53% 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 Baton Rouge, Houma-Thibodaux, Lafayette, and Ruston Areas have similar percentages of cost burdened renter households. The highest percentage is in the Hammond Area (52.5%).
- 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 63 percent in the Lake Charles Area to 85.1 percent in the Hammond 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 64,607 affordable units at the ELI threshold and 40,639 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, Hammond, Lafayette, and New Orleans-Metairie-Hammond Areas have less than two-thirds of the needed affordable units for ELI rental households.
- The state as a whole has a shortage of 115,418 affordable and available units at the ELI threshold, 117,487 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, Hammond, New Orleans-Metairie-Hammond, 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), though no area has more than 52 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 2021 American Community Survey (ACS) 1-Year public use microdata sample (PUMS).¹ To protect privacy, the census releases the data with a geographic identifier known as a public use microdata area (PUMA).² 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)³.

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

² Each state's Data Center last defined PUMAs in 2010 using census guidelines.

³ <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

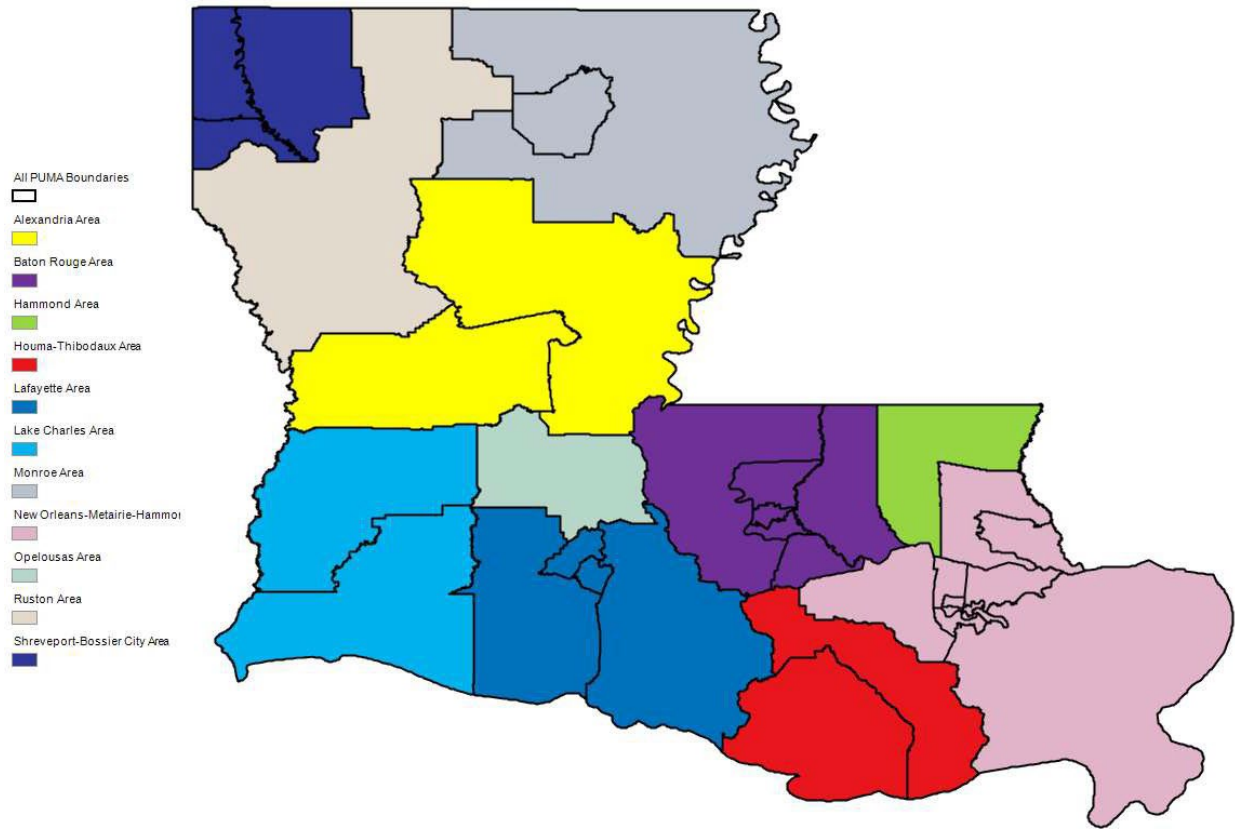
HUD methodology is based on determining MSA-level area median income. The first step in this analysis is to re-create MSAs by combining PUMAs. In some cases, PUMAs can be combined to perfectly replicate MSAs. As shown in Appendix A, the New Orleans-Metairie MSA is such an example.

