Housing in the Monroe Area

Regional Labor Market Area 8

a component of the

2019 Louisiana Housing Needs Assessment

prepared for

the Louisiana Housing Corporation

LSU | E. J. Ourso College of Business
Public Administration Institute

The 2019 Housing Needs Assessment for Louisiana has been prepared through an analysis of the housing needs for the eight regional labor market areas (RLMAs). A separate analysis has been devoted to each RLMA. All key measures, tables, and graphics are consistent across the eight different regions, but the analysis looks at the Census tract-level at the scale of the RLMA.

A tract is a spatial unit used by the U.S. Census to collect relevant data. They are constructed using population size, so their geographic size can vary substantially. Urban areas tend to have higher population densities, so their tracts are smaller than those in rural or sub/exurban areas. Nevertheless, because of the focus upon population and the relative size (tracts are targeted at a population of 4,000), they provide a useful unit of analysis since they provide more detail than a parish (county).

By dividing the state into RLMAs, we have futher enhanced our ability to discover variation in the state. We do this to enable policymakers, specifically those of the Louisiana Housing Corporation, to make more informed and strategic decisions about housing in the state of Louisiana. The RLMA is a device we borrow from the Louisiana Workforce Commission. Its purpose is to congregate an employment area around a key urban core. This is a useful device for housing as it purposefully connects employment to residence.

We have used data from the 2016 5-year American Community Survey (ACS) dataset, supplied through the U.S. Census. We have also in limited places used the HUD Community Housing Affordability Strategy data (CHAS), though we rely upon the ACS as the source of CHAS and as our primary source.

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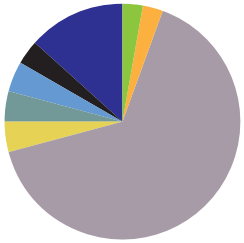
Louisiana Fact Sheet

Throughout the state, there are 2,011,700 household units, including mobile homes and boats/RVs/vans. The ratio of 1-unit detached houses (65.1%) is slightly higher and that of multi-unit facilities (20 or more units; 4.2%) is slightly lower than the same ratios of the nation as a whole. Overall, the ratio for single- and multi-unit housing facilities is roughly similar to that of the United States. The exception to this is **mobile homes.** In Louisiana, 13.2% of units are mobile homes, which is more than twice the rate of the U.S. In fact, mobile homes are the second most common unit-type in Louisiana.

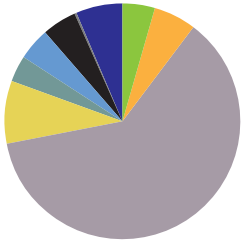
The rate of owner- and rental-occupation is also fairly close to that of the nation. A person is slightly more likely to be an owner-occupant than a renter in Louisiana, but this is not a notable difference. Roughly 65.4% of occupants are owners in the state, and 34.5% are renters, compared to 63.6% and 36.4% in the U.S., respectively.

Access to facilities in the state is similar, also, to that of the U.S. About 8.4% of households in Louisiana do not have access to personal vehicles, while in the U.S. as a whole, that number is slightly higher (9%). Roughly 6 in every 1,000 households lack adequate kitchen facilities, 4 in every 1,000 lack adequate plumbing, and 28 in every 1,000 lack phone service. These are rates very near the country as a whole.

Louisiana



United States



	Louisiana	United States
1 Unit (attached)	56,133 (2.8%)	6,027,469 (5.8%)
1 Unit (detached)	1,310,532 (65.1%)	82,631,864 (61.6%)
2 Unit	81,871 (4.1%)	4,961,792 (3.7%)
3-4 Units	84,763 (4.2%)	5,927,797 (4.4%)
5-9 Units	66,789 (3.3%)	6,417,429 (4.8%)
10-19 Units	58,762 (2.9%)	6,027,469 (4.5%)
20 or more units	84,282 (4.2%)	11,712,558 (8.7%)
Mobile Home	265,977 (13.2%)	8,454,133 (6.3%)

Boat/RV/Van – less than 0.1% in LA and US

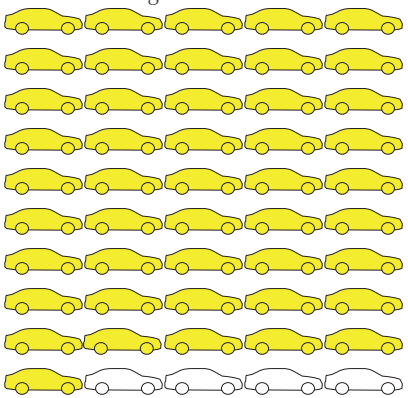
In Louisiana

6 lack adequate kitchen facilities
out of 1,000 households

4 lack adequate plumbing
out of 1,000 households

28 lack phone service
out of 1,000 households

Approximately 4 out of every 50 households do not have access to a vehicle on a regular basis



Louisiana Fact Sheet

Two areas of notable difference between Louisiana and the United States are the rates of ownership with a mortgage and the rate of rent stress. Louisiana homeowners are less likely to live in a mortgaged household. In fact, the rate of mortgage ownership, 53.7%, is the fifth lowest in the country. For homeowners, the rate of excessive cost, where 35% or more of household income is devoted to selected monthly ownership costs, gives some insight into cost burden for owners. In Louisiana, 20.9% of owner-occupied units with mortgages devote more than 35% of their income to housing costs (22nd lowest in the country), and 8.1% of homeowners without a mortgage do the same (in the U.S. that rate is 11.1%).

Renters in Lousiana appear more cost-burdened than residents in other states. The median gross rent in the state is $800. This is fairly low by the standards of the rest of the country (it is the 23rd lowest and the median in the U.S. is $949). Despite this, the rate of rent stress in Louisiana is the fifth highest in the country: 44.6% of renters devote more than 35% of their household income to gross rent. This rate is lower than only Florida, Puerto Rico, California, and Hawaii and slightly higher than New York.

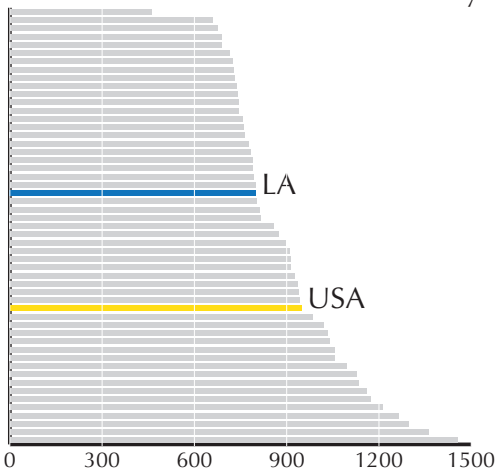
Of the more than 1.7 million occupied units in Louisiana

598,613 are renter-occupied

slightly more than **1 in 3** households

Renters in LA pay **$800** a month (median gross rent)

that is **$149** below the national median and the **23rd lowest** in the country*



State Median Gross Rent

*Including Puerto Rico and District of Columbia

Rank order least to most

Of the nearly 600,000 Louisiana renters **230,411** pay more than 35% of their income on gross rent,

which means **44.6%** of Louisiana renters are rent-stressed

that is the **5th highest** rate in the U.S.

The U.S. rate is 42%

1,132,785 are owner-occupied

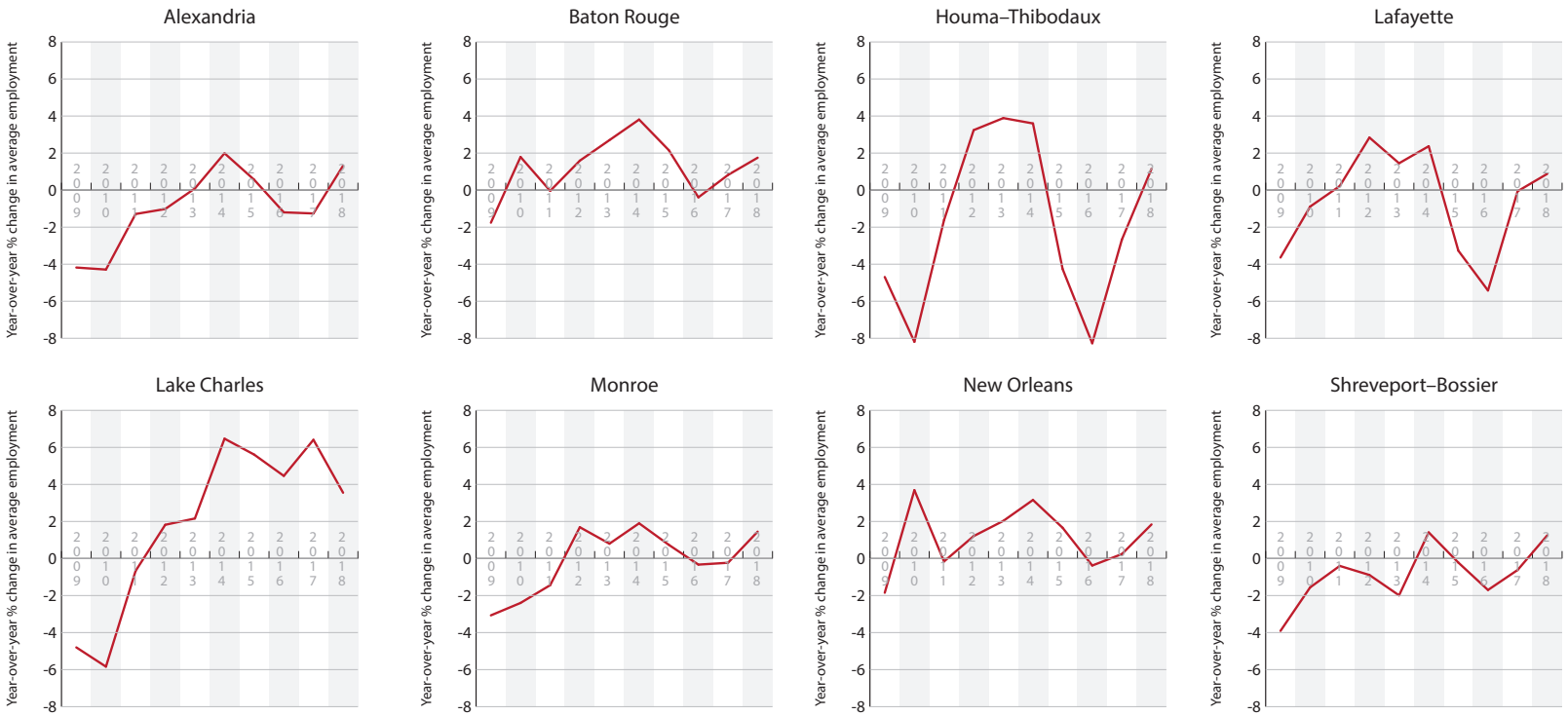
608,680 of which have mortgages, or **53.7%**

that is the **5th lowest** rate in the U.S.

Of those **with** a mortgage, the median monthly ownership cost is **$1,206** In the U.S. the median is $1,491 and **20.9% are cost-burdened**

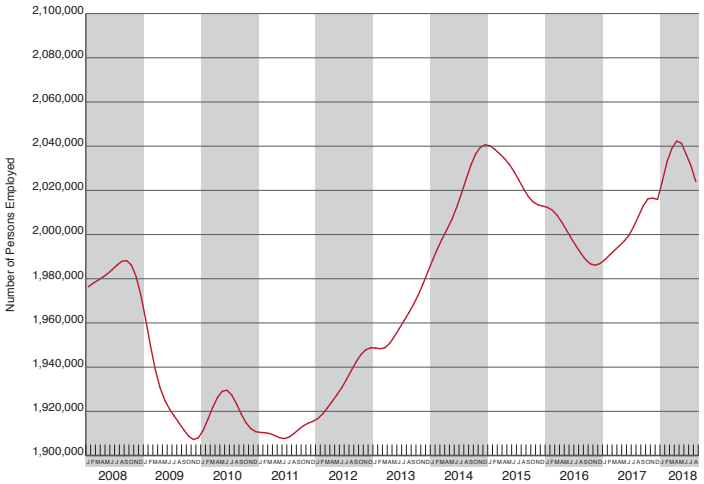
Those **without** a mortgage, spend **$318** In the U.S. the median is $462 monthly on housing costs and **8.1% are cost-burdened**

Louisiana Fact Sheet



The Louisiana Economy Over the past ten years, the Louisiana economy has displayed two periods of decline. Although the effects on the state were not as extreme, the national recession led to a decline in employment across all labor markets. In contrast to the national economy, employment in Louisiana sustained a notable decline over nearly two years beginning in January, 2015. During this period, nearly 50,000 jobs were lost. Only recently, in February, 2018, did the state recover those jobs, but another decline began soon after the recovery.

Certain regions show more susceptibility to the cycles of the Louisiana economy, most notably the Houma-Thibodaux area and the Lafayette area.



Statewide Total Employment, 2008 – 2018 (Aug)

Regional Labor Market Area 8 **Monroe**

Caldwell

East Carroll

Franklin

Jackson

Madison

Morehouse

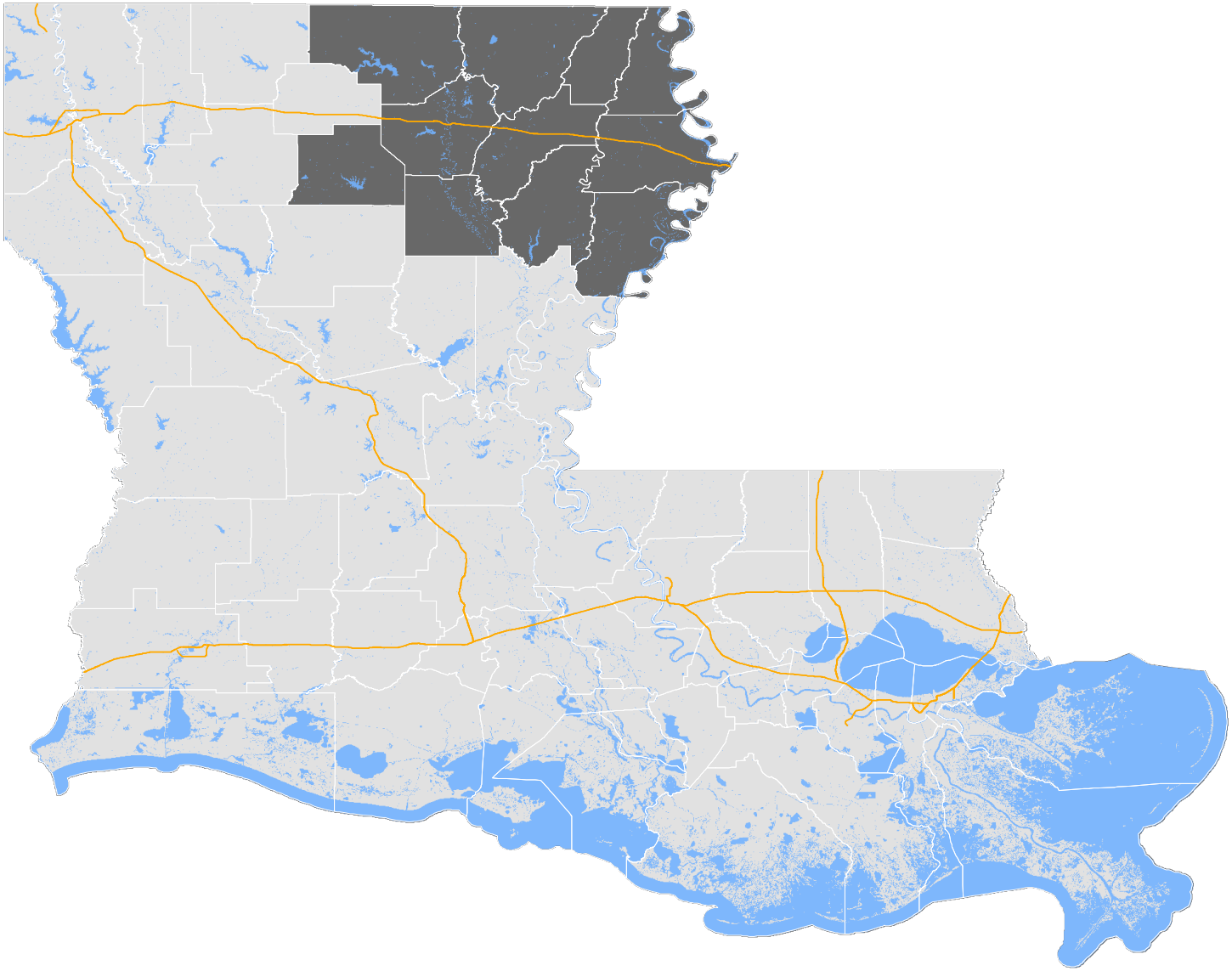
Ouachita

Richland

Tensas

Union

West Carroll



Interstate Highways

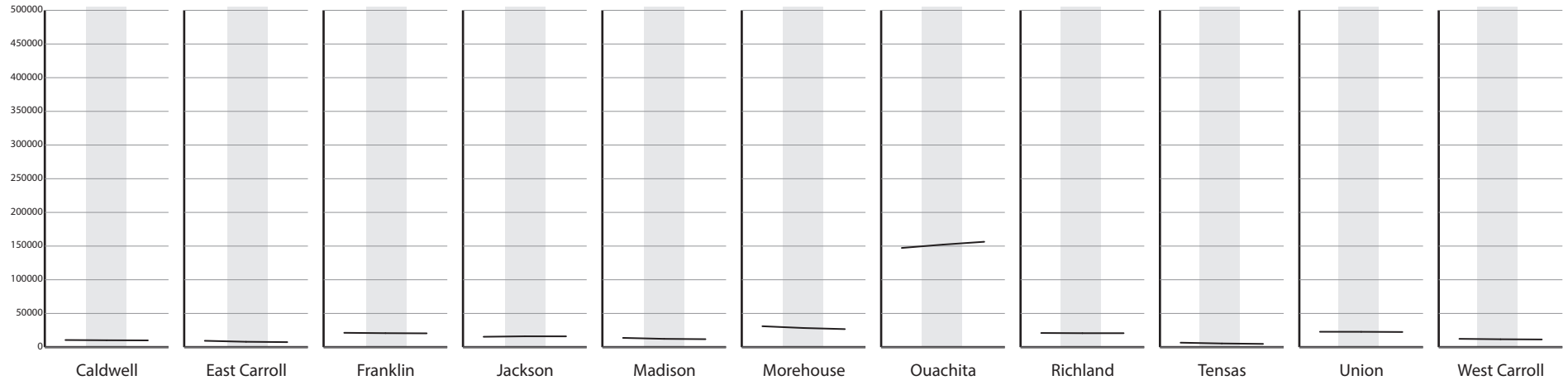
The People of the Region

Monroe RLMA

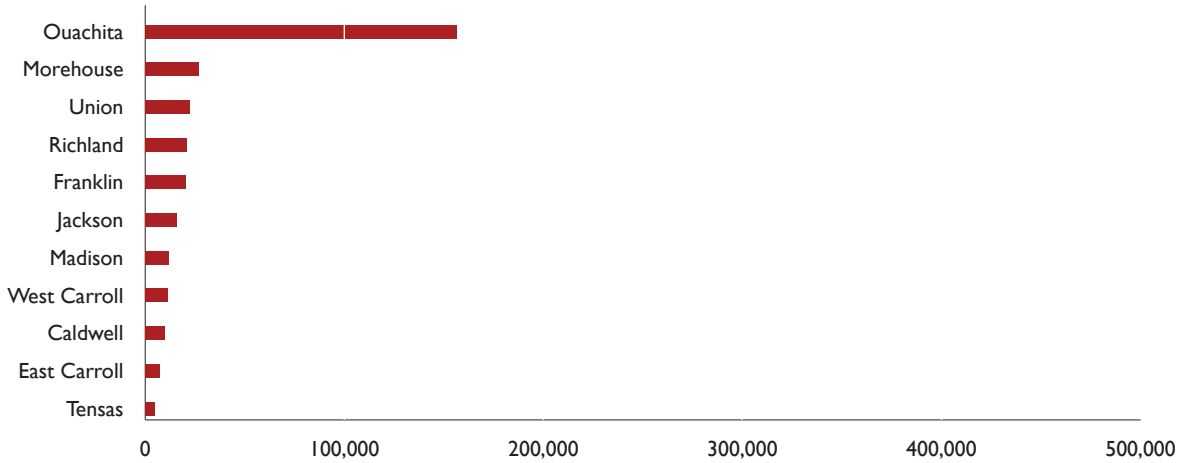
Population

2000	2010	2016
311,356	308,399 (-0.9%)	308,134 (-0.1%)

Population Change by Parish
2000–2010–2016



Total Population *in Monroe RLMA*



Population in the Monroe RLMA has declined modestly since 2000 by over 3,000 people, a decrease of 1 percent, in contrast with a 4 percent growth in the state during the same period.

