

# NEEDS ASSESSMENT

*To design a program that effectively targets eligible homeowners and maximizes the use of critical Homeowner Assistance Funds, the state has developed this data-driven assessment of homeowner needs.*

## Housing Needs Assessment Methodology

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The state utilized multiple data sets and various samples of mortgage data from authoritative mortgage industry surveys and the Treasury to assess the extent to which various types of homeowners may be at risk of default, eviction, foreclosure, or housing instability. The primary data source for this assessment was data provided by the Treasury to the state on mortgage distress for forward and reverse mortgages including forbearances or deferrals, delinquencies, defaults, and foreclosure activity. However, because the data from the Treasury only represented a two-thirds sample of existing mortgages, this assessment has been supplemented by additional resources which include, but are not limited to, the following:

- Home Mortgage Disclosure Act (HMDA) loan-level Data
- U.S. Census American Community Survey (Census ACS) 5-Year Estimates
- Mortgage Analytics and Performance Dashboard (Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance data (available as a two-day lag), U.S Census Bureau 2017 FIPS Codes)
- Mortgage Bankers Association's (MBA) National Delinquency Survey for the First Quarter of 2021
- HUD Income Limit Data (Area Median Income - AMI)
- U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy Data

## Eligible Homeowners

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Homeowners are eligible to receive amounts allocated under the HAF if they experienced a financial hardship after January 21, 2020 and have incomes equal to or less than 150% of the area median income.<sup>1</sup> HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. As part of this assessment to support effectiveness at serving households with eligible incomes, the state aggregated HUD income limits by household size and by Parish for 100% and 150% area median income utilizing income limits for public housing in accordance with 42 U.S.C. 1437a(b)(2). For households of four members or less, only eight of Louisiana's 64 Parishes (12.5%) exceed HUD's FY 2021 national median family income for the United States, \$79,900 (Exhibit 1).

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<sup>1</sup> **100% of the area median income** for a household means two times the income limit for very low income families, for the relevant household size, as published by the Department of Housing and Urban Development (HUD) in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the HAF. **100% of the median income** for the United States means the median income of the United States, as published by HUD for purposes of the HAF. **150% of the area median income** for a household means three times the income limit for very low-income families, for the relevant household size, as published by HUD in accordance with 42 U.S.C. 1437a(b)(2) for purposes of the HAF.



## HOMEOWNERSHIP IN THE STATE OF LOUISIANA

The State of Louisiana is home to an estimated 4,648,794 people, living in approximately 1,739,497 occupied housing units (Table 1). Approximately 65.61% of households in the state own their homes, with homeownership rates varying considerably amongst parishes.

**TABLE 1. HOUSING UNITS FOR STATE OF LOUISIANA**

Type	Total Units	Percent
Owner Occupied	1,141,205	65.61%
Renter Occupied	598,292	34.39%
Total	1,739,497	100%

*Data from U.S Census Bureau, 2019 5-year Estimate Tables Table B25003*

From the 1,141,205 owner-occupied units in the State, the breakdown of those with mortgages and without mortgages is shown in Table 2 below. The total number of owner-occupied units with a mortgage was 597,122 (52%).

**TABLE 2. OWNER OCCUPIED HOUSING UNITS WITH AND WITHOUT MORTGAGE FOR STATE OF LOUISIANA**

Type	Total Units	Percent
<b>Owner Occupied Housing Units with a Mortgage</b>	597,122	52%
<b>Owner Occupied Housing Units without a Mortgage</b>	544,083	48%
<b>Total</b>	<b>1,141,205</b>	<b>100%</b>

*Data from U.S Census Bureau, 2019 5-year Estimate Tables Table B2500<sup>3</sup>*

To inform program outreach, both homeowner income by parish as well as homeownership rates by parish will be used in support of targeting eligible populations. The state has notes that the total number of owner-occupied units with a mortgage has been used to inform proposed HAF programs where a priority has been placed on mortgage assistance to prevent housing instability in the form of foreclosure, forbearance, and delinquency. Homeowner eligibility as it relates to property eligibility and income eligibility are further expanded upon in the Program Design section of this plan.