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 (μ SAs) or nonmetro parishes. The Alexandria Area is an example where the MSA is combined with two μ 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 μ 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 households⁴ 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 \$66,945. This AMI is higher than

⁴ 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	2021 HUD Parish Level AMI	2021 ACS Calculated AMI for PUMAs 1100,1200, 1201, & 1300	2021 ACS Calculated AMI for PUMA 1200, 1201, & 1300 versus PUMA 1100
Acadia Parish	1100	\$56,600	\$66,945	\$66,945
Vermilion Parish	1100	\$59,400	\$66,945	\$66,945
Iberia Parish	1200 & 1201	\$56,600	\$66,945	\$69,005
Lafayette Parish	1300	\$72,100	\$66,945	\$69,005
St. Martin Parish	1300	\$72,100	\$66,945	\$69,005
St. Mary Parish	1300	\$53,300	\$66,945	\$69,005

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.⁵ These categories are used to evaluate cost burden and the availability of affordable rental housing across income categories.

⁵ 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.⁶

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.⁷ 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

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

⁷ 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 275,703 cost burdened households out of 581,416 rental household, or 47.4% of all rental households. Of these households approximately 53% are extremely cost burdened. As shown in table 2, in all of the study areas at least a third 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.

While the New Orleans-Metairie-Hammond Area has the absolute largest number of cost burden renters, the highest percentage is in the Hammond Area (52.5%). In six of the study areas (Baton Rouge, Hammond, Houma-Thibodaux, Lafayette, New Orleans-Metairie-Hammond, and Ruston) almost 50% of the renters 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 every study area, over half of extremely low and very low income rental households are cost burdened, and in many cases the proportion is closer to two-thirds or even three-fourths