Together, the parishes within the Monroe RLMA constitute 7 percent of the state's population, as of the most recent ACS estimates. Most parishes have seen flat population growth. An exception is Ouachita Parish, which has seen a 6 percent increase in its population during this time.

Source: American Community Survey 2012-2016 5-year estimates

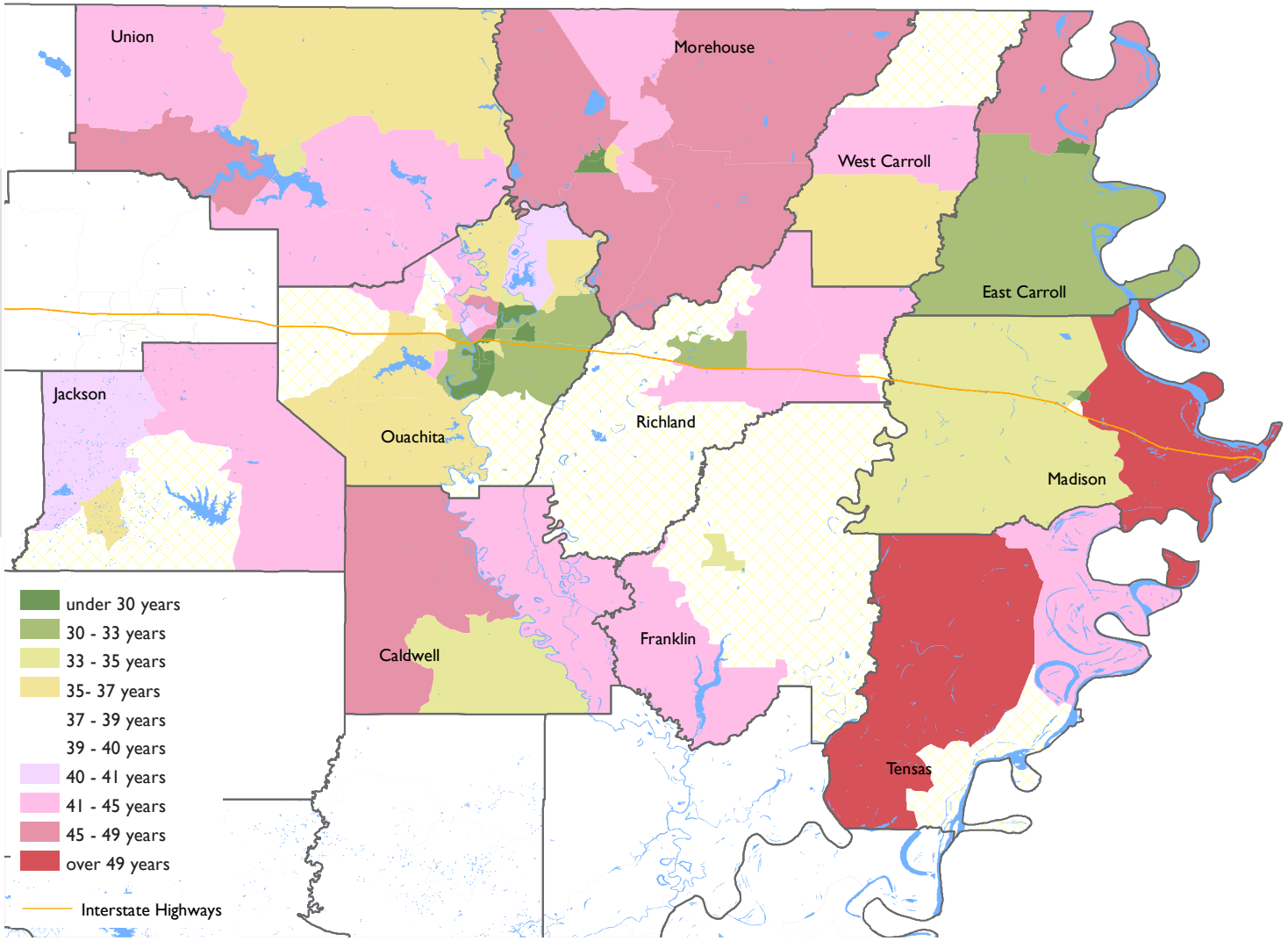
Median Age

Measurement

Half of the population is younger than this age, and the other half, older than this age. The lower the median age, the younger the population. The higher the median age, the older the population. This age can indicate if the population of an area is younger or older compared to other Census Tracts, counties, RLMAs, the whole state, or the United States.

Reading the Map

The shading in the map displays the median age for each Census tract. The shades of green indicate the population younger than the US median age (37.7 years), and the shades of pink indicate the population older than the US median age. The darker and more saturated greens indicate younger age groups, and the darker and more saturated pinks indicate older age groups. The state's median age is 36.2, indicated in the table below.



Estimates of Median Age by Parish
Monroe RLMA

Parish	Median Age Total	Median Age Male	Median Age Female
United States	37.7	36.3	39.0
Louisiana	36.2	35.0	37.5
Tensas	42.6	40.4	47.2
Union	41.4	40.4	43.3
West Carroll	39.9	37.7	42.0
Caldwell	39.7	38.2	41.4
Morehouse	39.6	37.7	41.2
Jackson	39.5	38.1	41.3
Franklin	38.0	36.2	40.3
Richland	37.8	35.6	40.0
Ouachita	34.9	33.6	36.2
Madison	34.2	31.8	36.2
East Carroll	31.7	29.0	40.0

Source: American Community Survey 2012-2016 5-year estimates

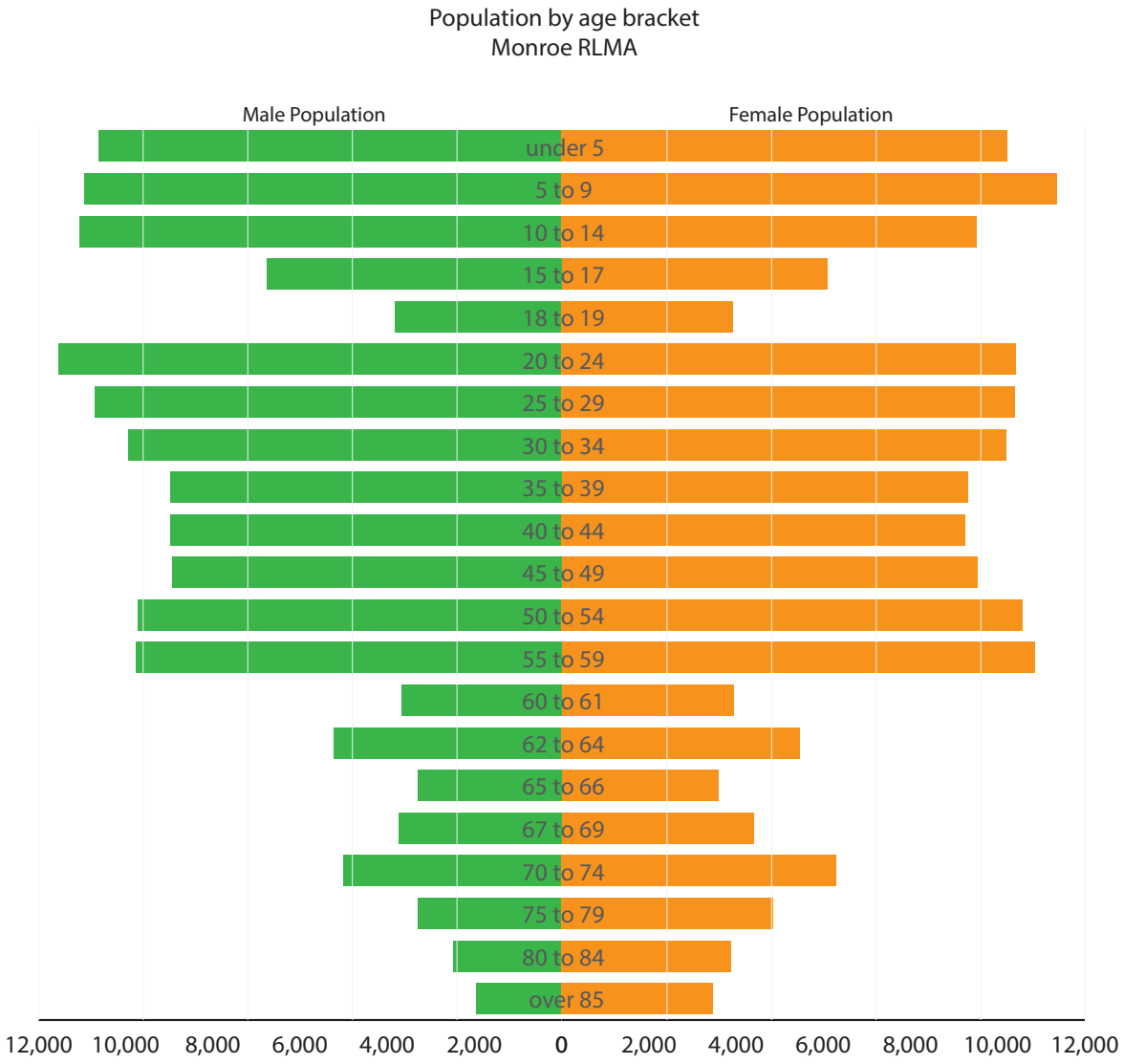
Population Distribution by Age and Gender

Measurement

Age-sex distribution indicates the size of the population within an area in each age category for males and females. This distribution can point to patterns of growth or decline in certain populations, which may have economic, social, and policy implications.

Reading the Graphic

The "population pyramid" here shows male population on the left of the center line and the female population to the right. Older age groups are at the bottom and younger age groups are at the top. A longer bar indicates a greater population. Vertical symmetry, with bars on either side of the vertical center being similar lengths, indicates that the male and female populations are approximately the same in each age category.



Source: American Community Survey 2012-2016 5-year estimates

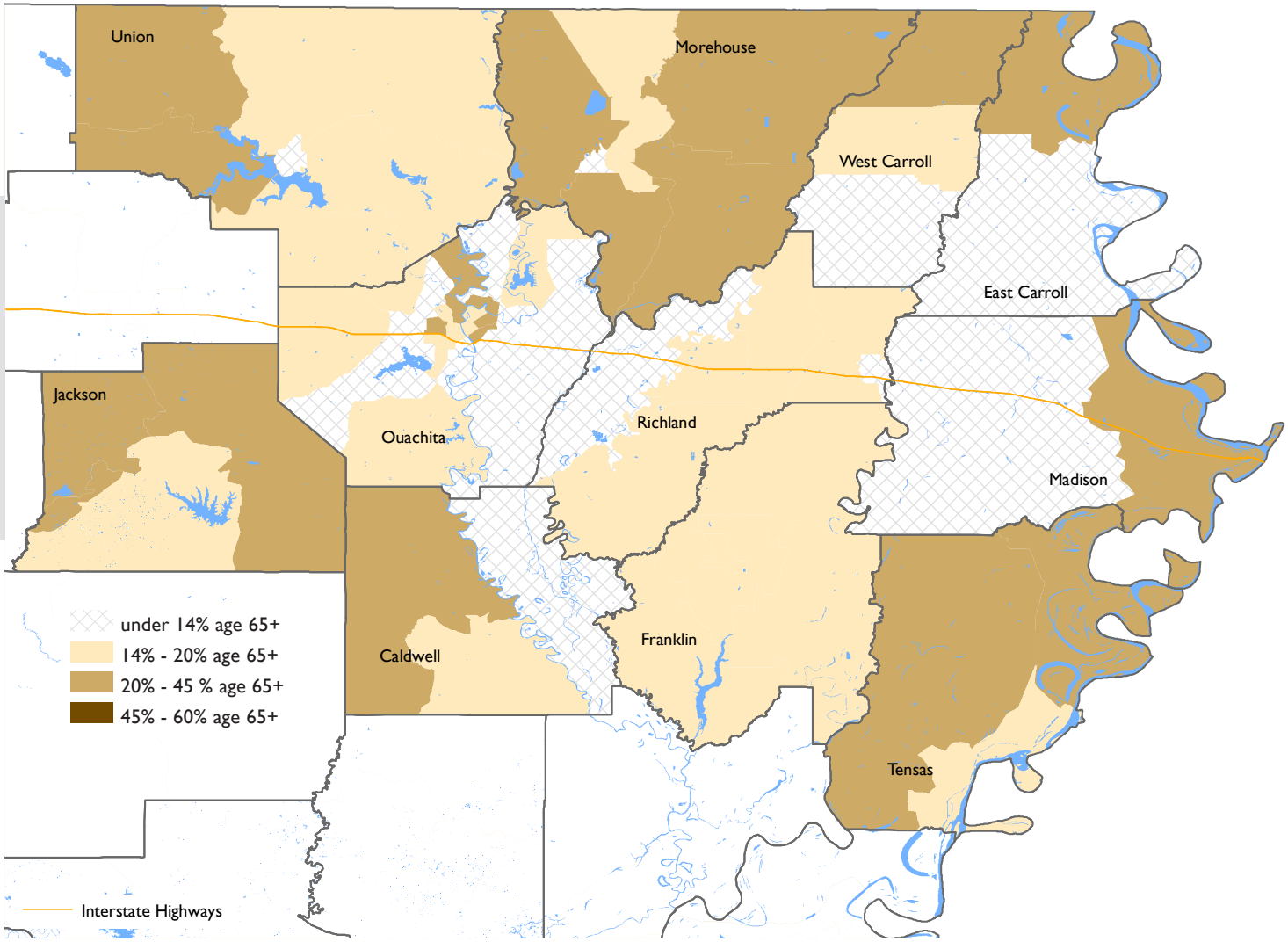
Elderly Population

Measurement

The US Department of Housing and Urban Development's Aging Research and Resources Initiative highlights the importance of meeting the changing needs of aging residents, the increasing life expectancy, and the aging baby boom generation. The elderly population is measured using the ACS estimates on the size of the population that is 65 years or older. This population has a higher risk of having chronic diseases or functional limitations.

Reading the Map

The shading in the map displays the percentage of the population that is 65 years or older with the RLMA's Census tracts. The crosshatch pattern indicates the areas where the proportion of individuals 65 or older is approximately the same or lower than the state's value of 13.6%, as noted in the table below. The darker shades indicate higher percentages of elderly population.



Population 65 or Older and Poverty
Monroe RLMA

Parish	% of Pop. 65 or Older	% of Pop. 65 or Older Below Poverty
United States	14.5	9.3
Louisiana	13.6	12.9
East Carroll	12.9	29.9
Tensas	20.1	26.3
Madison	12.8	26.0
Morehouse	16.9	20.1
Caldwell	16.4	19.8
Richland	15.3	16.9
Franklin	17.0	16.5
Ouachita	13.4	13.1
Union	18.6	12.9
Jackson	18.2	12.4
West Carroll	18.0	12.0

Source: American Community Survey 2012-2016 5-year estimates

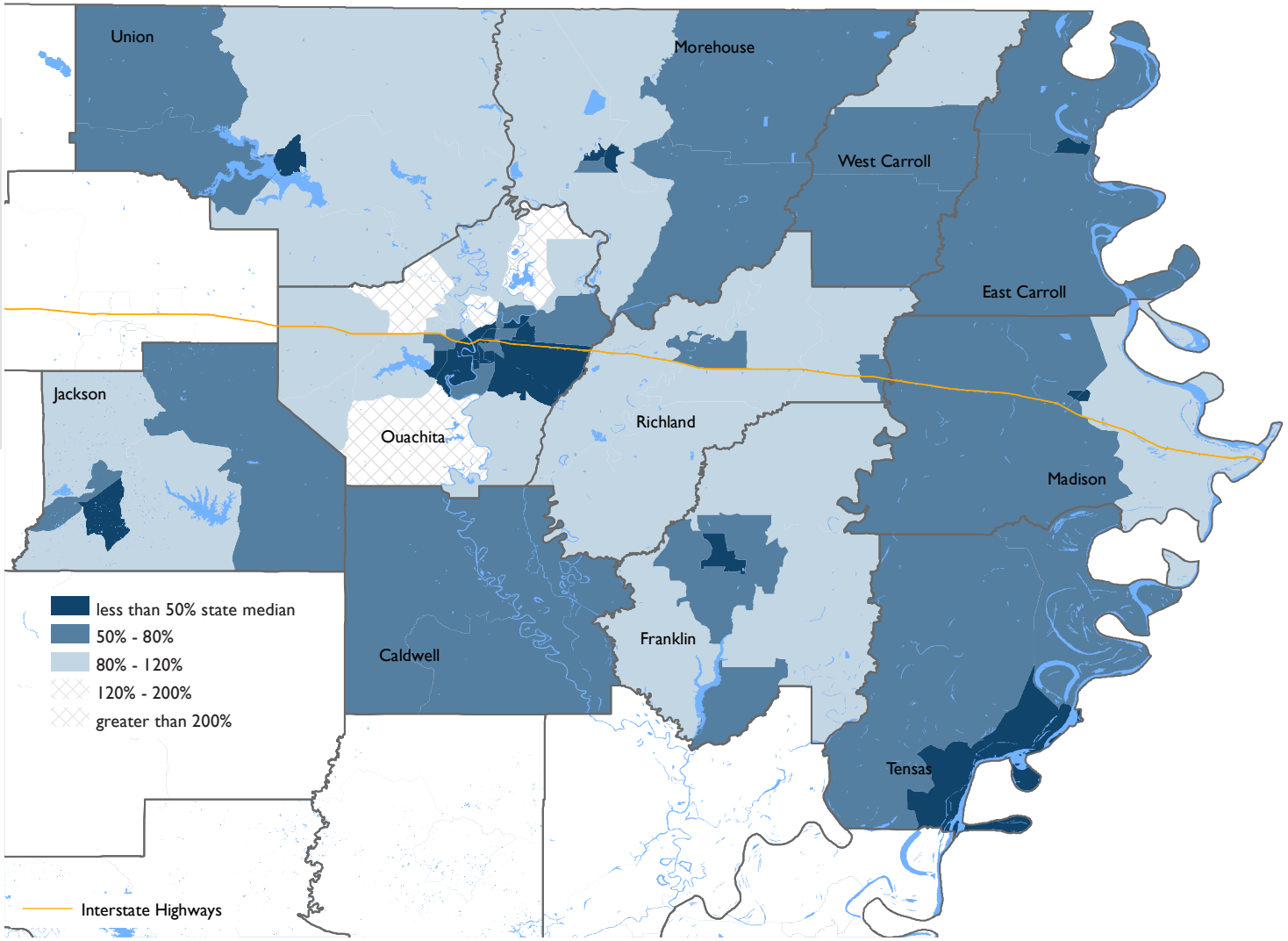
Median Household Income

Measurement

Median Household income is a measure of income, with half of all households earning more than this annual income and half earning less. Household income highlights the role of a household, as opposed to an individual, as a crucial economic unit with respect to affordability of housing and services.