## Socially Disadvantaged Individuals

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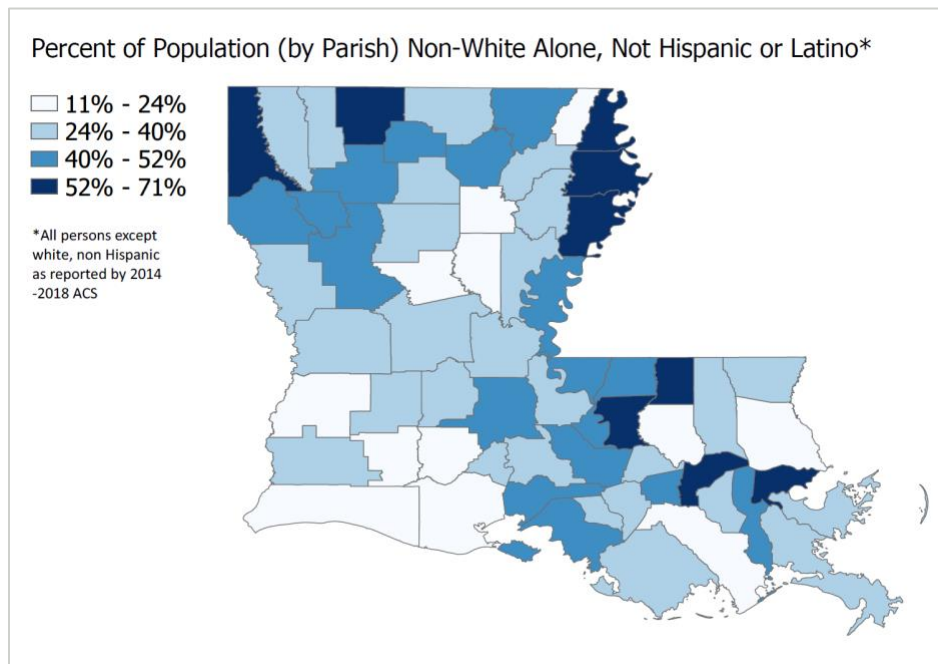
Treasury guidance states that any amount of HAF funding not made available to homeowners that meet the income-targeting (100% AMI) requirement must be prioritized for assistance to socially disadvantaged individuals, with funds remaining after such prioritization being made available for other eligible homeowners not to exceed 150% AMI.

Treasury guidance defines socially disadvantaged individuals as “those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities. The social disadvantage must stem from circumstances beyond their control. There is a rebuttable presumption that the following individuals are socially disadvantaged: Black Americans, Hispanic Americans, Native Americans, and Asian Americans and Pacific Islanders. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with the procedures set forth at 13 CFR 124.103(c) or (d).” For the purposes of this analysis, the state has further defined socially disadvantaged households as those whose household is composed of any racial or ethnic group besides non-Hispanic White as reported to the Census Bureau.

In terms of population distribution, several parishes in Louisiana have a population of more than 50% of individuals that report their racial or ethnic group as something other than White, non-Hispanic. These parishes are East Carroll, Orleans, Madison, St. John the Baptist, Tensas, St. Helena, East Baton Rouge, Caddo, Claiborne, Iberville and St. James (shown in dark blue on Figure 1).

The full distribution of Non-White Alone, Not Hispanic or Latino as a percentage of the population by parish across the state can be seen in Figure 1. A further breakdown of the demographic profile of each Parish can be found in Exhibit 2.

**FIGURE 1. PERCENT OF POPULATION BY PARISH IDENTIFYING AS A MINORITY**



Data from U.S Census Bureau and Centers for Disease Control and Prevention/ Agency for Toxic Substances and Disease Registry/ Geospatial Research, Analysis, and Services Program. CDC/ATSDR Social Vulnerability Index, 2018 Database Louisiana

In terms of homeownership, Socially Disadvantaged Individuals are less likely to own their homes than the general population. The total percentage of all households across the state that are owner-occupied by a householder identifying as Non-White Alone, Not Hispanic or Latino was less than a third at 27.61% (Table 3).