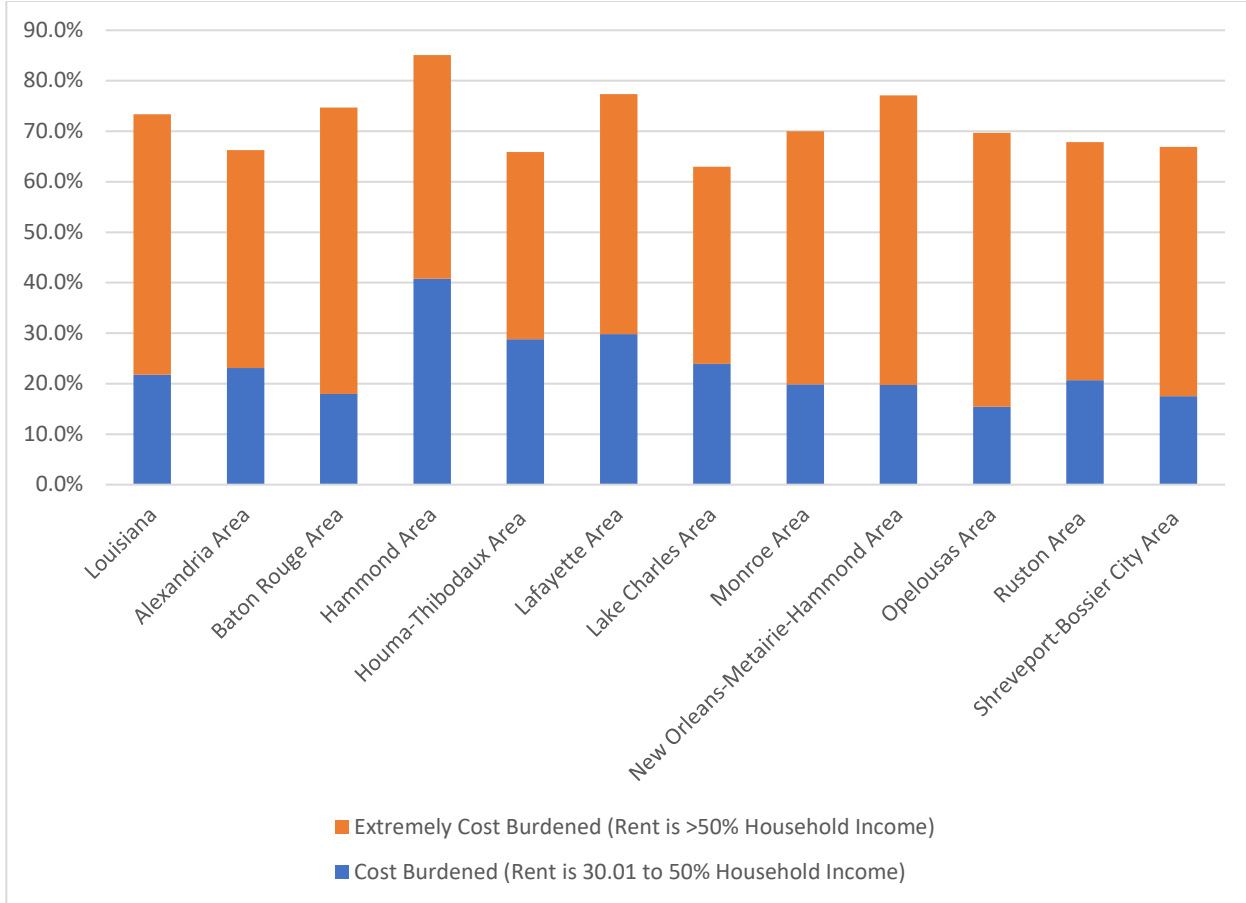
Figure 2 focuses more narrowly on the cost burden of extremely low-income and very low-income renters and shows the subset of cost burdened households who are extremely cost burdened. Extremely cost burdened households spend over 50% of household income on rent. A large majority of extremely low- and 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 63 percent in the lake Charles Area to 85 percent in the Hammond 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	119,321 72.2%	73,239 75.4%	58,174 52.0%	19,697 21.1%	5,272 4.6%	275,703 47.4%
Alexandria Area	4,422 63.7%	4,145 69.3%	4,048 61.9%	1,768 23.8%	750 8.1%	15,133 41.9%
Baton Rouge Area	22,194 74.6%	14,055 74.9%	10,718 51.3%	3,910 23.2%	310 1.8%	51,187 49.6%
Hammond Area	4,034 83.9%	4,272 86.2%	1,391 35.0%	1,049 37.3%	0 0.0%	10,746 52.5%
Houma-Thibodaux Area	3,929 63.1%	2,567 70.6%	1,433 39.9%	293 17.7%	0 0.0%	8,222 47.1%
Lafayette Area	15,603 76.4%	7,119 79.7%	5,554 41.0%	1,361 15.4%	439 3.5%	30,076 46.8%
Lake Charles Area	4,699 57.6%	2,514 76.3%	1,941 36.3%	499 16.7%	118 2.5%	9,771 40.0%
Monroe Area	8,849 71.7%	3,688 66.2%	3,319 50.3%	666 10.7%	196 2.5%	16,718 43.4%
New Orleans-Metairie-Hammond Area	38,412 74.8%	23,421 81.2%	18,785 62.9%	6,007 19.5%	2,367 6.7%	88,992 50.5%
Opelousas Area	2,833 68.5%	1,664 71.8%	1,277 37.5%	678 27.7%	0 0.0%	6,452 40.9%
Ruston Area	4,886 65.4%	2,562 73.1%	2,626 54.8%	615 19.6%	74 2.0%	10,763 47.8%
Shreveport-Bossier City Area	9,460 69.4%	7,232 63.9%	7,082 53.0%	2,851 27.9%	1,018 7.4%	27,643 44.4%

Source: Author's tabulations of U.S. Census Bureau's 2021 American Community Survey public use microdata sample (PUMS) data