Reading the Map

The shading in the map displays the median household income of the Census tracts within the RLMA. The lighter shades of blue indicate Census tracts with higher median household income. The darkest shade of blue shows Census tracts with values less than 50% of the state's median household income. The state's median household income is $45,652, as noted in the table below.



Median Household Income *Monroe RLMA*	
Parish	Median Household Income ($)
United States	55,322
Louisiana	45,652
East Carroll	22,093
Tensas	22,385
Madison	25,404
Caldwell	29,832
Morehouse	30,279
Franklin	32,440
Richland	35,684
West Carroll	36,670
Union	37,049
Jackson	38,310
Ouachita	38,974

Source: American Community Survey 2012-2016 5-year estimates

Poverty

Measurement

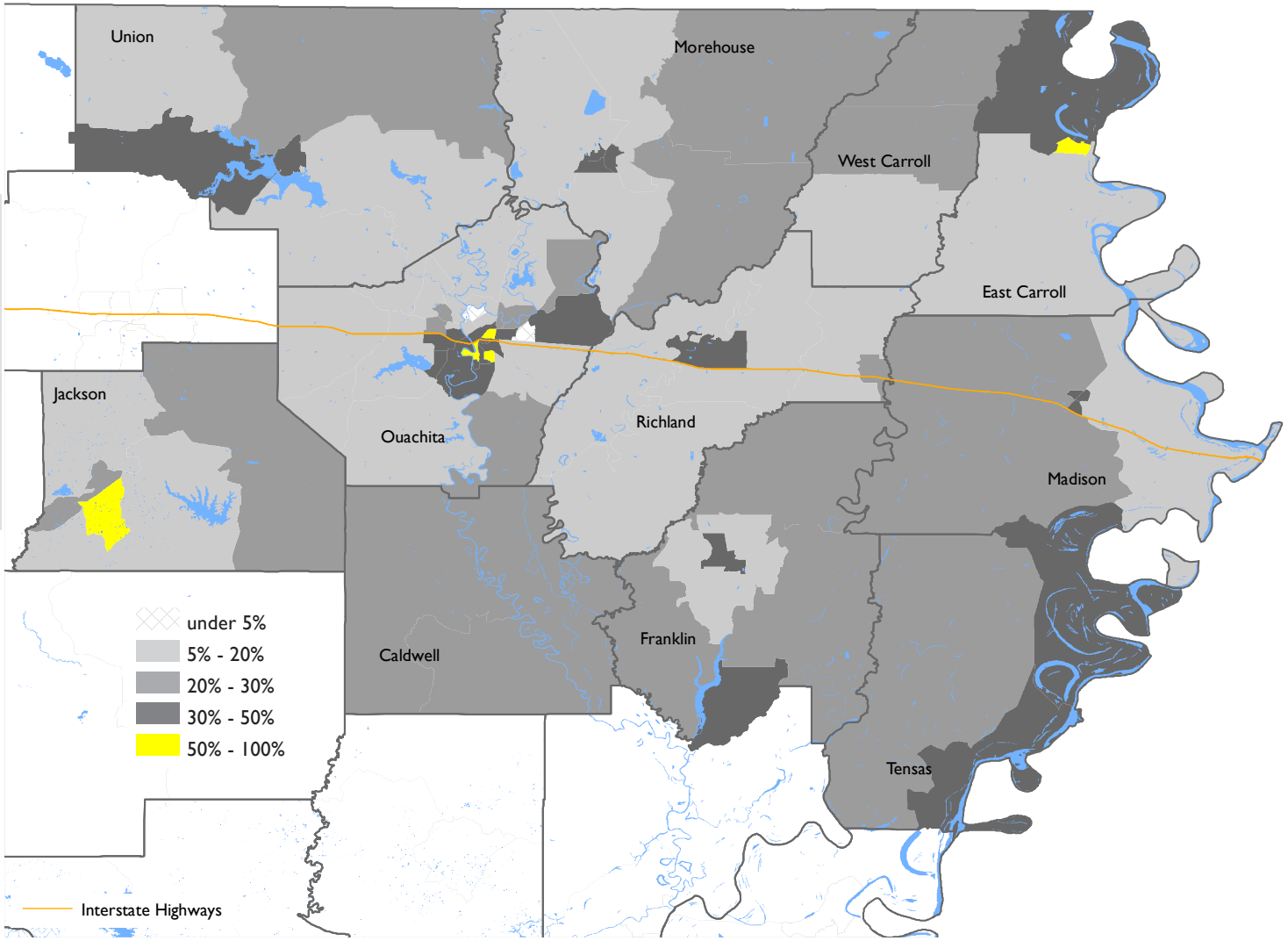
The Census Bureau, following the Office of Management and Budget's Directive 14, measures poverty using a set of income thresholds that vary by family size and composition. Families that fall below the income thresholds are considered to be living in poverty. The poverty thresholds for 2016 were $15,569 for a family of two, $19,105 for a family of three, $24,563 for a family of four, and up to $49,721 for a family of nine or more.

Reading the Map

The shading in the map displays the percentage of households that fall below the poverty threshold within each Census tract. The darker and more saturated the shade of grey, the greater the percentage of households that live in poverty. The areas in yellow are Census tracts with over half of all households under the poverty thresholds. In Louisiana, an estimated 15.1% of all families and 19.7% of the population live in poverty.

Population Living In Poverty
Monroe RLMA

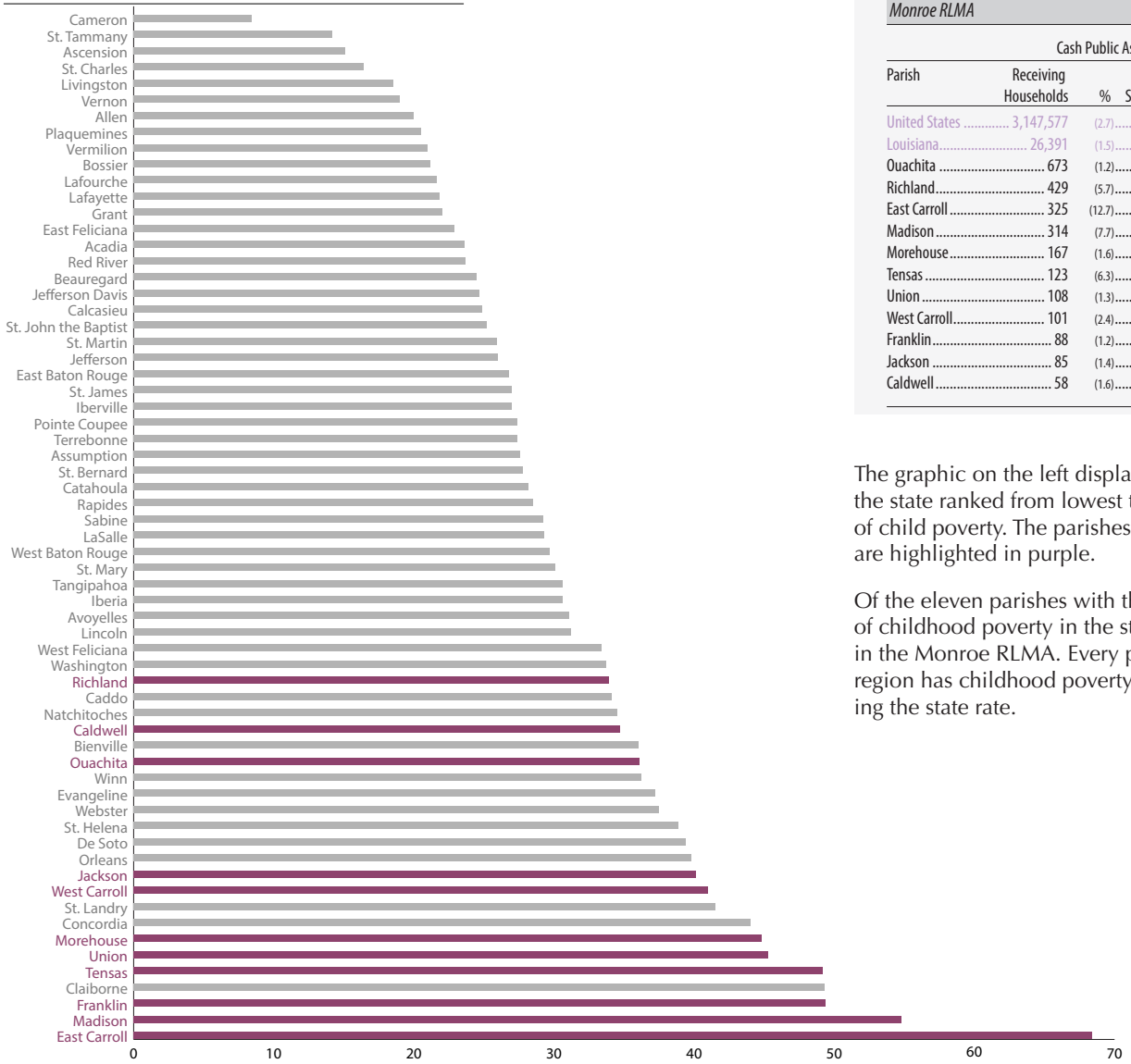
Parish	Population Below Poverty Level	%
United States	46,932,225	(15.1)
Louisiana	889,570	(19.7)
Ouachita	35,652	(24.1)
Morehouse	7,441	(28.8)
Franklin	6,017	(31.5)
Union	5,438	(24.9)
Richland	4,751	(24.0)
Jackson	4,035	(27.2)
Madison	3,973	(39.6)
East Carroll	2,671	(48.7)
West Carroll	2,551	(24.0)
Caldwell	2,391	(25.1)
Tensas	1,615	(33.8)



Source: American Community Survey 2012-2016 5-year estimates

Child Poverty & Public Assistance
by Parish

Childhood Poverty Rate *Monroe RLMA*



Households Receiving Cash Public Assistance
Monroe RLMA

Parish	Receiving Households	%	Change Since 2010	%
	Cash Public Assistance			
United States	3,147,577	(2.7)	3,31,450	(11.8)
Louisiana	26,391	(1.5)	26,391	(-0.4)
Ouachita	673	(1.2)	-45	(-6.3)
Richland	429	(5.7)	280	(187.9)
East Carroll	325	(12.7)	188	(137.2)
Madison	314	(7.7)	151	(92.6)
Morehouse	167	(1.6)	-31	(-15.7)
Tensas	123	(6.3)	108	(720.0)
Union	108	(1.3)	-116	(-51.8)
West Carroll	101	(2.4)	51	(102.0)
Franklin	88	(1.2)	-69	(-43.9)
Jackson	85	(1.4)	11	(14.9)
Caldwell	58	(1.6)	-93	(-61.6)

Households Receiving SNAP Benefits
Monroe RLMA

Parish	Receiving Households	%	Change Since 2010	%
	Supplemental Nutrition Assistance Program			
United States	15,360,951	(13.0)	4,777,231	(45.2)
Louisiana	282,174	(16.3)	8,096	(3.0)
Ouachita	9,901	(17.4)	2,488	(33.6)
Morehouse	2,218	(21.6)	142	(6.8)
Franklin	1,745	(23.2)	-225	(-11.4)
Jackson	1,423	(23.5)	616	(76.3)
Union	1,291	(15.8)	244	(23.3)
Richland	1,220	(16.1)	28	(2.3)
Madison	954	(23.4)	313	(48.8)
East Carroll	804	(31.4)	212	(35.8)
West Carroll	520	(12.4)	-7	(-1.3)
Caldwell	483	(13.3)	-57	(-10.6)
Tensas	327	(16.8)	-100	(-23.4)

The graphic on the left displays parishes of the state ranked from lowest to highest rate of child poverty. The parishes in the RLMA are highlighted in purple.

Of the eleven parishes with the highest rates of childhood poverty in the state, eight are in the Monroe RLMA. Every parish in the region has childhood poverty rates exceeding the state rate.

Households Receiving SSI Benefits
Monroe RLMA

Parish	Receiving Households	%	Change Since 2010	%
	Supplemental Security Income			
United States	6,355,071	(5.4)	1,728,524	(37.4)
Louisiana	124,108	(7.2)	31,870	(34.6)
Ouachita	4,754	(8.4)	1,561	(48.9)
Morehouse	1,220	(11.9)	449	(58.2)
Franklin	891	(11.8)	0	(0.0)
Union	781	(9.5)	250	(47.1)
Richland	665	(8.8)	189	(39.7)
Jackson	585	(9.7)	143	(32.4)
Madison	432	(10.6)	177	(69.4)
West Carroll	400	(9.6)	236	(143.9)
East Carroll	387	(15.1)	235	(154.6)
Caldwell	327	(9)	63	(23.9)
Tensas	250	(12.9)	62	(33.0)

Source: American Community Survey 2012-2016 5-year estimates

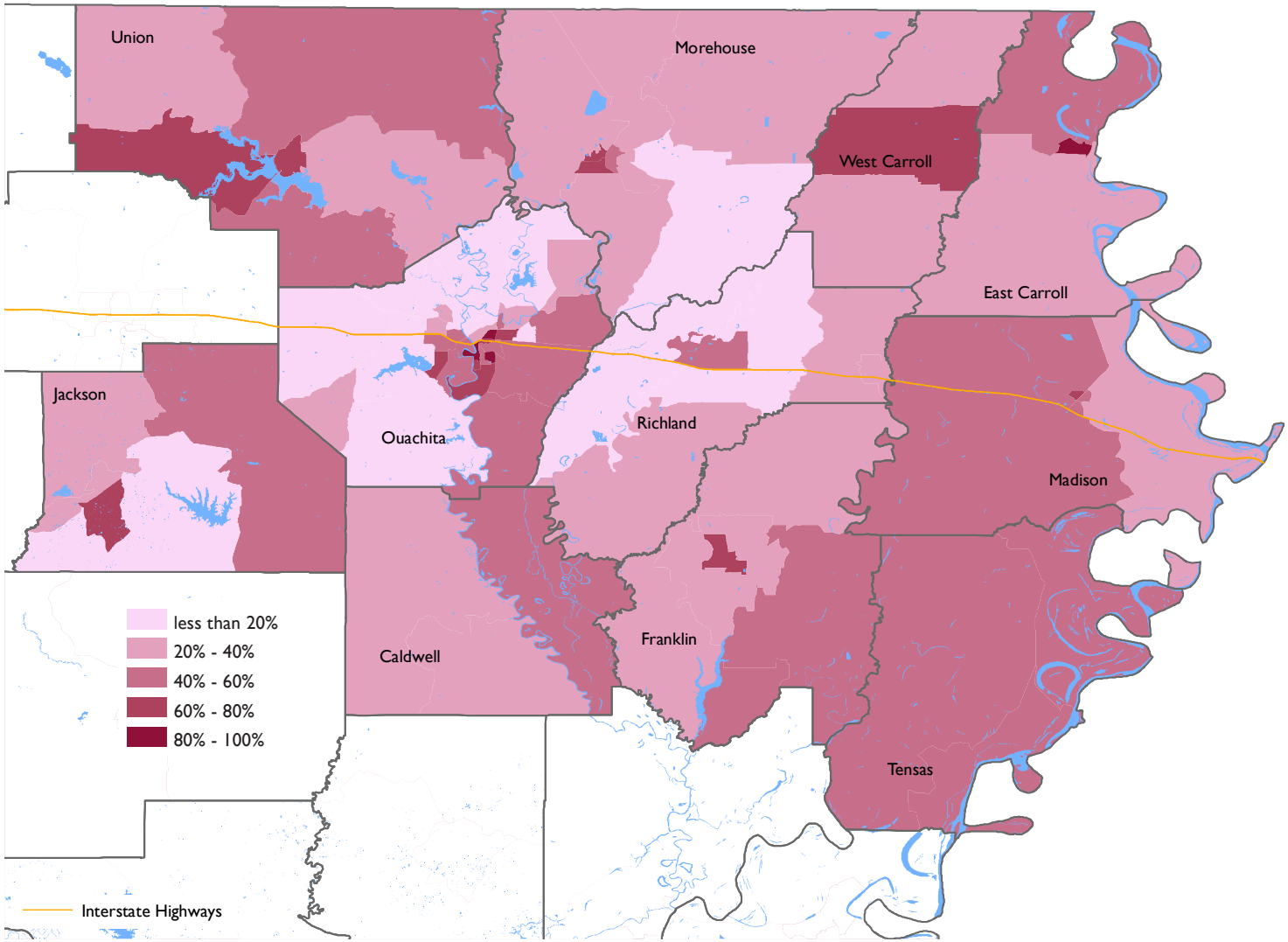
Child Poverty

Measurement

The Census Bureau, following the Office of Management and Budget's Directive 14, measures poverty using a set of income thresholds that vary by family size and composition. Families that fall below the income thresholds are considered to be living in poverty. Childhood poverty is measured using data on the number of children under 18 years that live in households that fall below the poverty thresholds.

Reading the Map

The shading in the map displays the percentage of children under the age of 18 years that live in households that fall below the poverty level. The darker the shade of pink, the greater the percentage of children that live in poverty. The state has an estimated 30.6% of children that live in poverty.