**TABLE 3. OWNER OCCUPIED HOUSING UNITS BY RACE AND ETHNICITY FOR STATE OF LOUISIANA**

	Owner-Occupied Units	% of All Homeowners	Homeownership Rate
<b>White Alone, Not Hispanic or Latino Householder</b>	826,063	72.39%	75.87%
<b>Non-White Alone, Not Hispanic or Latino Householder</b>	315,142	27.61%	48.43%
<b>All Races and Ethnicities</b>	1,141,205	100%	65.61%

Data from U.S Census Bureau, 2019 5-year Estimate Tables B25003, B25003H



Even though Non-White, Not Hispanic or Latino homeowners make up less than a third of the percentage of homeowners statewide, there are several parishes where the percentage is much higher. Orleans Parish, St. John the Baptist Parish and East Carroll Parish all have a percentage of Non-white homeowners greater than 50%. A full breakdown of the total and percentages of owner-occupied units by race/ethnicity for each parish can be found in Exhibit 3. As the state deploys HAF funding, data such as those presented in this section will be used to inform targeting strategies to reach socially disadvantaged populations.

## Economic and Housing Distress

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The COVID-19 pandemic has caused wide-spread economic disruption in Louisiana, including lost income, shuttered businesses, and job loss. For many, this economic shock has had adverse effects on credit health and the ability to make regular mortgage payments.

### ECONOMIC DISTRESS

The economic implications of the COVID-19 pandemic have negatively impacted homeowners throughout the State of Louisiana. Even as the state begins to show signs of recovery, the residual impacts from loss of income can be felt, particularly as it relates to homeowners and their ability to make mortgage payments. As part of the Census Bureau's most recent Household Pulse Survey, which was designed to collect data on how people's lives have been impacted by the COVID-19 pandemic, 37,693 Louisiana homeowners reported they had no confidence in their ability to make next month's mortgage payment and 80,496 reported only slight confidence.<sup>2</sup> Of those that reported no confidence, nearly 38% (14,174) reported their household income to be less than \$25,000 (Exhibit 4).

As finances are challenged by the impacts of COVID-19, households that were already cost burdened risk falling behind on payments for their home. The U.S. Department of Housing and Urban Development (HUD) receives data from the U.S. Census Bureau's American Community Survey (ACS) referred to as the Comprehensive Housing Affordability Strategy. These data are used to inform the extent of housing problems and housing needs, particularly for low-income households.<sup>3</sup> A household is defined as experiencing housing cost burden when that household pays more than 30% of its gross income towards housing costs including utilities. Even before COVID-19, Louisiana homeowners were experiencing a high level of cost burden, with around 18% of households considered as such (Table 4). The table below shows the breakdown of homeowner households experiencing housing cost burden by available HUD Area Median Family income category information.

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<sup>2</sup> U.S Census Bureau Week 31 Household Pulse Survey: May 26 – June 7, Table 2a. Confidence in Ability to Make Next Month's Payment for Owner Occupied Housing Units, by Select Characteristics

<sup>3</sup> [https://www.huduser.gov/PORTAL/datasets/cp/CHAS/bg\\_chas.html](https://www.huduser.gov/PORTAL/datasets/cp/CHAS/bg_chas.html)



**TABLE 4. PERCENT OF HOMEOWNER HOUSEHOLDS WITH HOUSING COST BURDEN BY INCOME CATEGORY**

Income by Cost Burden (Owners only)	% of Owners that are Cost Burdened (at least 30%)
Household Income <= 30% HUD Area Median Family Income	63%
Household Income >30% to <=50% HUD Area Median Family Income	40%
Household Income >50% to <=80% HUD Area Median Family Income	29%
Household Income >80% to <=100% HUD Area Median Family Income	20%
Household Income >100% HUD Area Median Family Income	5%
<b>Total</b>	<b>18%</b>

*Data from HUD CHAS 2013 – 2017, Table 8 for Louisiana*

HUD defines cost burden as the ratio of housing costs to household income. For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. The state reserves the right to include other appropriate costs associated with homeownership in determining cost burden for purposes of plan implementation.

## **HOUSING DISTRESS**

The data used to measure housing distress in Louisiana come from several key sources. These sources are: data provided to the state by the Treasury compiled from Black Knight Data & Analytics LLC (provided by the RADAR Group at the Federal Reserve Bank of Philadelphia), Federal Housing Finance Agency Low Income Areas and HUD ZIP-Tract crosswalk (2021Q1), a sample population of 250 Louisiana Housing Corporation (LHC) loans containing Standard Mortgage Delinquency Information, Market Trends Report and Federal Reserve Bank of Atlanta calculations using Black Knight's McDash Flash daily mortgage performance data, and MBA's Quarterly National Delinquency Survey for Q1 2021.