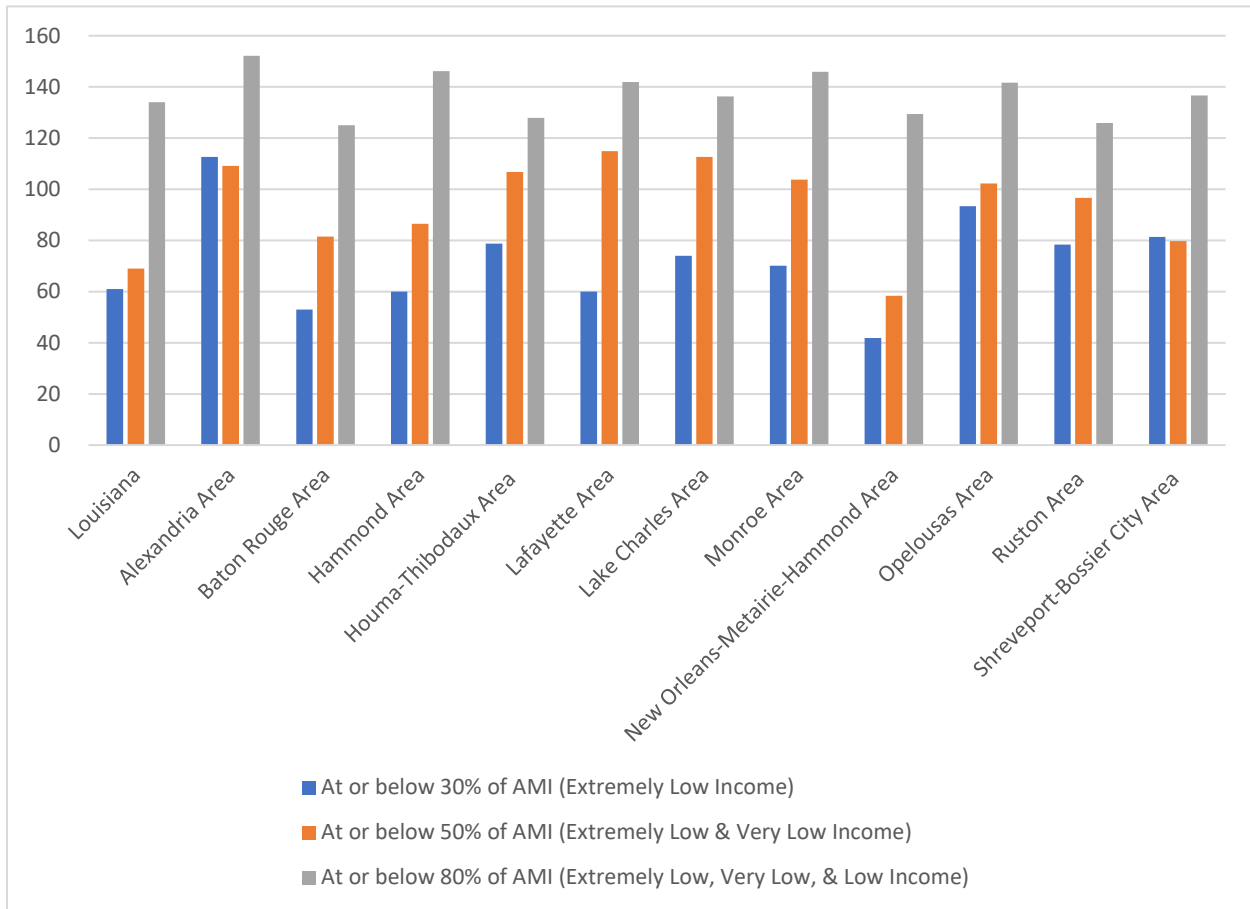
Figure 2. Percent of Extremely Low-Income and Very Low-Income Renter Households (<50% AMI) That Are Cost Burdened and Extremely Cost Burdened



Source: Author's tabulations of U.S. Census Bureau's 2021 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 262,370 renter households earning 50 percent or below AMI (by MSA), and only 148,883 units that are both affordable and available to those households, for an overall shortage of 117,487 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