Young Children Living in Poverty *Monroe RLMA*		
Parish	Children Under 5 Below Poverty Level	%
United States	4,614,933	(23.6)
Louisiana	93,330	(30.6)
Ouachita	4,349	(39.3)
Franklin	886	(61.9)
Morehouse	850	(45.7)
Richland	609	(47.1)
Union	569	(45.7)
Madison	518	(64.0)
Jackson	504	(52.9)
Caldwell	254	(45.2)
West Carroll	238	(36.6)
East Carroll	210	(74.7)
Tensas	171	(51.2)

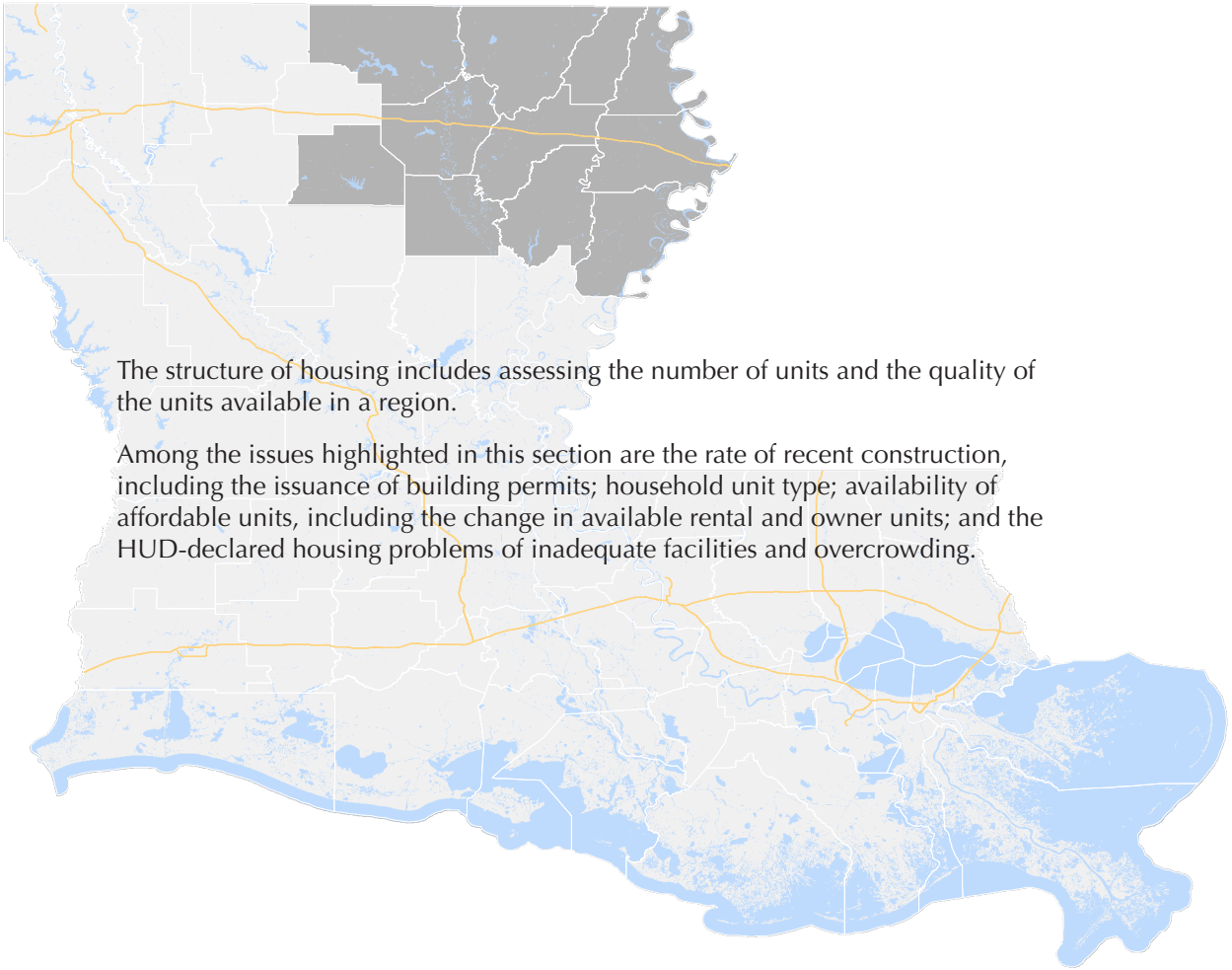
Source: American Community Survey 2012-2016 5-year estimates

The Housing of the Region

Structure and Affordability

Monroe RLMA

The Structure of Housing in
The Monroe Regional Labor Market Area



The structure of housing includes assessing the number of units and the quality of the units available in a region.

Among the issues highlighted in this section are the rate of recent construction, including the issuance of building permits; household unit type; availability of affordable units, including the change in available rental and owner units; and the HUD-declared housing problems of inadequate facilities and overcrowding.

Interstate Highways

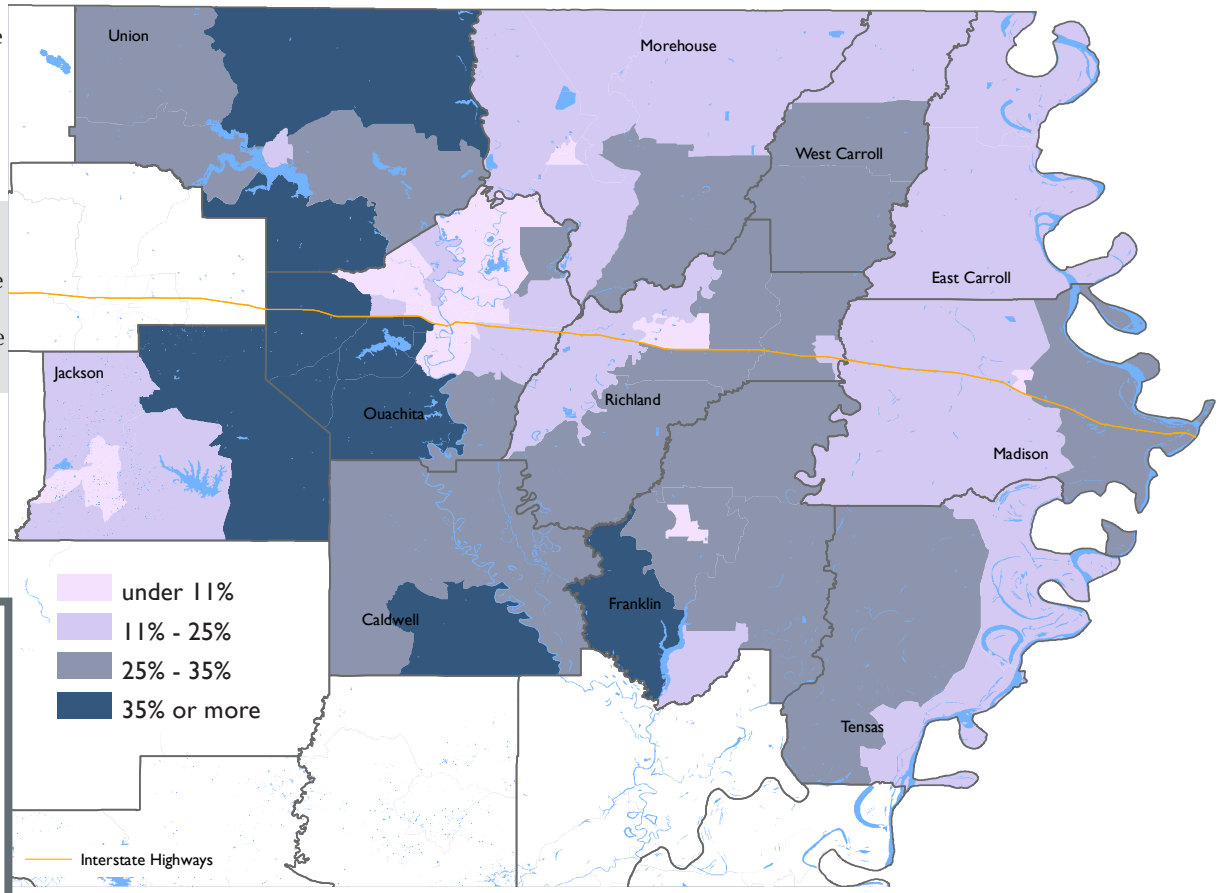
Unit Type Distribution by Parish & Mobile Home Rate

Measurement

Mobile home rate measures the percent of all units in a tract that are movable dwellings, although they are rarely moved today. Manufactured homes can be an affordable option, though they may also suffer from substandard quality and facilities. There are zoning restrictions on where mobile homes are allowed, and they are more likely to be located in rural areas.

Reading the Map

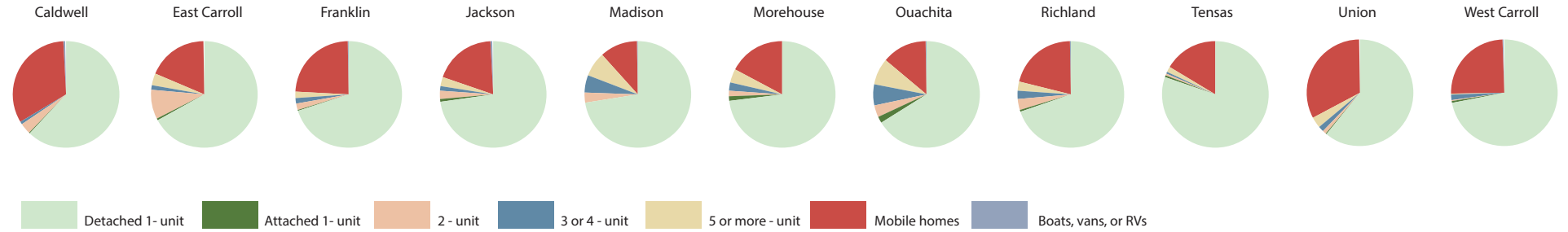
The map highlights those areas with high rates of mobile homes. The dark blue displays tracts where more than 35% of the units are mobile homes. Statewide, 13% of housing units are considered "mobile homes". We use the 11% because that is the average of all tracts.



Household Unit Types

We have combined the groupings of unit types 5 or more into one class for the graphic below. Detached one-unit household types are the most common throughout the state, but the distribution of multi-unit structures is unevenly distributed, usually found in higher frequencies in urban and densely populated areas.

Total Households by Unit Types: Monroe RLMA

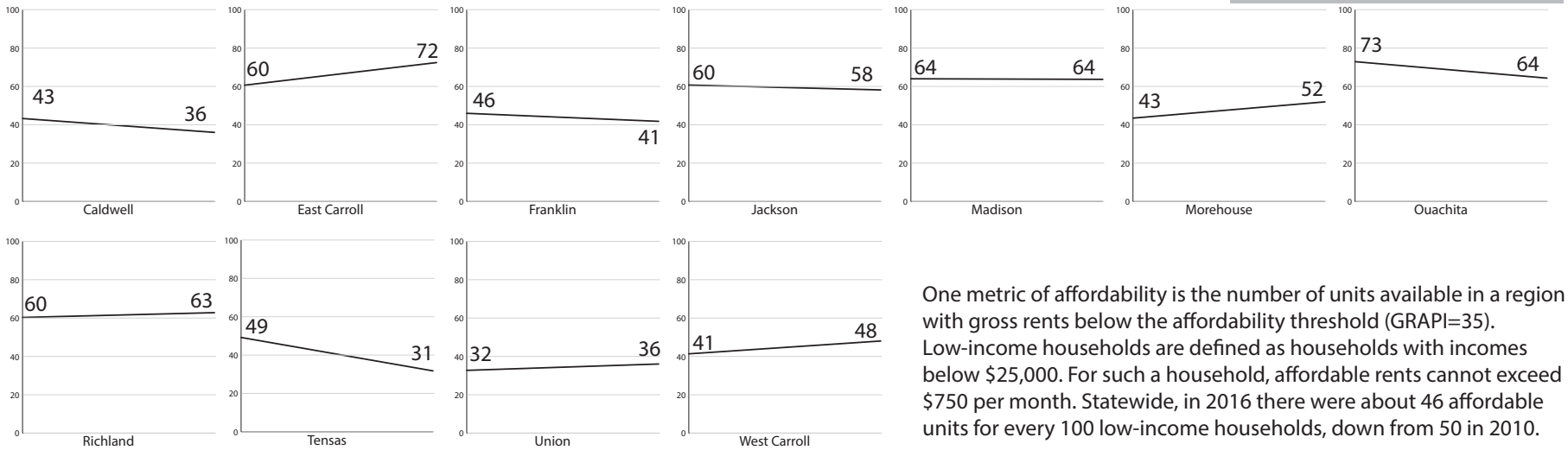


Source: American Community Survey 2012-2016 5-year estimates

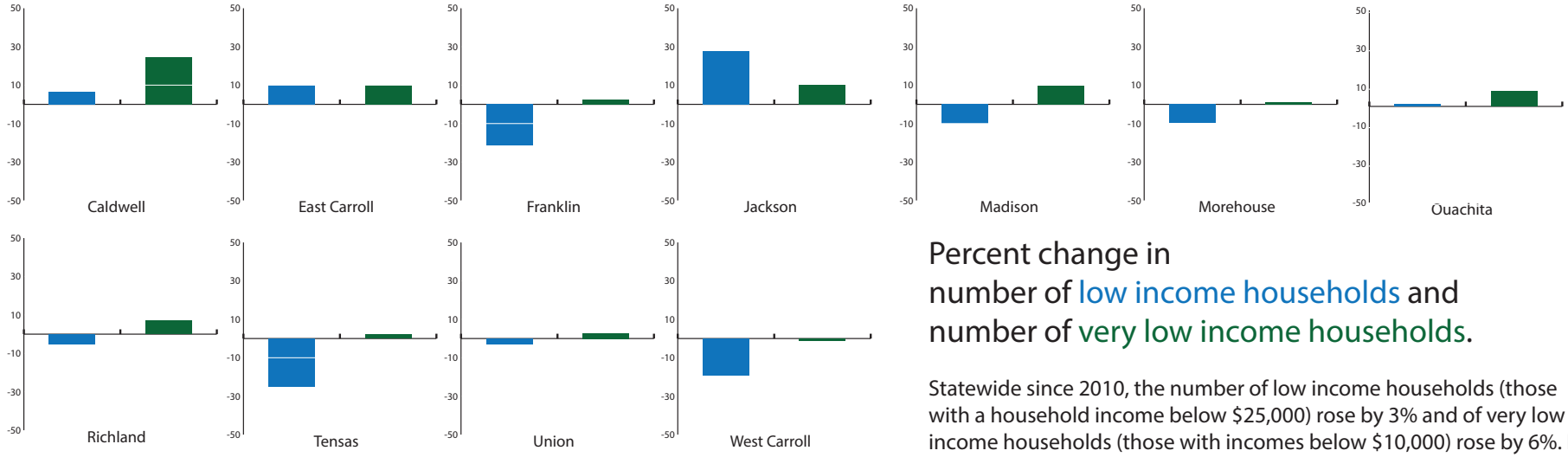
Low-income Units

Affordable Units per 100 Low-Income Households Change from 2010 to 2016

Monroe Housing Area
2010: 60 2016 57



One metric of affordability is the number of units available in a region with gross rents below the affordability threshold (GRAPI=35). Low-income households are defined as households with incomes below $25,000. For such a household, affordable rents cannot exceed $750 per month. Statewide, in 2016 there were about 46 affordable units for every 100 low-income households, down from 50 in 2010.



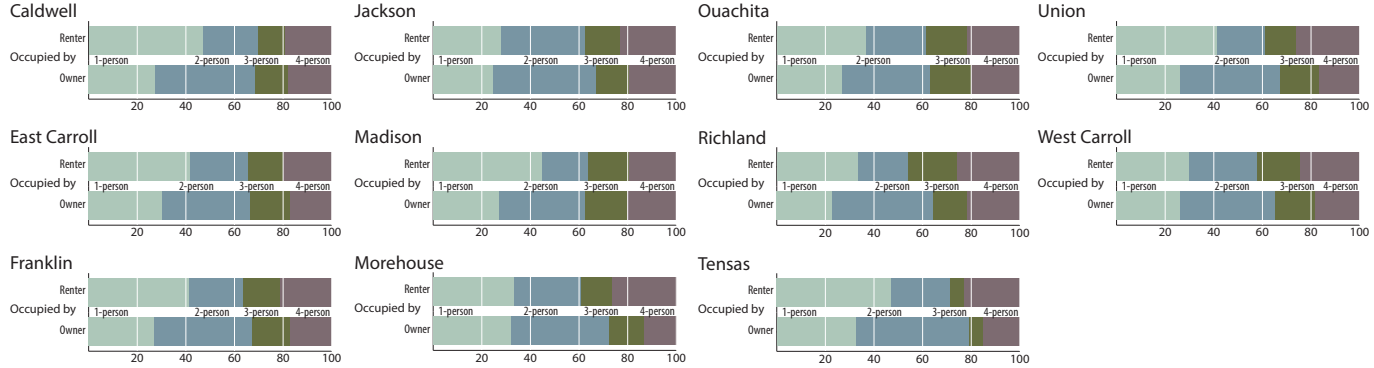
Percent change in number of low income households and number of very low income households.

Statewide since 2010, the number of low income households (those with a household income below $25,000) rose by 3% and of very low income households (those with incomes below $10,000) rose by 6%. In the Monroe Housing Area, the number of very low income households rose by more than 2% while the number of low income households declined by nearly 7%.

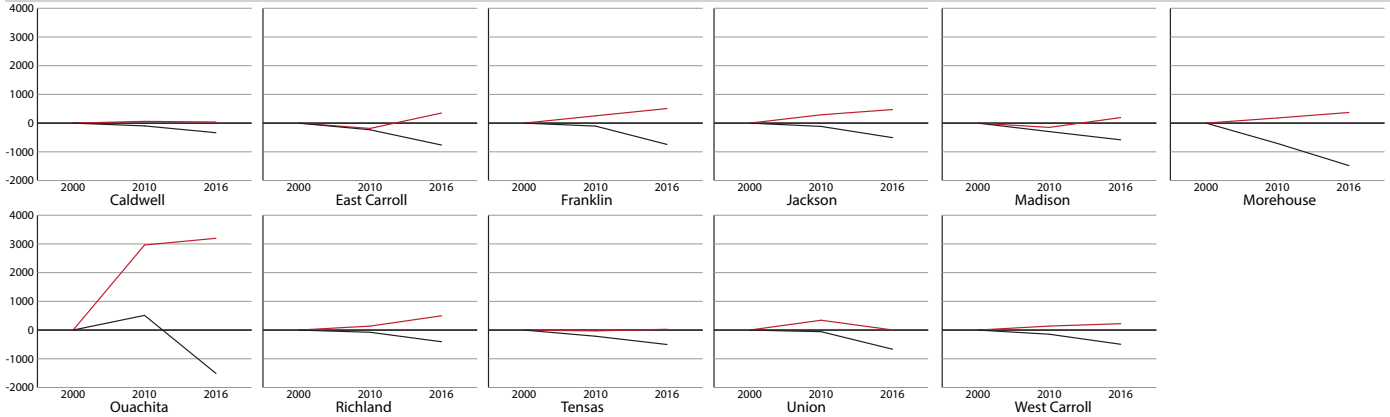
Source: American Community Survey 2012-2016 5-year estimates

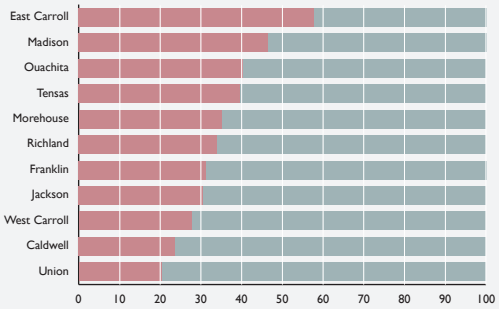
Occupancy

Household Size Distribution of Renter and Owner - Occupied Units
Monroe RLMA



Changes in Number of Owner and Renter - Occupied Units in 2010 and 2016 *Monroe RLMA*
The number of owner and renter-occupied units in 2000 are used as the baseline (0) in these calculations





Reading the graphics

These graphics provide three different lenses to view occupancy of households. The chart on the top-left highlights the differences in how many individuals constitute rental and owned households in each parish within the region. These differences within a parish and across parishes can highlight the type of units most needed in an area.