## **MBA's Quarterly National Delinquency Survey**

The Mortgage Bankers Association National Delinquency Survey is a nationally recognized source on residential mortgage delinquency and foreclosure rates. While it does not represent the entire U.S market, it is based on a comprehensive sample of approximately 39 million mortgage loans serviced by mortgage companies, commercial banks, thrifts, credit unions and others. The National Delinquency Survey provides up-to-date delinquency and foreclosure statistics at the national, regional, and state levels for a universe of all loans (government backed and conventional). It further provides a subset of data for conventional loans only (defined as non-government backed loans). This survey was used as an initial assessment for the status of Louisiana's mortgage market. The data was reviewed to determine the rates of delinquency and foreclosure for all loans and then, specifically, for conventional loans alone. The assessment identifies a



universe of 436,972 loans which includes 310,881 conventional loans statewide. The total amount of all loans with installments past due at any stage was 40,595. The total number of loans with installments past due 90 days or more was 25,940. The total number of loans considered seriously delinquent was 31,375 (Table 5).

**TABLE 5. NATIONAL DELINQUENCY SURVEY RESULTS FOR STATE OF LOUISIANA**

State of Louisiana	# of Loans Serviced (From NDS Sample)	Loans with installments Past Due								Loans in Foreclosure	
		Total Percent	Total	% 30 Days	Total 30 Days	% 60 Days	Total 60 Days	% 90 Days or More	Total 90 Days or More	% Seriously Delinquent	Total Seriously Delinquent
All Loans	436,972	9.29%	40,595	2%	8,739	0.91%	3,976	6.39%	25,940	7.18%	31,375
Convention Loans	310,881	6.80%	21,140	1.71%	5,316	0.74%	2,301	4.35%	13,523	5.01%	15,575

*Data from MBA's Quarterly National Delinquency Survey Q1 2021, State of Louisiana Results*

While the data from MBA's quarterly survey is useful to understand the universe of loans statewide and the various stages of delinquency and forbearance, these data are not disaggregated by demographic categories and geographic areas per Treasury guidance published on April 14, 2021. In the state's effort to develop the present needs assessment, no singular authoritative source of total mortgage and delinquency data, either for the U.S housing market or the State of Louisiana, could be located. In addition, according to guidance from the National Council of State Housing Agencies included in the Homeowner Assistance Fund Model Plan published on May 17, 2021, grantees are encouraged to rely on data provided by the Treasury related to mortgage distress for the development of HAF plans. For this reason, and to inform housing need at a more granular level, the state has focused much of the needs assessment on the data provided by the Treasury derived from Black Knight Data & Analytics LLC and the RADARGroup at the Federal Reserve Bank of Philadelphia along with the sample of loans provided by the Louisiana Housing Corporation. These data are analyzed in the section below.

### Treasury Data from Black Knight Data & Analytics LLC

Data provided to the state from the Treasury included a geographically-aggregated sample of 141,940 loans statewide captured in the Federal Reserve Bank of Atlanta's Mortgage Analytics and Performance Dashboard (MAPD), which arises from an approximate two-thirds sample of the entire U.S. mortgage market. These data are categorized by both income and demographic based metrics such as rural, urban, low income, non-low income, high minority, and low minority. While the Treasury data did not include definitions for rural and urban, the Census Bureau defines urban areas as those that represent densely developed territory, and encompass residential, commercial, and other non-residential urban land uses. Rural is defined by the Census Bureau as all population, housing, and territory not included within an urban area.<sup>4</sup> Low-income individual is one earning less than 50% of the area median income, or a median family income that is less

<sup>4</sup> From U.S Census Bureau: <https://www.census.gov/programs-surveys/geography/guidance/geo-areas/urban-rural.html>



than 50%, in the case of a geographic area.<sup>5</sup> Table 6 shows the breakdown of the statewide loan sample by various statistics.

**TABLE 6. LOUISIANA MORTGAGE MARKET STATISTICS FROM TREASURY SAMPLE**

Statewide	Rural	Urban	Low-Income	Non-Low-Income	High Minority	Low Minority
141,940	14,506	127,434	34,805	106,746	47,895	93,656

From this universe of loans, the data also capture the forbearance rate and delinquency rate, respectively. Forbearance rate is the percentage of active loans that the servicer has indicated are in forbearance while the delinquency rate is the percentage of active loans that the servicer has indicated are 30 days past due, but not in forbearance. From this sample of the market, the forbearance rate was 6.5% for a total of 9,226 loans in forbearance. The delinquency rate was 3.3% with a total of 4,648 loans in delinquency. Combined this represents 13,910 loans that are either in forbearance or delinquent (Table 7) for the State of Louisiana based on the Treasury's sample size.