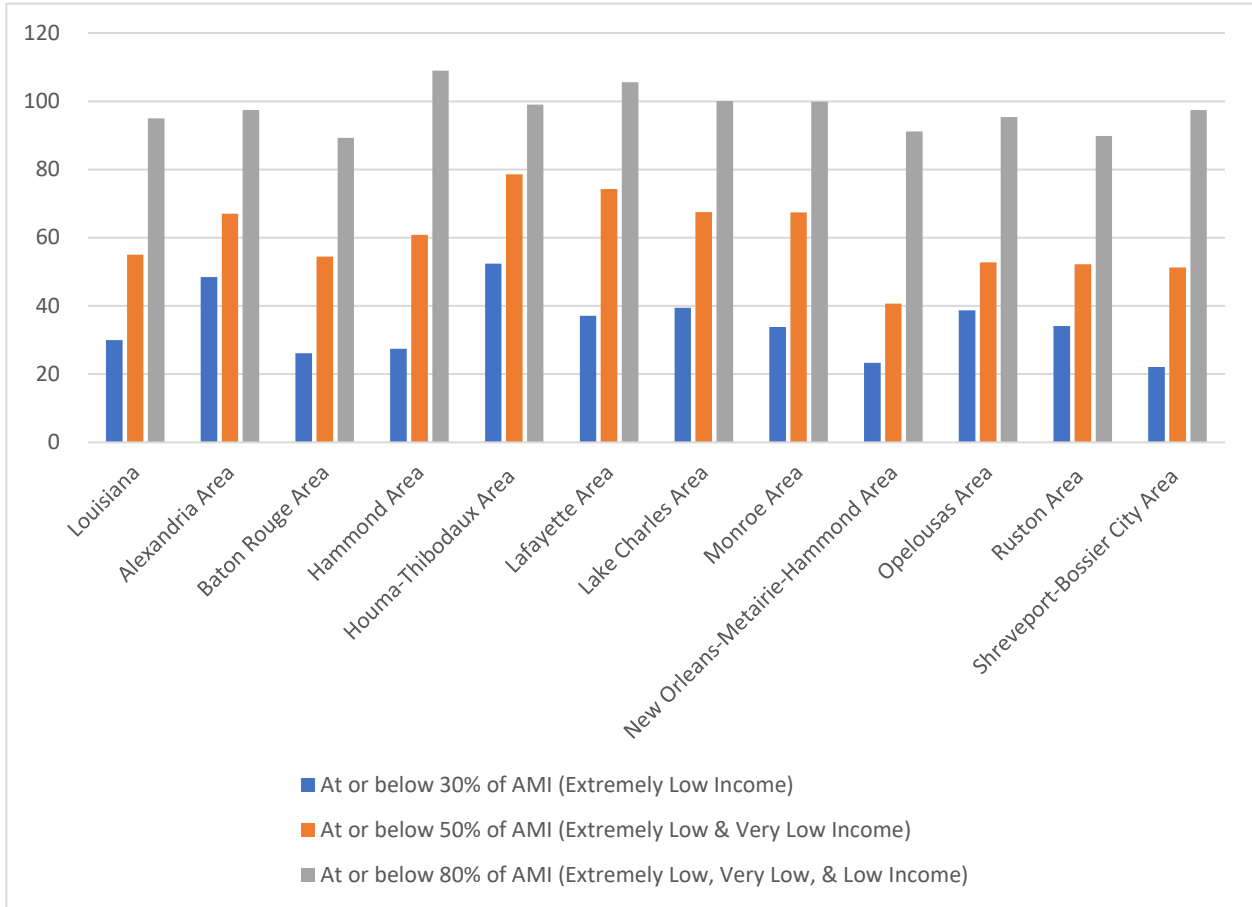


Source: Author's tabulations of U.S. Census Bureau's 2021 American Community Survey public use microdata sample (PUMS) data

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 61 percent of the required numbers for ELI rental households. The Baton Rouge, Hammond, Lafayette, and New Orleans-Metairie-Hammond Areas have less than two-thirds 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.