The graphic above shows the proportion of occupied households that are renter and owner occupied. This visualization helps to highlight parishes where renters constitute more or less of the households and areas where concerns related to rent stress and rental availability might be highest.

The figure on the left shows trends in owner and rental occupancy of units since the year 2000. Here, we have set the renter and occupied units in 2000 as the baseline for each parish, and the change since 2000 is charted. In the Monroe RLMA, the largest changes have been in Ouachita and Morehouse Parishes.

Source: American Community Survey 2012-2016 5-year estimates

Rental Occupancy and Vacancy Rate

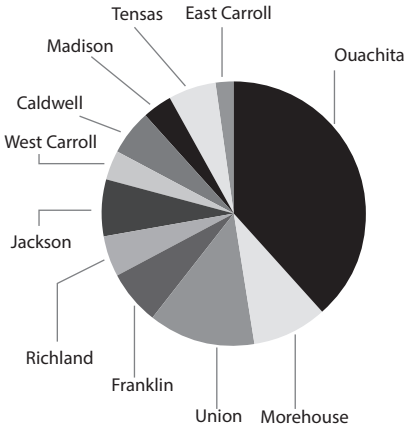
Measurement

Rental occupancy and vacancy rates highlight areas with a high proportion of the population facing different issues related to rental affordability and availability. High vacancy rates may indicate low demand, unaffordability, or other concerns about construction, maintenance, or unstable tenure. The pie chart below breaks down vacancy by parish.

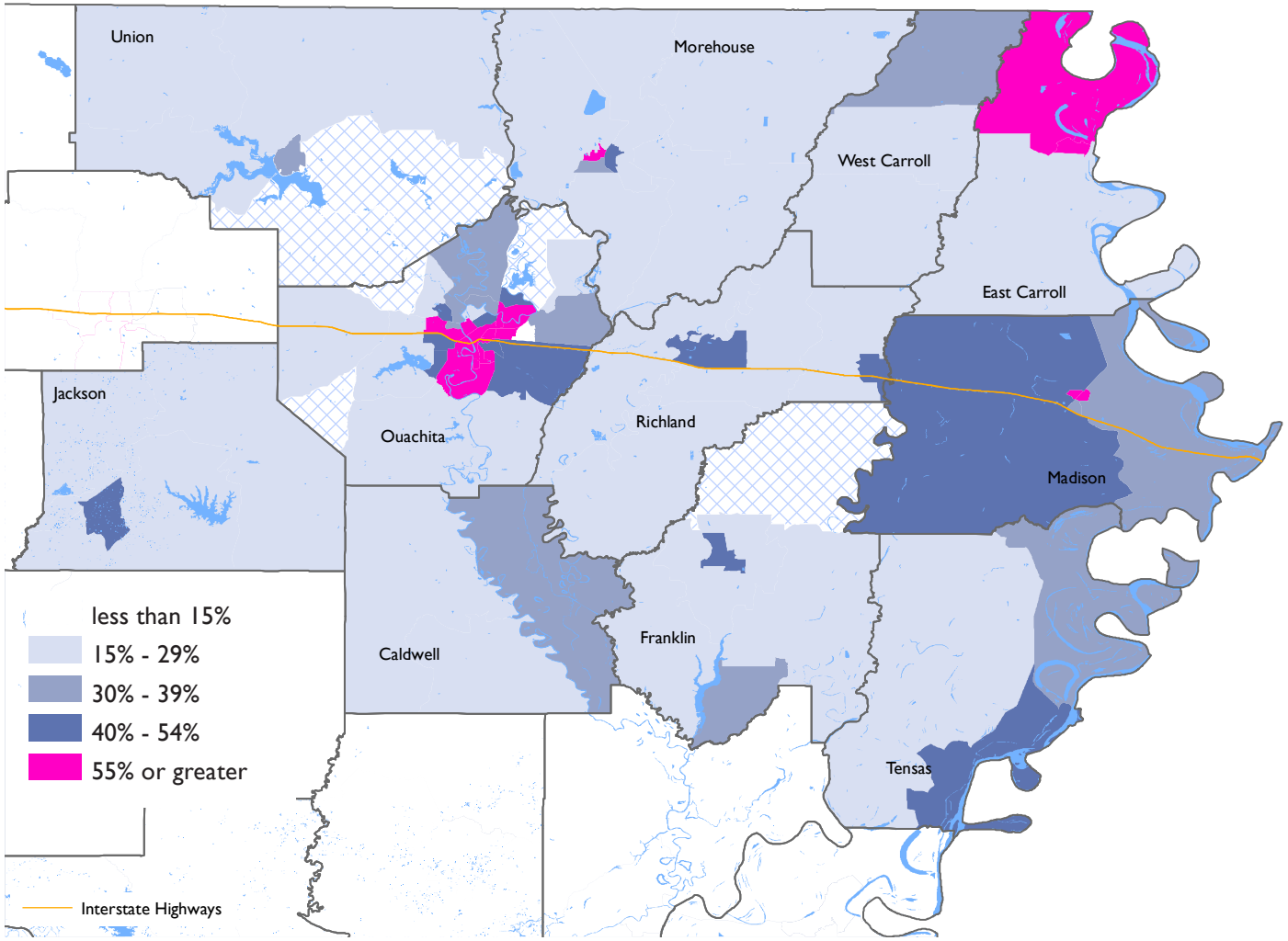
Out of a total of **137,426 units**, there are **24,505 vacant units** in the **Monroe RLMA** (18 %)

In Ouachita, 9,431 (14%) units are vacant

Morehouse	2,229 (18 %)
Union	3,235 (28 %)
Franklin	1,589 (17 %)
Richland	1,248 (14 %)
Jackson	1,686 (22 %)
West Carroll	891 (18 %)
Caldwell	1,393 (28 %)
Madison	848 (17 %)
Tensas	1,436 (43 %)
East Carroll	519 (17 %)



Reading the map The shading in the map displays the proportion of units that are renter-occupied in the most recent survey. The pink displays the extremes, where more than 55% of the units are renter-occupied. Throughout the state, 34.5% of units are renter-occupied.



Source: American Community Survey 2012-2016 5-year estimates

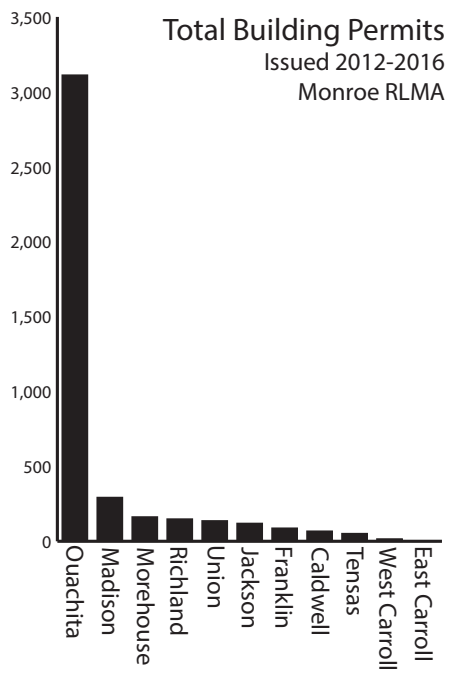
Recent Construction

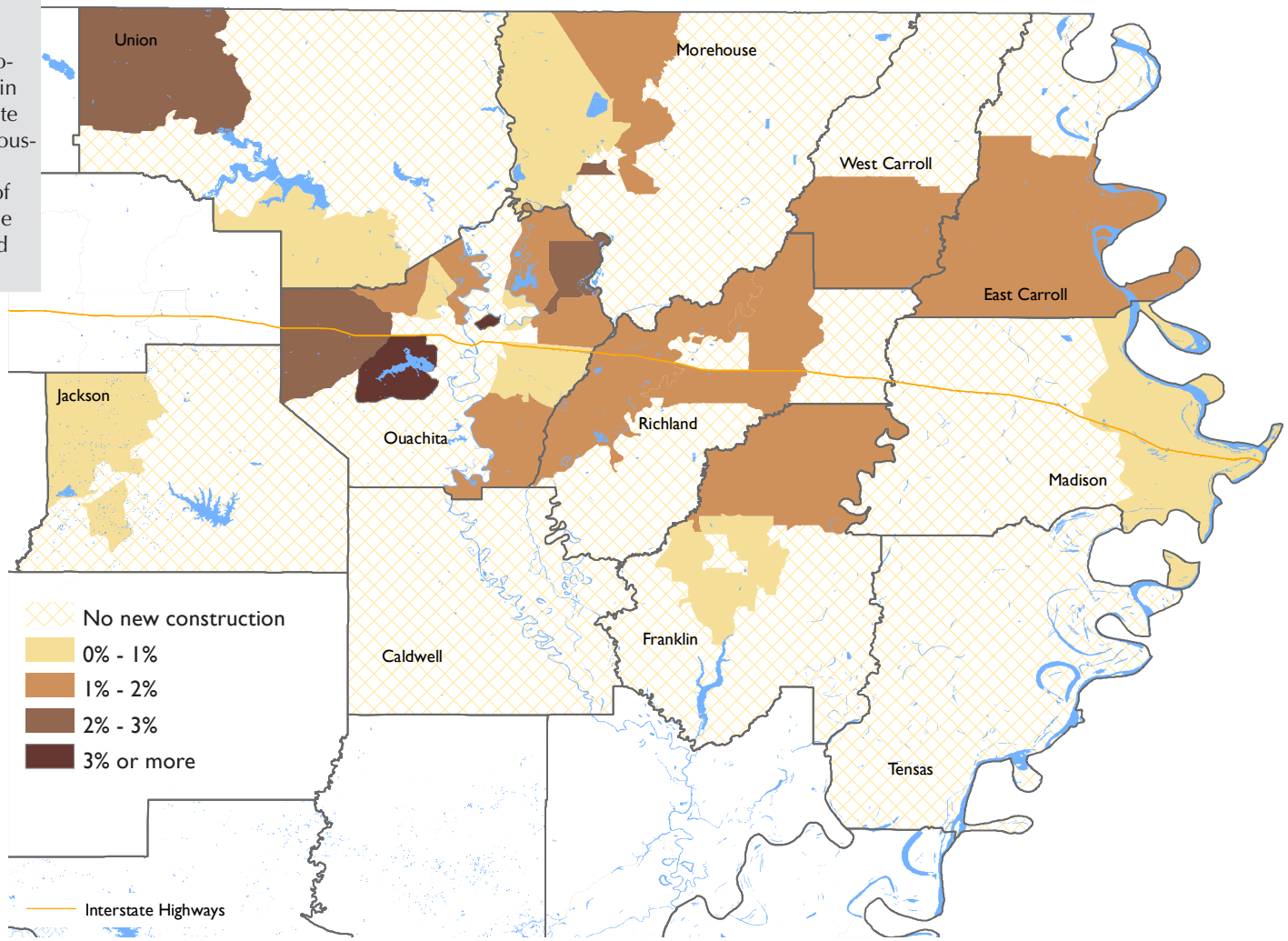
Measurement

Recent construction is defined as housing units built in 2014 or later. This measure is one way to see the growth, stagnation, or decline of the housing stock in a tract. As a percent of existing units, this measure is likely to be low.

Reading the Map and Graphic

The shading in the map displays tracts by the proportion of all housing units that are constructed in or after the year 2014. The darker shades indicate areas with higher proportions of recently built housing units. The measure of "no new construction" is best understood as no or negligible numbers of new construction. The graphic below displays the total number of building permits by parish issued between 2012 and 2016.





Source: American Community Survey 2012-2016 5-year estimates

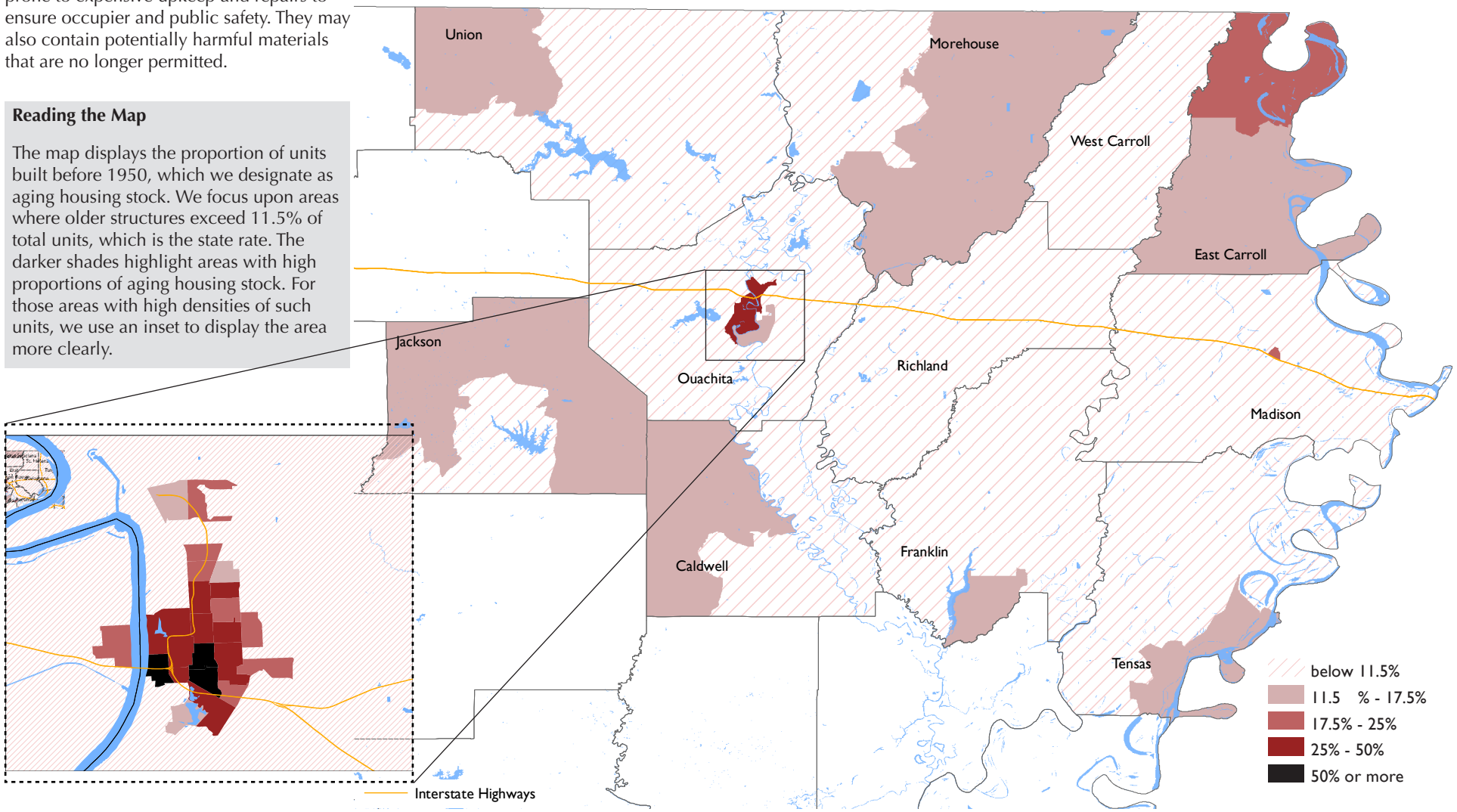
Aging Housing Stock

Measurement

Aging housing stock is operationalized as the proportion of housing units that were built prior to 1950. These units are not necessarily in poor condition, but they are prone to expensive upkeep and repairs to ensure occupier and public safety. They may also contain potentially harmful materials that are no longer permitted.

Reading the Map

The map displays the proportion of units built before 1950, which we designate as aging housing stock. We focus upon areas where older structures exceed 11.5% of total units, which is the state rate. The darker shades highlight areas with high proportions of aging housing stock. For those areas with high densities of such units, we use an inset to display the area more clearly.



Source: American Community Survey 2012-2016 5-year estimates

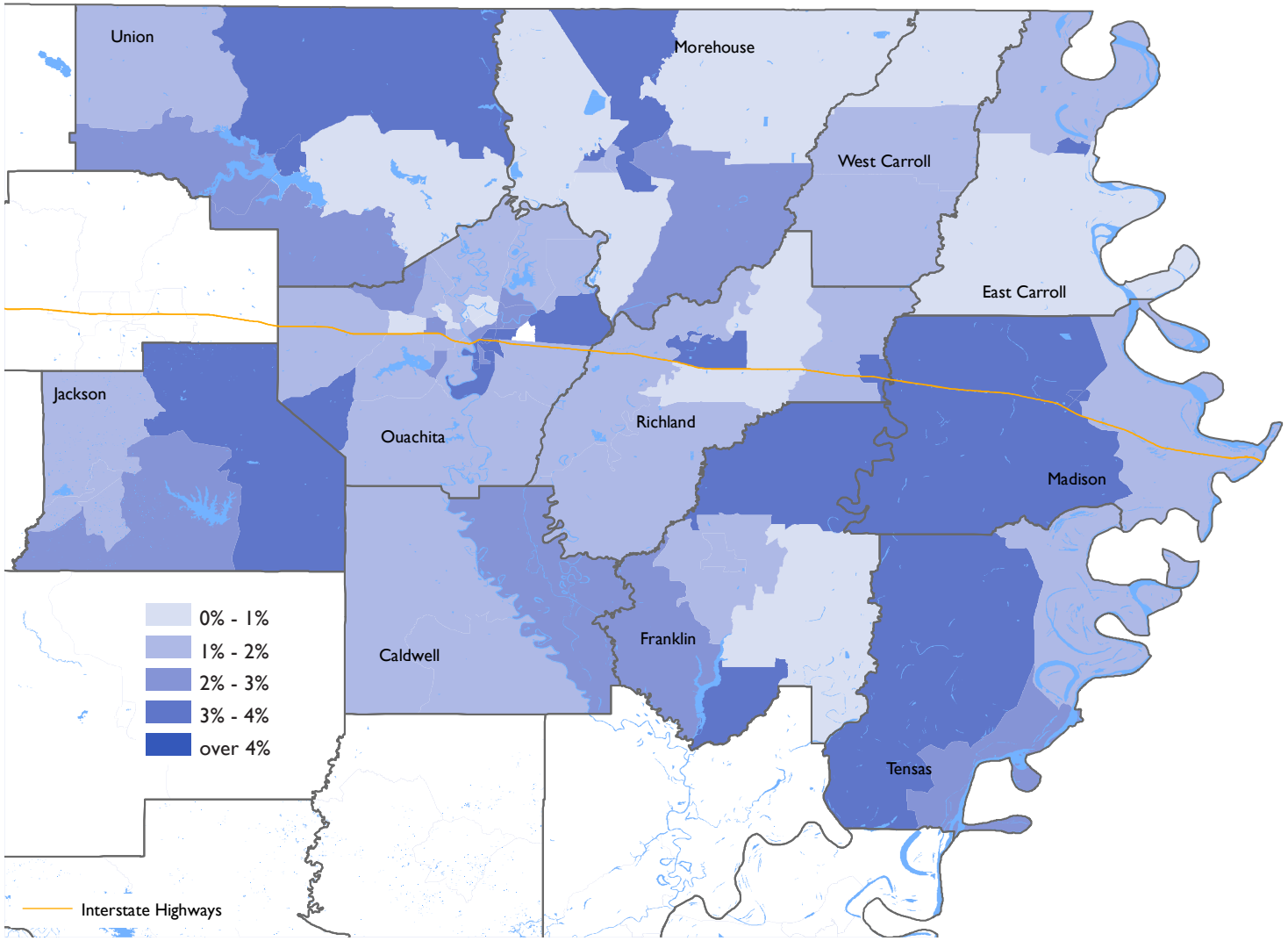
Overcrowded HUD Housing Problem

Measurement

Following a report prepared in 2007 for the US Department of Housing and Urban Development titled "Measuring Overcrowding in Housing", we have used the measure of more than one person per room to designate overcrowding.