**TABLE 7. LOUISIANA MORTGAGE STATUS (FROM TREASURY SAMPLE OF U.S MORTGAGE MARKET)**

Statewide	Forbearance Rate	Total in Forbearance	Delinquency Rate	Total in Delinquency	Estimated Total in Forbearance or Delinquency
141,940	6.5%	9,226	3.3%	4,684	13,910

*Data provided to State by the Treasury compiled from Black Knight Data & Analytics LLC (provided by the RADAR Group at the Federal Reserve Bank of Philadelphia), Federal Housing Finance Agency Low Income Areas files and HUD ZIP-Tract crosswalk (2021Q1)*

Recognizing that the Data provided to the state from the Treasury is an approximate two-thirds sample of the entire U.S. mortgage market, and thus only represents a partial segment of the total population, the state extrapolated the forbearance and delinquency rates from the Treasury's sample against the total number of owner-occupied units with a mortgage shown in Table 2 to make a reasonable assumption at a potential maximum amount of loans in forbearance or delinquency for the State. Using the total forbearance rate of 6.5% and delinquency rate of 3.3% against the 597,122 owner-occupied units with a mortgage, the total amount of projected loans in forbearance or delinquent was 58,518.

<sup>5</sup> From Federal Reserve, Community Reinvestment Act (CRA)  
[https://www.federalreserve.gov/consumerscommunities/cra\\_resources.htm](https://www.federalreserve.gov/consumerscommunities/cra_resources.htm)





**TABLE 8. PROJECTED MORTGAGE STATUS USING TREASURY SAMPLE FORBEARANCE / DELINQUENCY RATES AND U.S CENSUS DATA**

	Total	Projected Total in Forbearance Based on U.S Treasury Sample Forbearance Rate of 6.5%	Projected Total Delinquent Based on U.S Treasury Sample Delinquency Rate of 3.3%	Total Projected in Forbearance or Delinquent
Owner Occupied Housing Units with a Mortgage	597,122	38,813	19,705	58,518

Source: U.S Census Bureau 2019 ACS 5-Year Estimates Tables S2506, S2507, Treasury Data compiled from Black Knight Data & Analytics LLC (provided by the RADAR Group at the Federal Reserve Bank of Philadelphia), Federal Housing Finance Agency Low Income Areas files and HUD ZIP-Tract crosswalk (2021Q1).

This population of 58,518 loans was used as to inform decision making on program maximum award amounts as the state considers how to most effectively administer the funding allocated by the Treasury.

### Treasury Data on Government Backed Loans

In addition to the sample of loans provided statewide, the Treasury data also includes information on loans in forbearance or delinquent by lender, specifically for federally backed loans from the Federal Housing Administration (FHA), United States Department of Agriculture (USDA) or Veterans Affairs (VA). These data include total number of loans in forbearance and include an additional layer of detail with the race and ethnicity of the borrower. The state used this sample of government backed loans from the Treasury's data to assess the share of borrowers in forbearance based on race and ethnicity. The state found that Black borrowers represented 43% of all FHA loans that were in forbearance in the sample (Table 9 – see next page).

**TABLE 9. LOUISIANA LOANS IN FORBEARANCE TOTALS AND WITH RESPECT TO SOCIALLY DISADVANTAGED INDIVIDUALS (FROM TREASURY SAMPLE OF FHA, USDA AND VA LOANS)**

			Black Borrowers		Hispanic Borrowers		Other Minority Borrowers (Combined)	
Loan Type	Active Loans	Total Loans in Forbearance	Total	%	Total	%	Total	%



Federal Housing Administration	123,166	11,951	5,162	43%	486	4%	1,097	9%
United States Department of Agriculture	43,866	2,637	931	35%	34	1%	68	3%
Veterans Affairs	42,455	3,359	1,129	34%	132	4%	60	2%

*Data provided to State by the Treasury compiled from Black Knight Data & Analytics LLC (provided by the RADAR Group at the Federal Reserve Bank of Philadelphia), Federal Housing Finance Agency Low Income Areas files and HUD ZIP-Tract crosswalk (2021Q1)*

The median annual income for households with loans in forbearance from the Treasury data sample was \$51,096 for FHA loans, \$56,500 for USDA loans, and the median monthly income was \$4,309 for VA loans. This statistic is important for the state to understand with respect to income eligibility and prioritization of funds discussed in the Program Design section of this document.