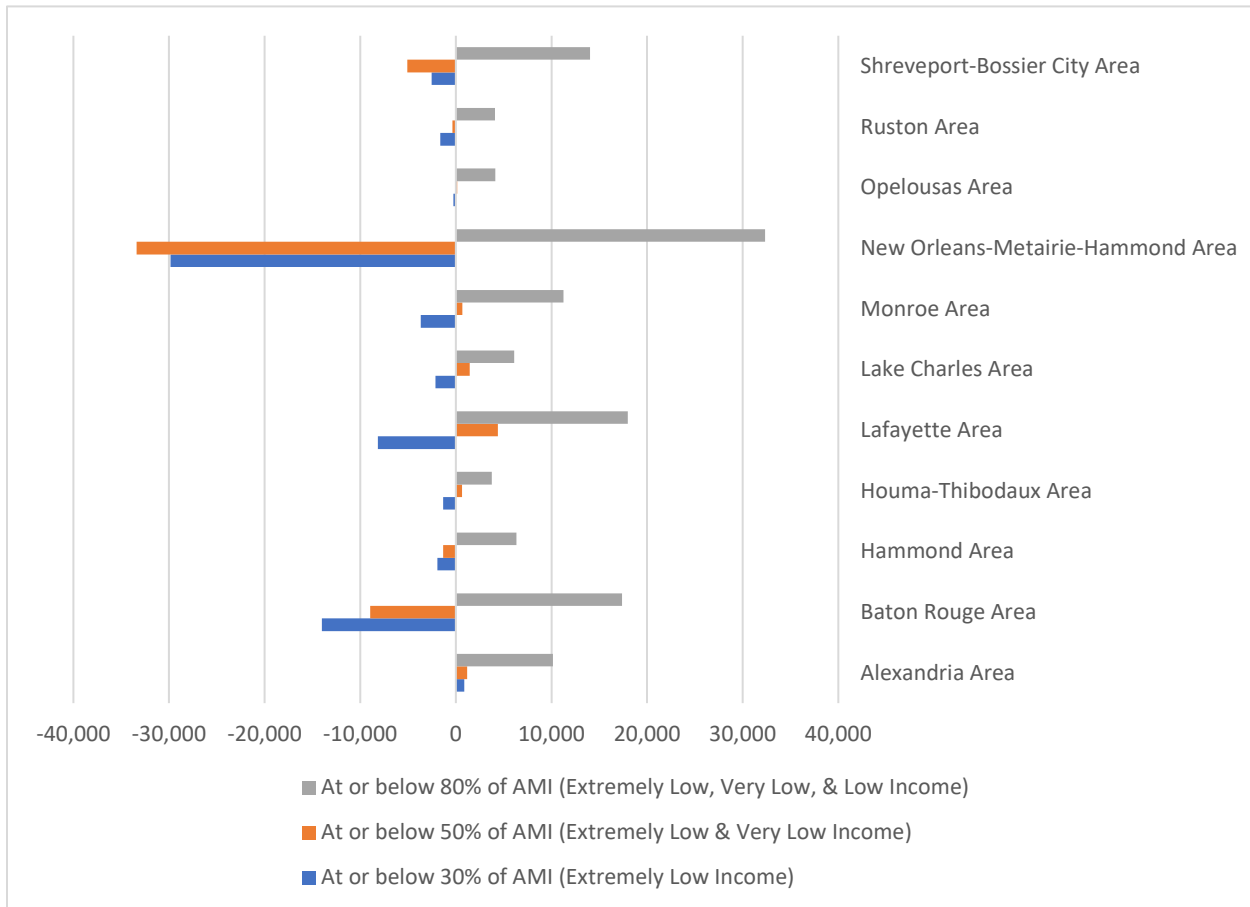
However, this only tells part of the story. When we examine whether units are affordable and available, we see that no region in the state has enough affordable and available units at extremely low and very low income. As shown in figure 4, although the Baton Rouge, Hammond, New Orleans-Metairie-Hammond, 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 22 (Shreveport-Bossier) to 52 (Houma-Thibodaux Area) affordable and available units per 100 tenants. Nine of the study areas have only two thirds of the required affordable and available units to house renters at 50% or less AMI (low income) with the New Orleans-Metairie-Hammond Area only having 41 units per 100 rental households.