Reading the Map

The shading in the map displays overcrowded households in the RLMA's Census tracts. The darker shades of purple indicate higher proportions of overcrowded households. Statewide, about 2.4% of units are overcrowded.



Overcrowded Households
Monroe RLMA

Parish	Overcrowded Renter Occupied Households	(%)	Overcrowded Owner Occupied Households	(%)
United States	2,528,840	(6.05)	1,281,955	(1.69)
Louisiana	24,965	(4.31)	18,815	(1.65)
Ouachita	974	(4.22)	416	(1.20)
Morehouse	228	(6.22)	135	(2.01)
Union	174	(9.64)	164	(2.37)
Madison	122	(6.72)	24	(1.08)
Richland	114	(4.36)	100	(1.98)
East Carroll	95	(7.66)	0	(0.00)
Caldwell	94	(8.87)	14	(0.50)
Jackson	75	(3.69)	53	(1.28)
Franklin	74	(3.27)	118	(2.16)
Tensas	24	(3.31)	29	(2.40)
West Carroll	24	(1.82)	64	(2.21)

Source: American Housing Survey, HUD CHAS data, 2016

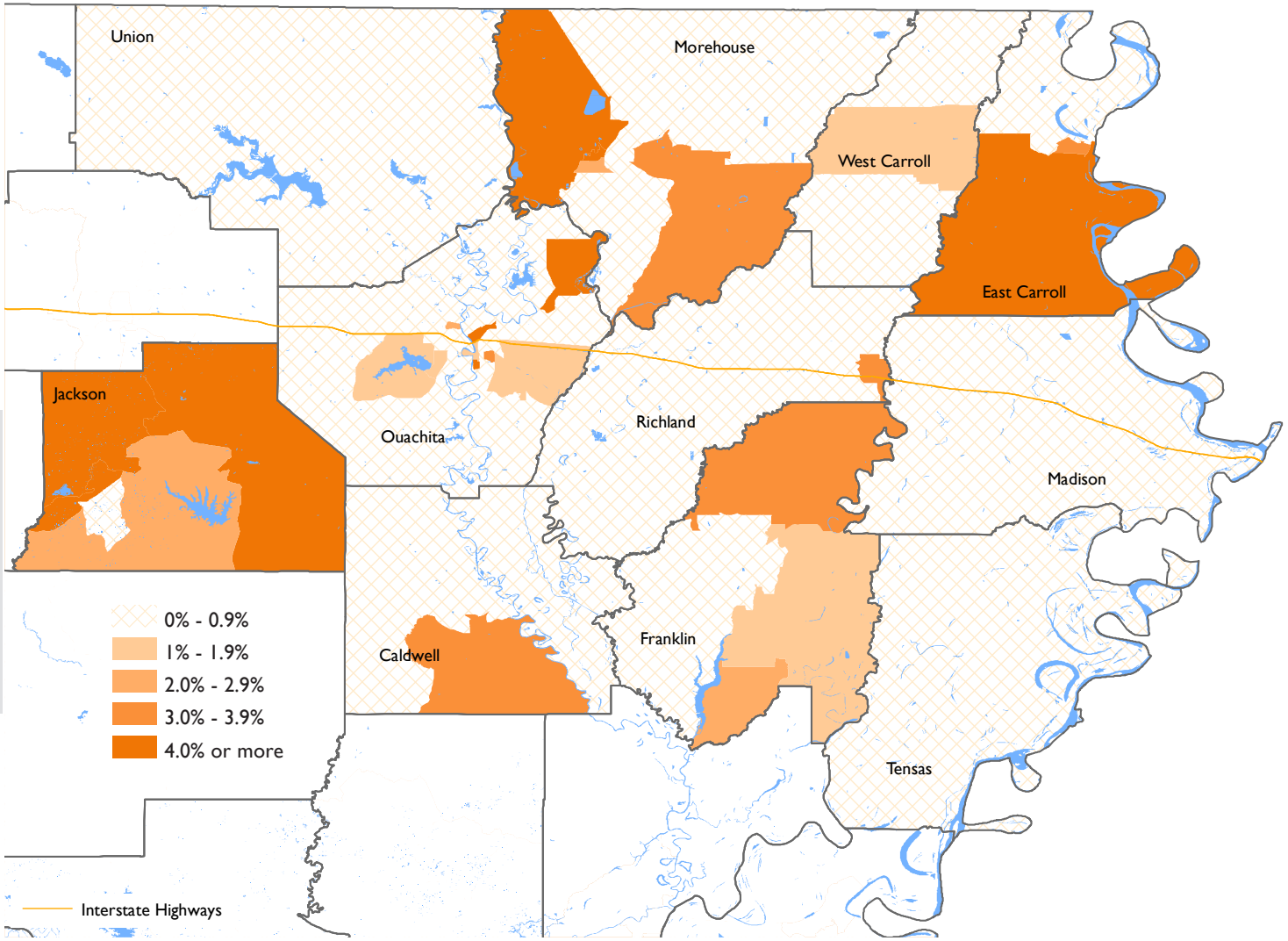
Inadequate Facilities–Renter HUD Housing Problem

Measurement

Two of the declared housing problems according to the US Department of Housing and Urban Development include units having inadequate plumbing facilities or inadequate kitchen facilities. The American Housing Survey contains one question with six parts that collectively measures adequate plumbing facilities, adequate kitchen facilities, and telephone service. A housing unit that lacks hot and cold running water is considered to lack complete plumbing. A housing unit that is lacking a sink with a faucet, a stove or range, and or a refrigerator is considered to lack complete kitchen facilities.

Reading the Map

In this map, we have combined the two problems of inadequate plumbing and inadequate kitchen facilities into one observation for all renter-occupied units. The darker and more saturated shades indicate higher proportions of inadequate plumbing or kitchen facilities. As a proportion of total housing units, this measure is likely to be low.



Source: American Housing Survey, HUD CHAS data, 2016

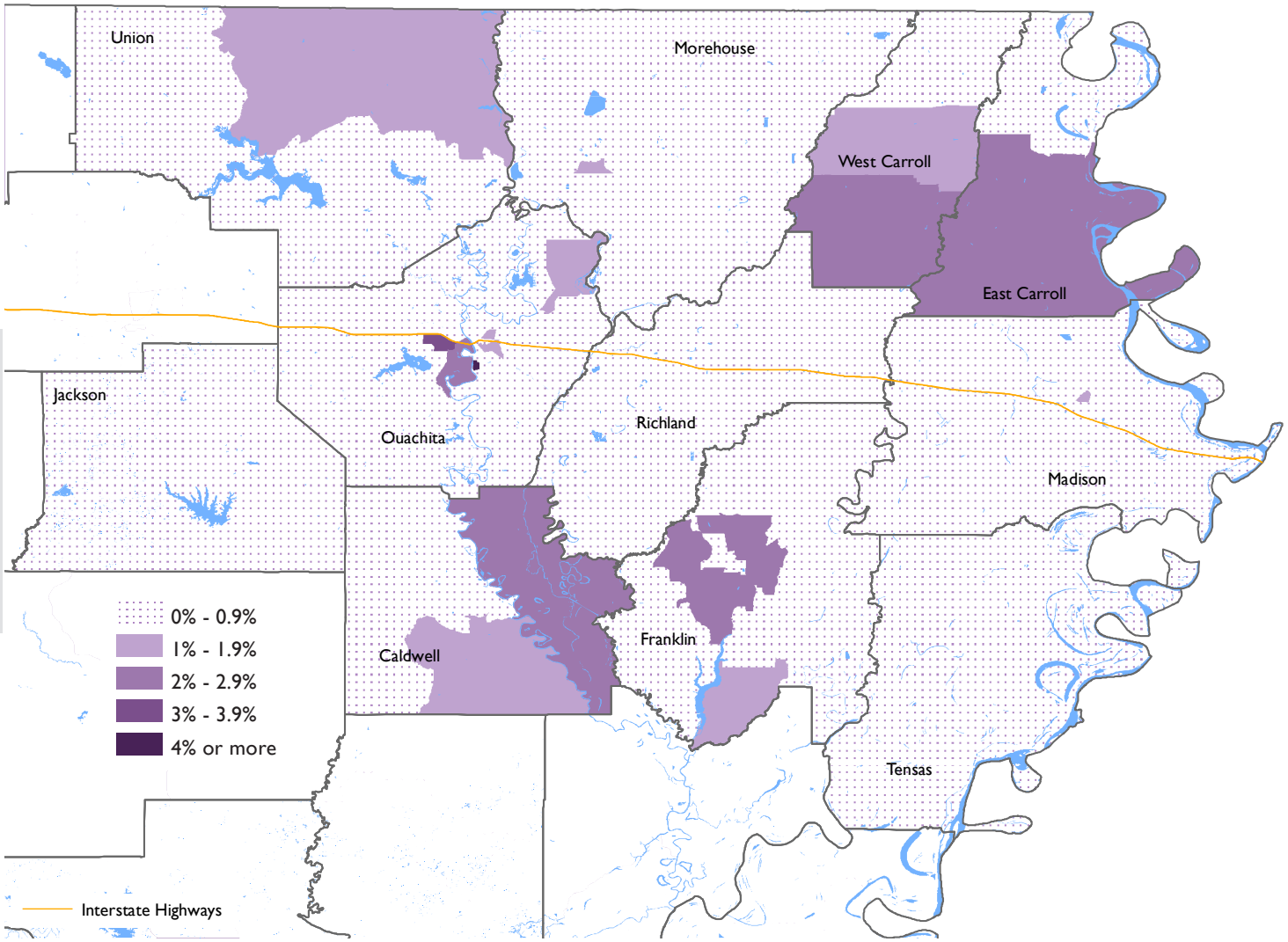
Inadequate Facilities–Owner HUD Housing Problem

Measurement

Two of the declared housing problems according to the US Department of Housing and Urban Development include units with inadequate plumbing facilities or inadequate kitchen facilities. The American Housing Survey contains one question with six parts that collectively measures adequate plumbing facilities, adequate kitchen facilities, and telephone service. A housing unit that lacks hot and cold running water is considered to lack complete plumbing. A housing unit that is lacking a sink with a faucet, a stove or range, and or a refrigerator is considered to lack complete kitchen facilities.

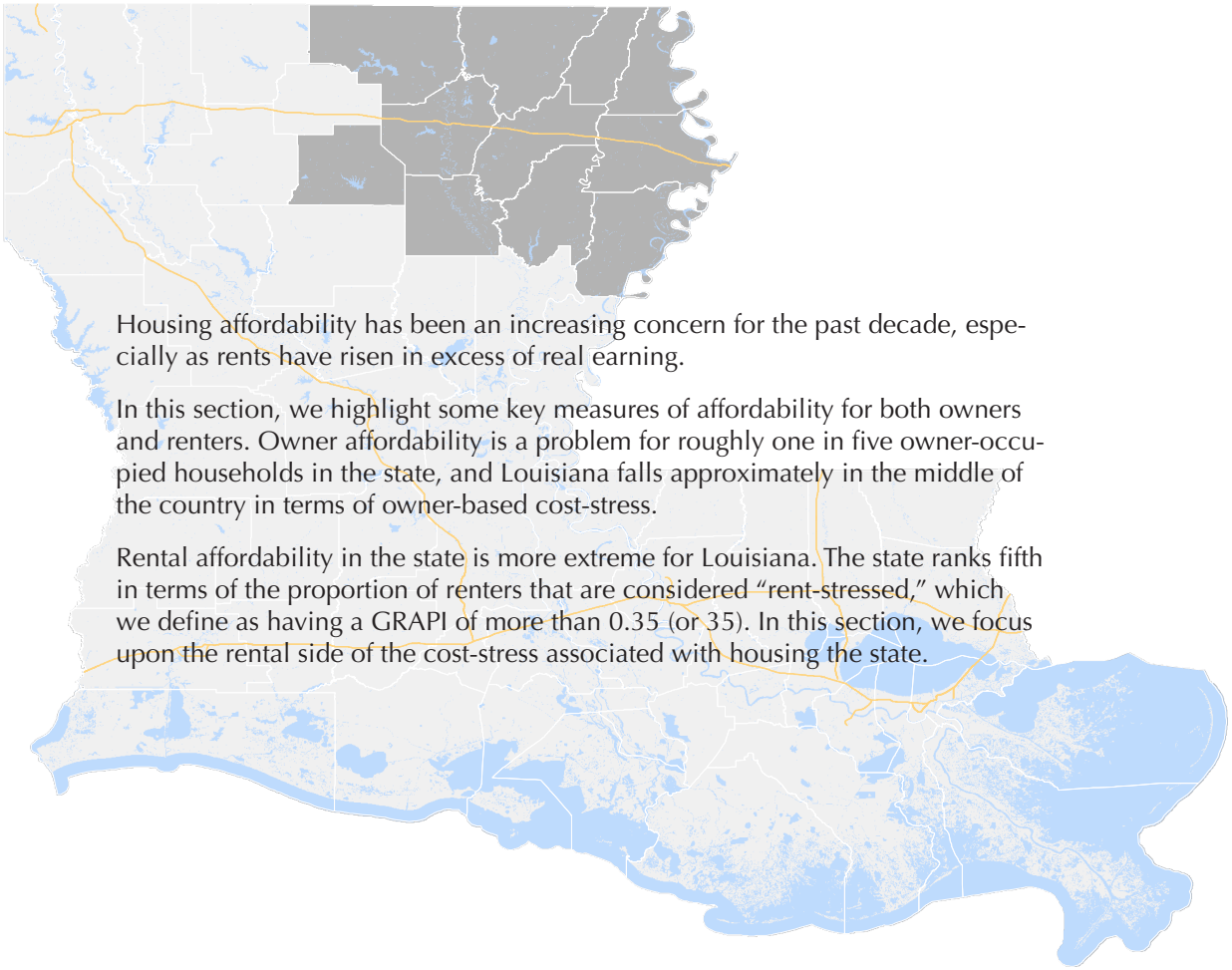
Reading the Map

In this map, we have combined the two problems of inadequate plumbing and inadequate kitchen facilities into one observation for all owner-occupied units. The darker and more saturated shades indicate higher proportions of inadequate plumbing or kitchen facilities. As a proportion of total housing units, this measure is likely to be low.



Source: American Housing Survey, HUD CHAS data, 2016

Housing Affordability in
The Monroe Regional Labor Market Area



Housing affordability has been an increasing concern for the past decade, especially as rents have risen in excess of real earning.

In this section, we highlight some key measures of affordability for both owners and renters. Owner affordability is a problem for roughly one in five owner-occupied households in the state, and Louisiana falls approximately in the middle of the country in terms of owner-based cost-stress.

Rental affordability in the state is more extreme for Louisiana. The state ranks fifth in terms of the proportion of renters that are considered "rent-stressed," which we define as having a GRAPI of more than 0.35 (or 35). In this section, we focus upon the rental side of the cost-stress associated with housing the state.

Interstate Highways

Median House Value

Measurement

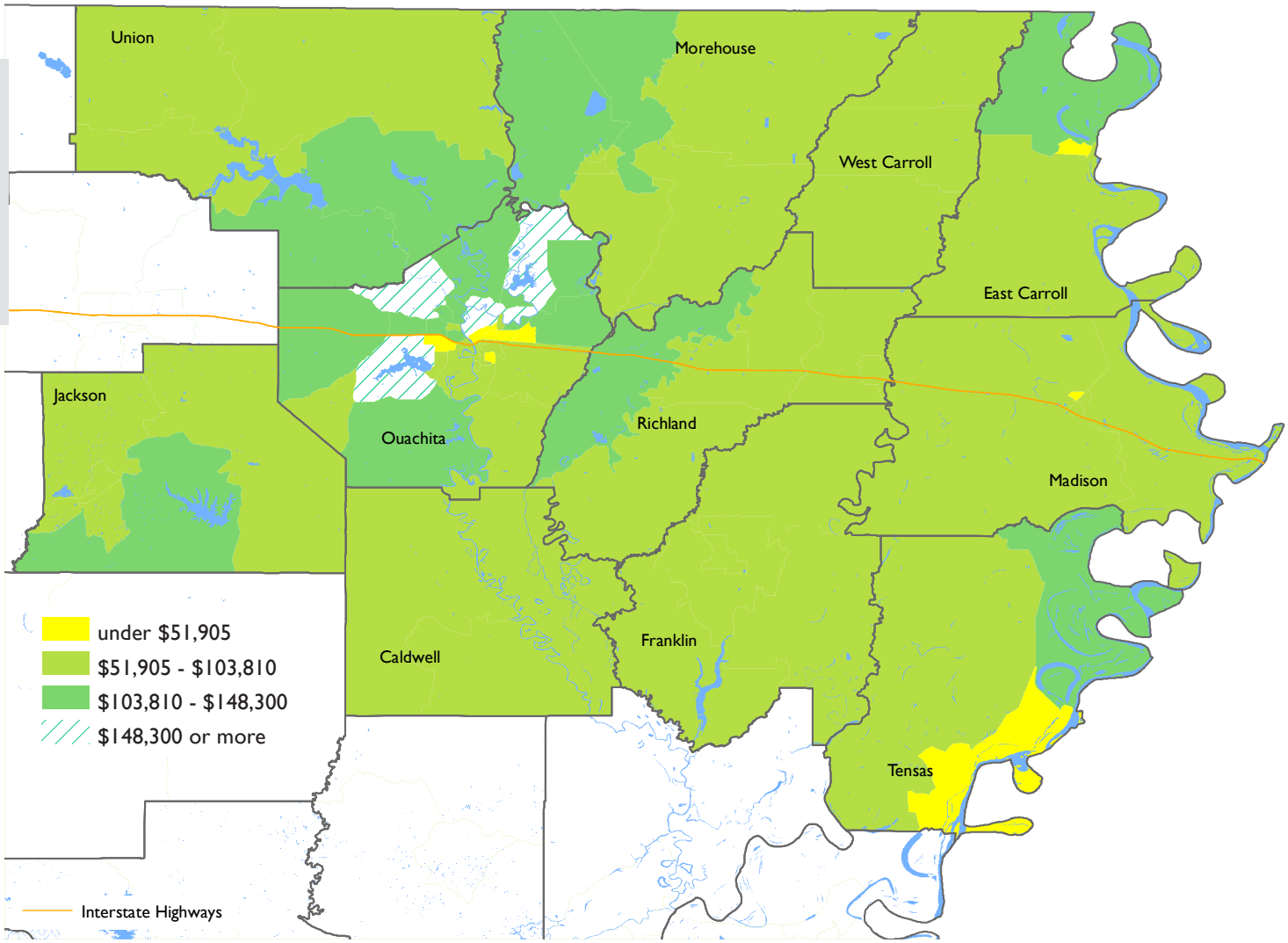
Half of the owner-occupied houses are valued at less than the median house value, and the other half are valued higher. This measure can point to areas of high or low wealth, demand, and affordability.