Using the data provided, the state also reviewed the total delinquent amounts in forbearance for USDA and VA loans. The data provided from the Treasury did not capture total delinquent amount in forbearance for FHA loans. From this sample the state calculated that the average delinquent amount in forbearance per loan was \$5,841 for USDA loans and \$10,333 for VA loans. The state has used these average amounts as part of informing award maximums for HAF funding (Table 10).

**TABLE 10. AVERAGE DELINQUENT AMOUNT IN FORBEARANCE FOR USDA AND VA LOANS (FROM TREASURY SAMPLE)**

	Active Loans	Loans in Forbearance	Delinquent Amount in Forbearance	Average Delinquent Amount in Forbearance per Loan
United States Department of Agriculture	43,866	2,637	\$15,401,634	\$5,841
Veterans Affairs	42,455	3,359	\$34,708,816	\$10,333

*Data provided to State by the Treasury compiled from Black Knight Data & Analytics LLC (provided by the RADAR Group at the Federal Reserve Bank of Philadelphia), Federal Housing Finance Agency Low Income Areas files and HUD ZIP-Tract crosswalk (2021Q1)*

## Loans from Louisiana Housing Corporation Sample

To further inform award amounts and program design, the state also reviewed a sample set of 250 loans from the Louisiana Housing Corporation (LHC) portfolio of government backed loans to understand the average months delinquent, and average amount in delinquency payments. The average time for delinquency was seven months with an average delinquent amount due of \$7,684 (Table 11).

**TABLE 11. AVERAGE DELINQUENT AMOUNT DUE FOR SAMPLE OF LHC LOANS**

Total Louisiana Housing Corporation Loans in Sample	Average Principal, Interest, Taxes, and Insurance (Per Month)	Average Months Delinquent	Average Delinquent Amount Due
250	\$965	7	\$7,684

*Data from Louisiana Housing Corporation and Louisiana Housing Finance Agency, 2021*

The state then took the average delinquent amount due from the LHC loan portfolio sample (\$7,684), and the average delinquent amount in forbearance per loan for the sample of USDA (\$5,841) and VA (\$10,333) loans provided by the Treasury to calculate an average delinquent amount across the three values. The average delinquent amount across the loan sample averages was found to be \$7,953 (Table 12).

**TABLE 12. AVERAGE DELINQUENT AMOUNTS ACROSS LHC, USDA AND VA LOAN DATA SAMPLES**

Average Delinquent Amount Due from LHC Sample	Average Delinquent Amount in Forbearance per USDA Loan from Treasury Sample	Average Delinquent Amount in Forbearance per VA Loan from Treasury Sample	Average Delinquent Amount Across Loan Samples
\$7,684	\$5,841	\$10,333	\$7,953

While the loan portfolios utilized in the assessment to arrive at average delinquent amounts may not represent the entirety of the market, they demonstrate significant need across the state, especially among low- to middle-income households.



## Geographic Distribution of Forbearance and Delinquency

The state has also utilized the Federal Reserve Bank of Atlanta's Mortgage Analysis and Performance Dashboard, which captures mortgage performance data from Black Knight, Inc's McDash Flash daily reports to identify forbearance on active mortgages (one that is current or in any state of delinquency according to the servicer) geographically. This geographic distribution of delinquency / forbearance data throughout the state is critical to understanding where the various samples of data assessed in this plan may be concentrated. Mortgage performance can also be viewed by parish and zip code to understand areas of the state where targeted outreach for the HAF program may be more effective. A full breakdown of the share of mortgages in forbearance or that are delinquent by parish and zip code can be found in Exhibit 5.

The analysis presented on the dashboard is limited to first mortgages (no second liens) with an owner-occupant and the figures reported in this plan are from data as of 07/01/2021. For outstanding first mortgages in forbearance, the highest rates are in St. Martin Parish (13.1%), St. Bernard Parish (12.8%) and Cameron Parish (10.9%). The parishes with some of the highest share of outstanding first mortgages that were 30 or more days past due but are not in forbearance were Madison Parish (11.2%), Catahoula Parish (8.1%) and Cameron Parish (7.8%). Areas where the rate of non-forborne delinquent mortgages is higher are important to assess and prioritize for outreach as these may be areas with more instances of borrowers who have not received relief during the pandemic either because they could not obtain forbearance or did not seek it out.