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



Source: Author's tabulations of U.S. Census Bureau's 2021 American Community Survey public use microdata sample (PUMS) data

Figure 5. Surplus or Deficit of Affordable Units by Income

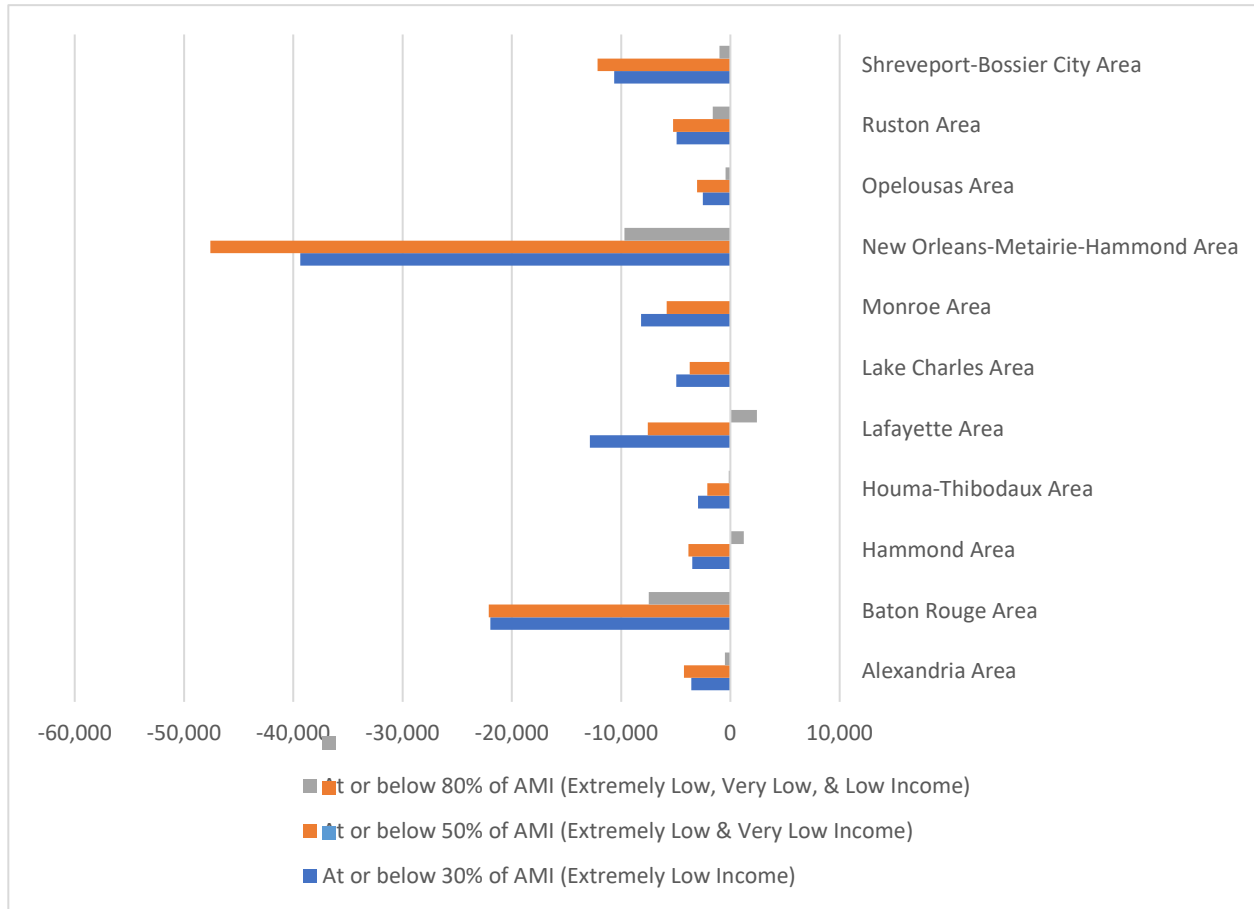


Source: Author's tabulations of U.S. Census Bureau's 2021 American Community Survey public use microdata sample (PUMS) data