Reading the Map

In this map, we highlight the areas where the median house value was below that of the state. The median house value in the state in 2016 was $148,300. The yellow indicates the extreme condition of being less than 35% of the state median. We also use 70% of the state median ($103,810) as another cutoff.

Median House Value
Monroe RLMA

Parish	Median House Value
United States	$184,700
Louisiana	148,300
Ouachita	128,500
Morehouse	80,500
Caldwell	61,200
Richland	86,900
Franklin	82,100
West Carroll	73,100
East Carroll	55,900
Jackson	85,300
Madison	62,000
Union	89,500
Tensas	57,200



Source: American Community Survey 2012-2016 5-year estimates

Median Gross Rent

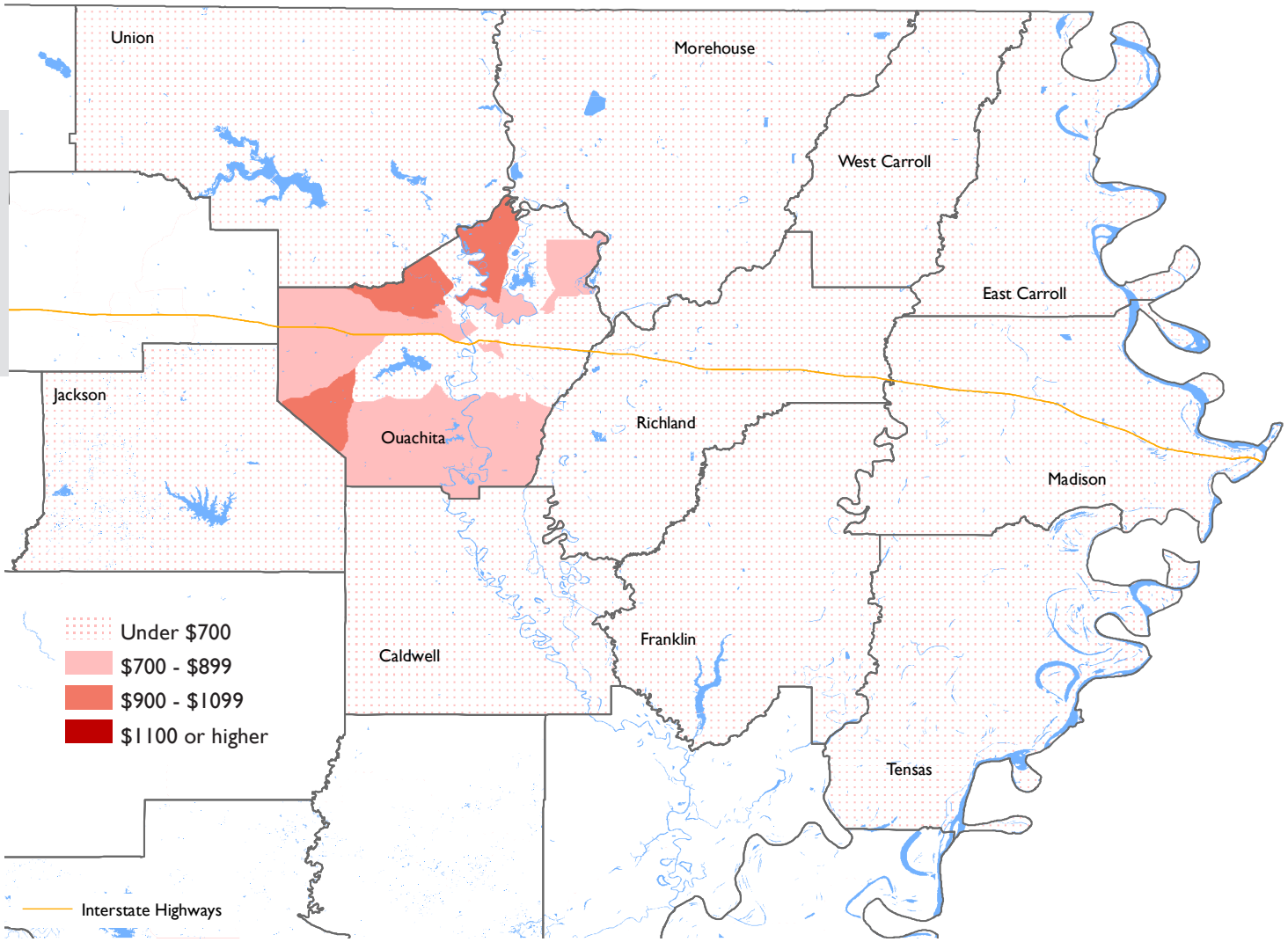
Measurement

Gross rent is a sum of contract rent and the estimated average monthly cost of all utilities. Half of all households in an area pay gross rent higher than the median gross rent, and other half pays gross rent lower than this value. This measure can point to areas of high or low affordability.

Reading the Map

The shading in the map displays Census tracts with median gross rent lower than, within the range of, and higher than the state's median gross rent of $800. Darker shades indicate higher median gross rent within a tract. The eye is drawn to areas in red, whose rent is $300 or higher than the state's median gross rent.

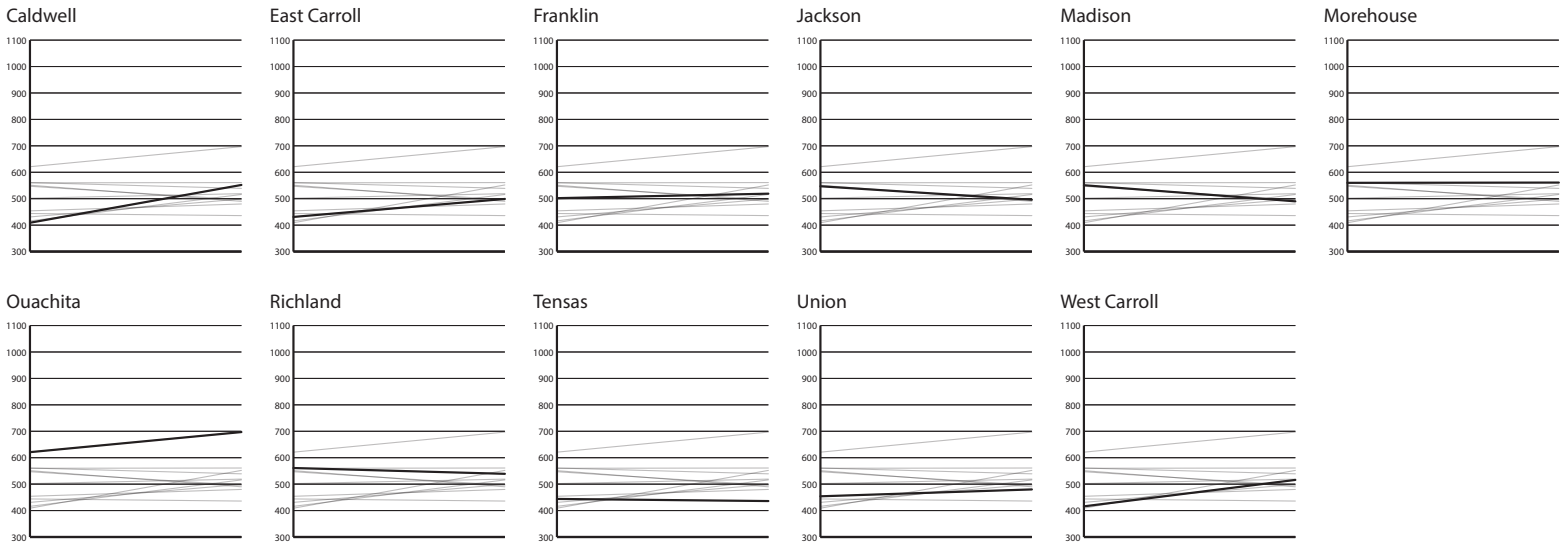
Median Gross Rent *Monroe RLMA*	
Parish	Median Gross Rent
United States	$949
Louisiana	800
Ouachita	697
Morehouse	561
Caldwell	552
Richland	539
Franklin	519
West Carroll	516
East Carroll	499
Jackson	496
Madison	490
Union	480
Tensas	436



Source: American Community Survey 2012-2016 5-year estimates

Rent Stress

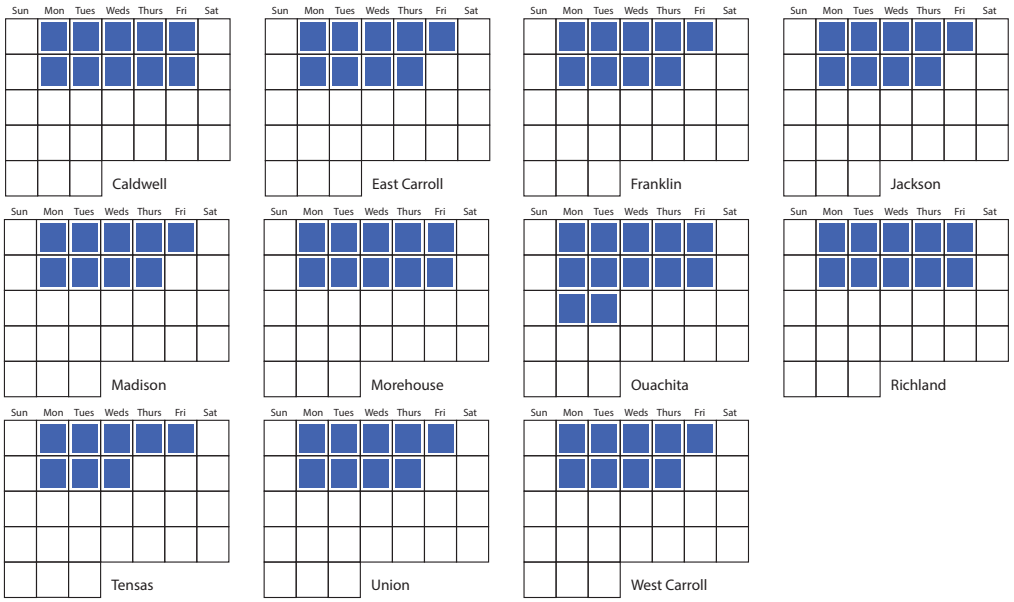
Change in Gross Rent, 2010 – 2016, Monroe RLMA



Since 2010, median gross rent has risen by $88 in Louisiana. In the Monroe RLMA, the change in gross rent ranges from a decrease of $61 to an increase of $143.

The high cost of rent is especially difficult for people making minimum wage. The calendar graphic to the left shows how many days that a person making minimum wage in the parish must work just to pay rent.

Number of eight-hour, minimum-wage work days necessary to pay median gross rent in Monroe RLMA



Source: American Community Survey 2012-2016 5-year estimates

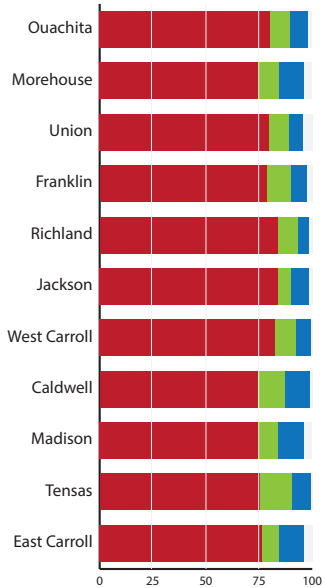
Ownership Costs (SMOCAPI)

Ownership costs measure the proportion of the gross income of a household that is devoted to housing expenses and is divided between households with and without a mortgage.

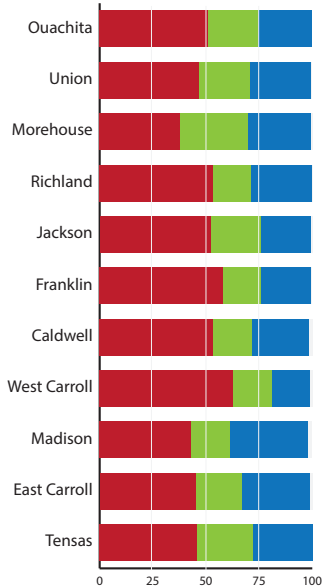
Rent Stress (GRAPI)

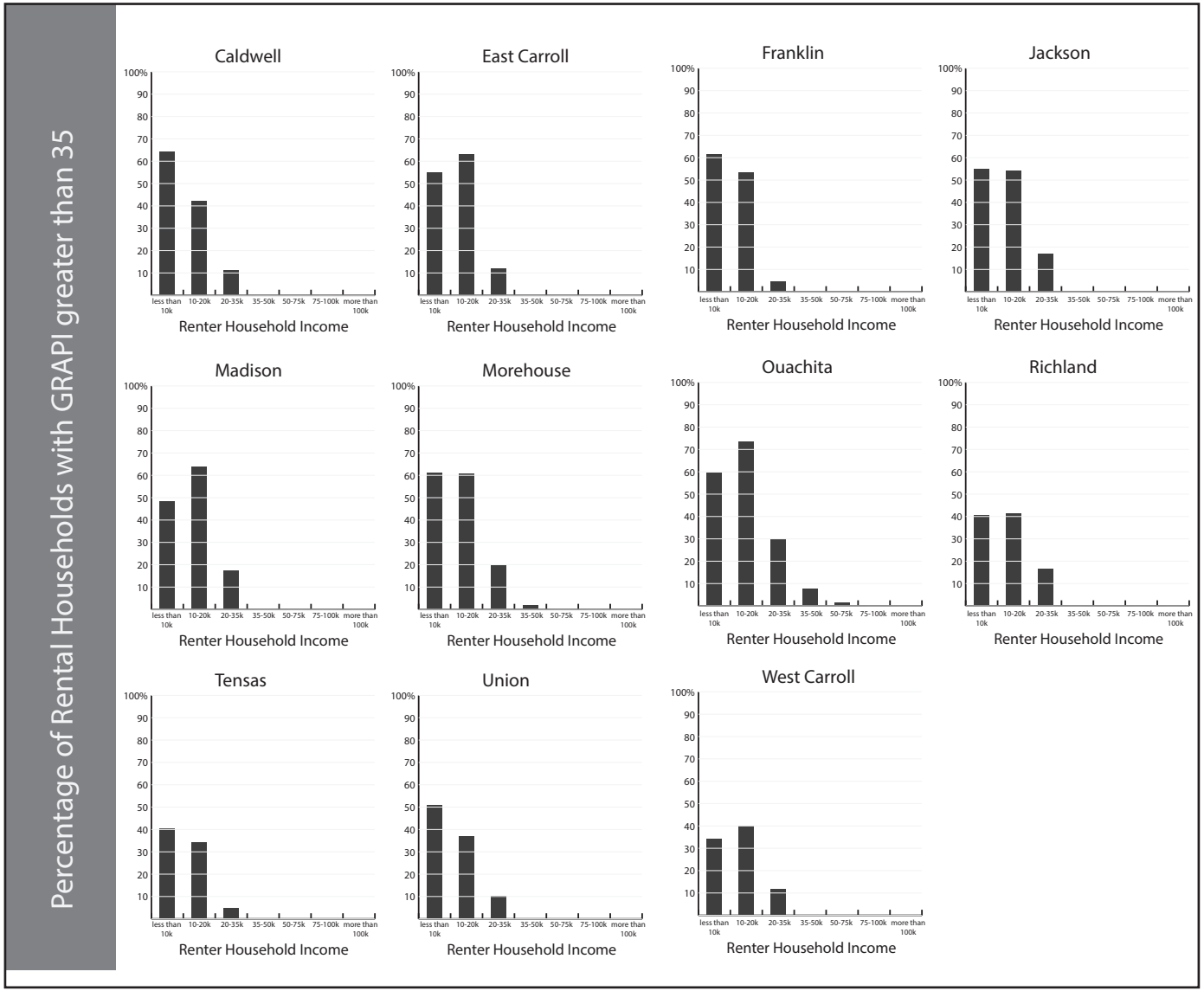
Rent stress is herein defined as the percentage of household income devoted to rent and related costs (gross rent) being 35% or greater.

Percent of **non-mortgaged** homes with SMOCAPI **less than 20%**, **20-30%**, and **greater than 30%**



Percent of **mortgaged** homes with SMOCAPI **less than 20%**, **20-30%**, and **greater than 30%**





Source: American Community Survey 2012-2016 5-year estimates

Income and Rent

Measurement

A juxtaposition of the affordable gross rent based on the income from jobs that employ the highest proportions of the population in a region (RLMA) is another measure of rental affordability. Based on the US Department of Housing and Urban Development's definition of rental cost burden, 30 percent of the average annual salary is designated as affordable rent in this measure.

Reading the Graphic

In this chart, the gray bars show the number of individuals that work in each of the twenty job positions that employs the highest proportions of the population. The scale for the gray bars is at the bottom. Long gray bars indicate jobs that employ a large number of individuals.

The red bars show 30 percent of the average annual salary of each of the positions, signifying the affordable rent for individuals in these jobs. The scale for red bars signifying affordable rent are at the top of the chart, in red. Short red bars indicate low affordable rent, and long red bars indicate high affordable rent.

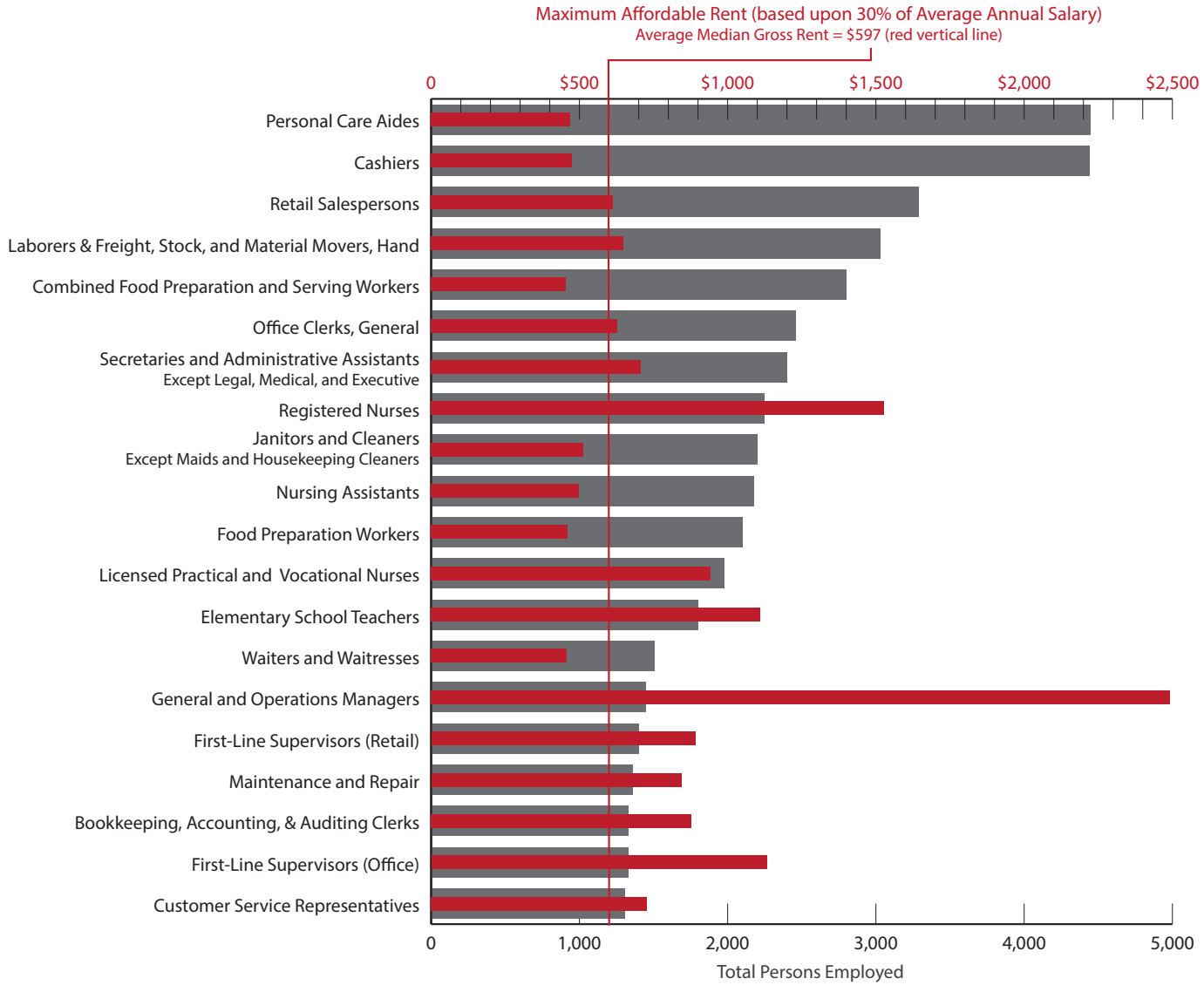
Where gray bars are long and the red bars are short highlight jobs that employ a large number of individuals, with low affordable rent. Where the gray bars are short, and red bars are long show jobs that are highly-paid, but do not employ a very large proportion of the population.

Approximately 31,000 persons are employed in occupations where the average annual salary is not enough to pay the median gross rent in RLMA 8.

Rent and Income in Monroe RLMA

Top 20 Occupations (40% of all employment)

Gray bar = Total Persons Employed
Red Bar = Maximum Affordable Rent



Source: Louisiana Workforce Commission, 2017 and American Community Survey 2012-2016 5-year estimates

Low-Income and Cost-Burdened HUD Housing Problem

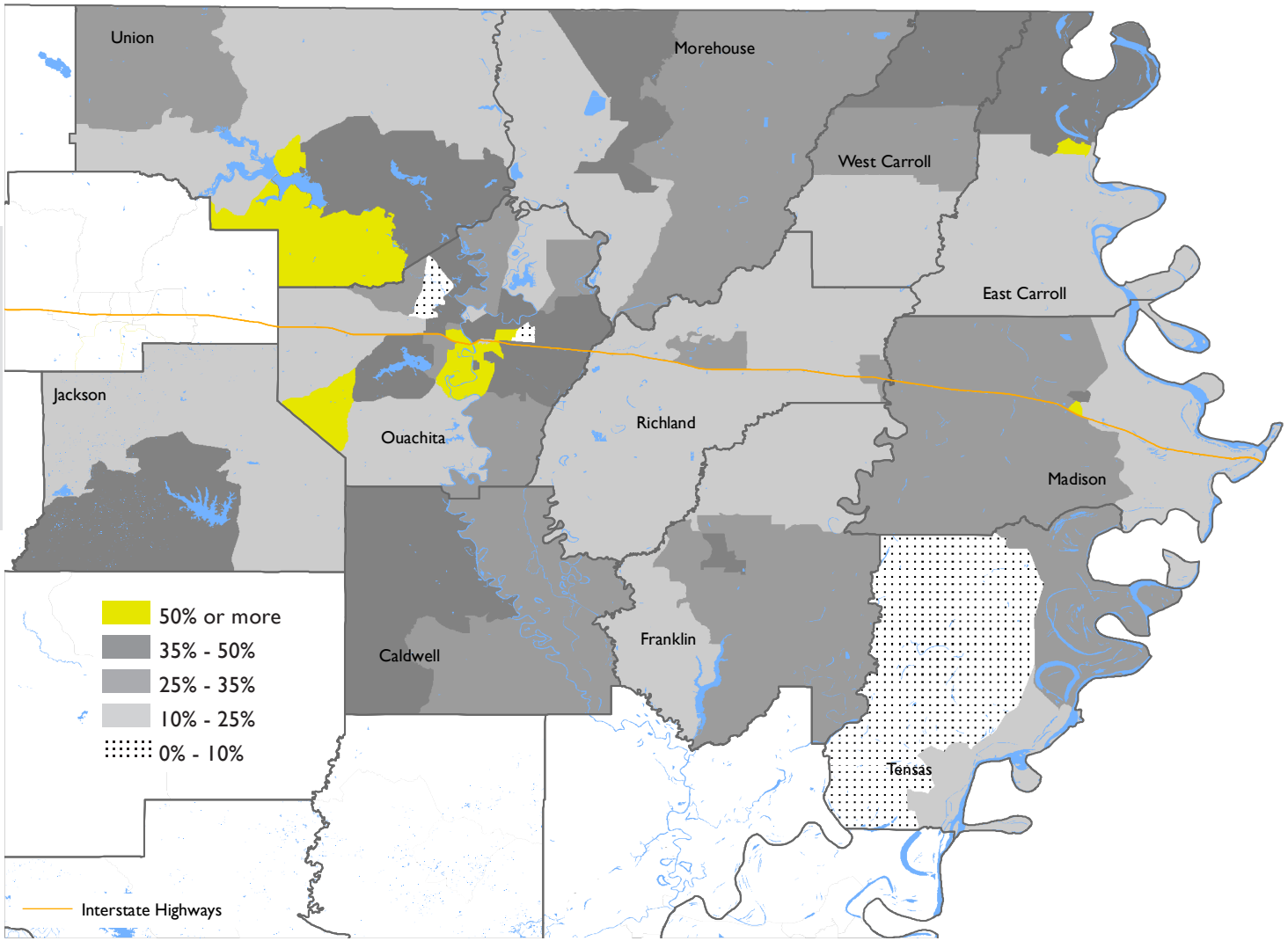
Measurement

Low-Income and Cost-Burdened

The US Department of Housing and Urban Development considers households that expend greater than 30% of their income on gross rent to be cost-burdened and classifies this as one of the four housing problems. According to the HUD definition, households with income equal to or lower than 80 percent of the area median household income are designated as low-income.

Reading the Map

The shading on the map displays the proportion of low-income households that are cost-burdened. The darker grays show areas where the proportion of low-income households are higher. The tracts in yellow highlight the areas with the most proportion of low-income households that spend over 30 percent of their income on gross rent.



Source: American Housing Survey, HUD CHAS data, 2016

Extremely Rent Stressed GRAPI greater than 50

Measurement

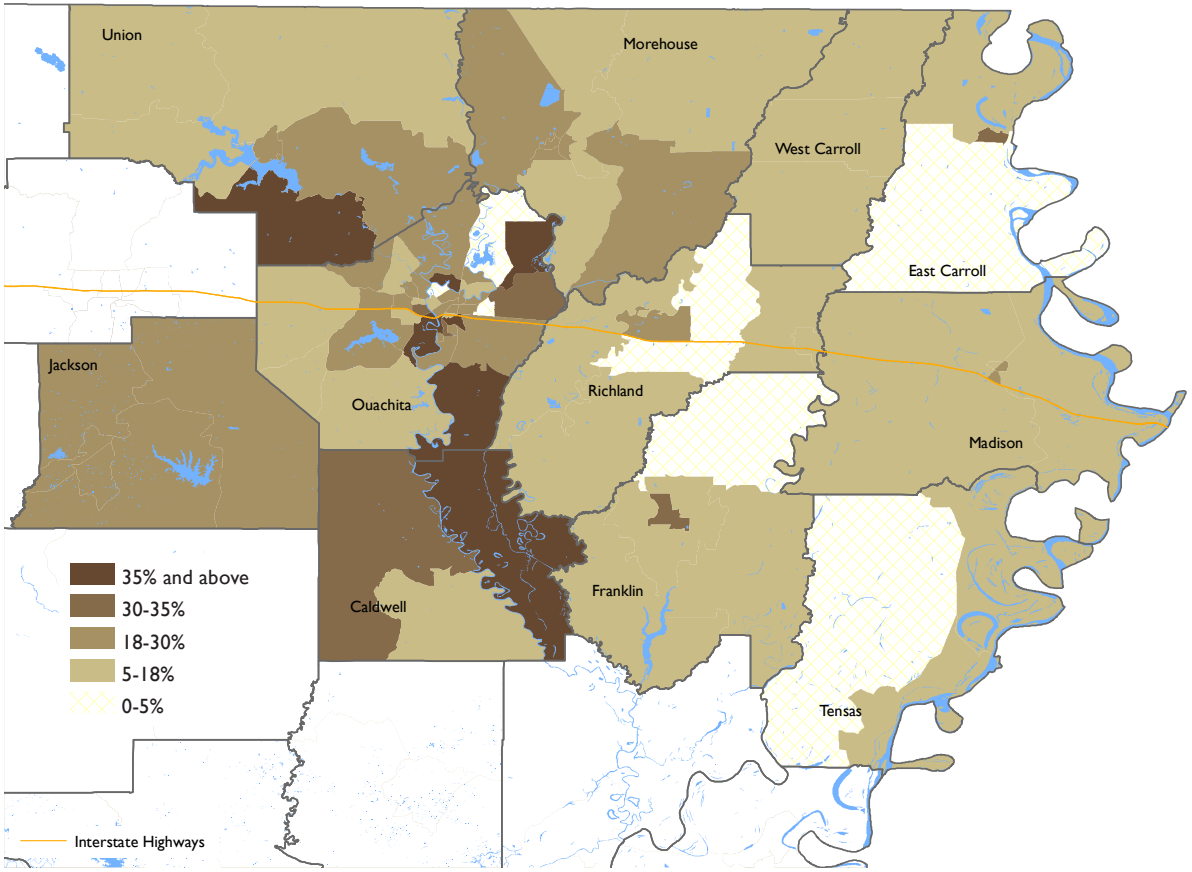
Of those who are considered rent-stressed, a high proportion are extremely rent-stressed. This means that the household expends more than half of its income on gross rent.

Reading the Map

The map to the right displays the proportion of renter-occupied households that are extremely rent-stressed. The darker shades highlight areas where a large proportion of rental households have GRAPI exceeding 50.

Rent Stress and Extreme Rent Stress *in Monroe RLMA*

Parish	Rent Stress		Extreme Rent Stress		Renter Occupied Units
	Households	%	Households	%	
Ouachita	8,781	(38.18)	5,590	(24.30)	23,000
Morehouse	1,333	(37.01)	859	(23.85)	3,602
Franklin	838	(35.66)	469	(19.96)	2,350
Madison	719	(37.92)	354	(18.67)	1,896
Jackson	641	(34.61)	442	(23.87)	1,852
Richland	614	(23.86)	376	(14.61)	2,573
East Carroll	580	(39.27)	350	(23.70)	1,477
Union	531	(31.83)	287	(17.21)	1,668
Caldwell	315	(36.76)	225	(26.25)	857
West Carroll	238	(20.53)	89	(7.68)	1,159
Tensas	175	(22.79)	113	(14.71)	768



Source: American Community Survey 2012-2016 5-year estimates

Glossary of Terms and Phrases

ACS: Refers to the American Community Survey, an ongoing survey by the Census Bureau that collects data from a large number of households in the United States. The data collected include size, age, types of homes, home values, rents, mortgages, and economic characteristics of households.

Affordable Housing: The US Department of Housing and Urban Development (HUD) consider the expenditure of 30 percent of income or less on housing-related expenses to be affordable housing.

Aging Housing Stock: In this document, "aging housing stock" refers to units that were built prior to 1950.

Cash Public Assistance: Benefits received from general assistance and Temporary Assistance to Needy Families (TANF), both of which are major social welfare programs.

Census Tract: Census tracts are small spatial subdivisions of a county or equivalent entity (parishes in Louisiana), usually covering a contiguous area. These tracts tend to have a population between 1,200 and 8,000 people, with an optimum size of 4,000 people. This unit is defined by the Census bureau to provide a stable set of geographic units for data collection, presentation, and comparison over time.

CHAS: Refers to a dataset created by HUD in cooperation with the U.S Census Bureau, with the goal of demonstrating the number of households in need of housing assistance and the prevalence of the HUD housing problems. CHAS consists of "custom tabulations" of data from the U.S. Census Bureau that are generally not publically available.

Cost Burden: One of the four HUD housing problems. Cost burden refers to households whose monthly housing costs, including rent or mortgage payments and utility costs, exceed 30 percent of a household's monthly income. In this document, this term is used when accompanied by CHAS data. Note that this term is distinct from rent stress and are accompanied by CHAS data, which is based upon the threshold of 30% and 50% of household income, respectively.

Elderly Population: Population that is 65 years or older.

Extreme Rent Stress: Refers to rental households that spend more than half of their income on gross rent. When used in this document, extreme rent stress is accompanied by data from the ACS. Note that this term is distinct from HUD's terminology of cost burden and severe cost burden, which are used for all households and are accompanied by CHAS data.

GRAPI: Acronym for Gross Rent as Percentage of Household Income. This measure captures the proportion of household income spent on rent and monthly utility costs.

Gross Rent: Refers to the sum of contract rent and the estimated monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.).

House Value: This measure is drawn from ACS and reflects the respondent's estimate of how much the property (house and lot) would sell for if it were on sale.

Household: Includes all the persons who occupy a housing unit as their usual place of residence

Household Income: Sum of the income of all individuals who are older than 15 years in the household.

Household Size: In this document, household size refers to the average number of persons per household, which is calculated by dividing the number of persons in households by the number of households.

Householder: One person in each household is designated as the householder, based on a respondent's answer to a question included in the ACS. Usually, this person completely or partially owns or pays rent for the housing unit.

HUD: Acronym for the US Department of Housing and Urban Development. This is the Federal agency responsible for national policy and programs addressing housing needs and enforcing fair housing laws in the United States. HUD administers many programs such as mortgage and loan insurance, Community Development Block Grants (CDBG), rental assistance, and subsidized housing for low-income individuals.

HUD Housing Problems: Four housing problems that are highlighted by HUD in the CHAS dataset. 1) Incomplete kitchen facilities in housing units; 2) Incomplete plumbing facilities in housing units; 3) overcrowded households; 4) cost-burdened households.

Inadequate Facilities: A combination of two of the four HUD housing problems, "Inadequate facilities" refers to housing units that lack complete plumbing and/or kitchen facilities. This measure is derived from the CHAS dataset.

Low-Income Households: When using CHAS data, low-income is defined as a household with a family income less than 80% of the HUD area median family income. When using ACS data, low-income households refers to those households with household incomes less than $25,000.

Mobile Homes: Housing units originally manufactured to be transported on their own chassis. These units are sometimes referred to as manufactured units. There are some zoning restrictions on where mobile homes are allowed.

Occupancy Rate: The percentage of total housing units within an area that are occupied at the time of the most recent survey.

Overcrowding: One of the four HUD housing problems. In accordance with the CHAS definition, refers to households with more than 1 person per room.

Ownership Costs: Monthly or annual costs for a home owner, used as a measure of affordability. These costs are based on the sum of payment of mortgages, real estate taxes, insurance, utilities, fuels, mobile home costs, and condominium or association fees. Selected Monthly Ownership Costs as a Percentage of Household Income (SMOCAPI) is a related measure, a computed ratio of selected monthly costs to monthly household income.

Poverty Level: Families that fall below the income thresholds as set by the Census Bureau for a given year. These thresholds vary by family size and composition.

Public Benefits: Refers to benefits received from social welfare programs, usually based on means-tested eligibility criteria. In this document, we include data on Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), general assistance, and Temporary Assistance to Needy Families (TANF).

Recent Construction: In this document, the term refers to housing units built in 2014 or later.

Rent Stress: Broadly used to refer to rental affordability, or the lack thereof. As a measure, rental households are designated as rent-stressed if they spend more than 35 percent of their income on gross rent. When used in this document, rent stress is accompanied by data from the ACS. Note that this term is distinct from HUD's terminology of cost burden and severe cost burden and are accompanied by CHAS data, which is based upon the threshold of 30% and 50% of household income, respectively.

RLMA: Acronym for Regional Labor Market Area, a spatial unit adopted from the Louisiana Workforce to capture regions within the state that center around specific cities, and are responsive to similar labor market changes. Each RLMA is referred to by the metropolitan area around which it is formed: New Orleans (RLMA 1), Baton Rouge (RLMA 2), Houma – Thibodaux (RLMA 3), Lafayette (RLMA 4), Lake Charles (RLMA 5), Alexandria (RLMA 6), Shreveport – Bossier (RLMA 7), and Monroe (RLMA 8).

SMOCAPI: Acronym for Selected Monthly Ownership Costs as a Percentage of Household Income. The measure is a computed ratio of selected monthly costs (expenses on mortgages, real estate taxes, insurance, utilities, fuels, mobile home costs, and condominium fees) to monthly household income.

Unit Type: Synonymous with the terms units in structure and type of structure, as used in the ACS Subject Definitions. Unit type reflects the structural subdivisions that are contained within a building. Unit types include 1) 1-unit, detached; 2) 1-unit, attached; 3) 2 or more-unit; 4) mobile homes; 5) boats, vans, or RVs, and other subdivisions of multi-unit structures.

Vacancy Rate: The percentage of total housing units in which no one is living or persons are staying fewer than two months with another permanent residence at the time of survey. A housing unit is vacant if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place.

Very Low-Income Households: When using CHAS data, households whose incomes do not exceed 50 percent of the HUD area median family income. When using ACS data, very low-income households refers to those with household incomes less than $10,000 a year.