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 64,607 affordable units at the ELI threshold and 40,639 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 115,418 affordable and available units at the ELI threshold, 117,487 affordable and available units at the VLI level, and shortage of 17,247 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 2021 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	2021 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	\$53,350
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	\$73,434
Hammond Area	Hammond, LA (Metropolitan Statistical Area)	Bogalusa, LA (Micropolitan Statistical Area)	Tangipahoa Parish, Washington Parish	\$61,281
Houma-Thibodaux Area	Houma-Thibodaux, LA (Metropolitan Statistical Area)		Assumption Parish, Lafourche Parish, Terrebonne Parish	\$73,125
Lafayette Area	Lafayette, LA (Metropolitan Statistical Area)	Morgan City, LA (Micropolitan Statistical Area)	Part 1: Acadia Parish, Vermilion Parish	\$66,945
			Part 2: Iberia Parish, Lafayette Parish, St. Martin Parish, St. Mary Parish	\$69,005

Study Area	Metropolitan Statistical Area	Micropolitan Area(s)	Parishes	2021 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	\$72,280
Monroe Area	Monroe, LA (Metropolitan Statistical Area)	Bastrop, LA (Micropolitan Statistical Area)	Part 1: Ouachita Parish	\$57,882
			Part 2: Caldwell Parish, East Carroll Parish, Franklin Parish, Jackson Parish, Madison Parish, Morehouse Parish, Richland Parish, Tensas Parish, Union Parish, West Carroll Parish	\$49,437
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	\$73,434
Opelousas Area		Opelousas, LA (Micropolitan Statistical Area)	Evangeline Parish, St. Landry Parish	\$48,304
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	\$52,526

Study Area	Metropolitan Statistical Area	Micropolitan Area(s)	Parishes	2021 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	\$60,148

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	61	69	134
Alexandria Area	113	109	152
Baton Rouge Area	53	82	125
Hammond Area	60	87	146
Houma-Thibodaux Area	79	107	128
Lafayette Area	60	115	142
Lake Charles Area	74	113	136
Monroe Area	70	104	146
New Orleans-Metairie-Hammond Area	42	58	129
Opelousas Area	93	102	142
Ruston Area	78	97	126
Shreveport-Bossier City Area	81	80	137

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	-64,607	-40,639	127,500
Alexandria Area	877	1,187	10,154
Baton Rouge Area	-13,998	-8,975	17,369
Hammond Area	-1,924	-1,316	6,338
Houma-Thibodaux Area	-1,320	661	3,754
Lafayette Area	-8,167	4,384	17,994
Lake Charles Area	-2,127	1,446	6,096
Monroe Area	-3,680	665	11,240
New Orleans-Metairie-Hammond Area	-29,831	-33,401	32,329
Opelousas Area	-274	149	4,110
Ruston Area	-1,619	-368	4,080
Shreveport-Bossier City Area	-2,544	-5,071	14,036

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	30	55	95
Alexandria Area	48	67	97
Baton Rouge Area	26	54	89
Hammond Area	27	61	109
Houma-Thibodaux Area	52	79	99
Lafayette Area	37	74	106
Lake Charles Area	39	67	100
Monroe Area	34	67	100
New Orleans-Metairie-Hammond Area	23	41	91
Opelousas Area	39	53	95
Ruston Area	34	52	90
Shreveport-Bossier City Area	22	51	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	-115,418	-117,487	-17,247
Alexandria Area	-3,581	-4,263	-499
Baton Rouge Area	-21,980	-22,119	-7,471
Hammond Area	-3,486	-3,828	1,226
Houma-Thibodaux Area	-2,962	-2,110	-136
Lafayette Area	-12,858	-7,556	2,414
Lake Charles Area	-4,945	-3,729	9
Monroe Area	-8,164	-5,838	-45
New Orleans-Metairie-Hammond Area	-39,363	-47,602	-9,707
Opelousas Area	-2,535	-3,047	-453
Ruston Area	-4,922	-5,242	-1,600
Shreveport-Bossier City Area	-10,622	-12,153	-985