## HOMEOWNER NEEDS ASSESSMENT CONCLUSION

Based on the data presented in this assessment, there is a clear need for assistance across the state to support the reduction of mortgage delinquency, especially among income eligible and socially disadvantaged homeowners. Because there is no single authoritative data source that captures the entirety of the U.S mortgage market for primary residential homeowner loans, the state has reviewed various data sources that assess samples of mortgage delinquency and forbearance to arrive at a potential range of need. From the Mortgage Bankers Association National Delinquency Survey for Q1 of 2021, the total amount of loans with installments past due at any stage was 40,595 statewide. Loans with installments past due 90 days or more was 25,940. The total amount of loans considered seriously delinquent was 31,375 (Table 5). From the Treasury data which represents an approximate two-thirds sample of the entire U.S. mortgage market the combined total of loans that are either in forbearance or delinquent was 13,910 (Table 7). Because the Treasury data represents a two-thirds sample of the U.S Market, the assessment assumes that 13,910 loans in forbearance or delinquency is a starting point for quantifying the need. Using the total forbearance rate of 6.5% and delinquency rate of 3.3% from the Treasury's sample as a proxy to project against the 597,122 owner-occupied units with a mortgage state-wide, the total amount of projected loans in forbearance or delinquent was 58,518 (Table 8). The average delinquent amount across loan samples assessed by the State was found to be \$7,953 (Table 12).

Considering the factors detailed above, the proposed programs in the section below have been designed to provide Louisiana homeowners with critically needed assistance as effectively as possible. Using HAF funds to reduce or eliminate homeowner delinquencies, defaults, foreclosures, and displacement, will assist homeowners across the state with financial recovery and to achieve housing stability.



## Exhibit 1

### U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT 100% AND 150% AREA MEDIAN INCOME (AMI) LIMITS BY HOUSEHOLD SIZE AND PARISH

Parish	Total # of Persons in Household															
	100% AMI								150% AMI							
	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
Acadia	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,900	91,700	98,500	105,300	112,100
Allen	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	87,450	94,450	101,450	108,450	115,450
Ascension	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Assumption	79,900	79,900	79,900	79,900	79,900	79,900	79,900	81,200	79,900	79,900	83,050	92,250	99,650	107,050	114,400	121,800
Avoyelles	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	82,800	88,950	95,050	101,200
Beauregard	79,900	79,900	79,900	79,900	79,900	79,900	83,600	89,000	79,900	80,900	91,000	101,100	109,200	117,300	125,400	133,500
Bienville	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Bossier	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	80,350	89,250	96,400	103,550	110,700	117,850
Caddo	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	80,350	89,250	96,400	103,550	110,700	117,850
Calcasieu	79,900	79,900	79,900	79,900	79,900	79,900	80,250	85,450	79,900	79,900	87,350	97,050	104,850	112,600	120,350	128,150
Caldwell	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Cameron	79,900	79,900	79,900	79,900	79,900	79,900	80,250	85,450	79,900	79,900	87,350	97,050	104,850	112,600	120,350	128,150
Catahoula	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	80,500	89,400	96,600	103,750	110,900	118,050
Claiborne	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Concordia	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
De Soto	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	80,350	89,250	96,400	103,550	110,700	117,850
East Baton Rouge	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
East Carroll	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850



Parish	Total # of Persons in Household															
	100% AMI								150% AMI							
	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
East Feliciana	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Evangeline	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Franklin	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Grant	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Iberia	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,900	91,700	98,500	105,300	112,100
Iberville	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Jackson	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	83,800	90,000	96,200	102,400
Jefferson	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
Jefferson Davis	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	85,350	92,200	99,050	105,850	112,700
La Salle	79,900	79,900	79,900	79,900	79,900	79,900	84,850	90,300	79,900	82,100	92,350	102,600	110,850	119,050	127,250	135,450
Lafayette	79,900	79,900	79,900	79,900	79,900	79,900	83,850	89,250	79,900	81,150	91,300	101,400	109,550	117,650	125,750	133,850
Lafourche	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	82,300	88,400	94,500	100,600
Lincoln	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	87,150	94,150	101,100	108,100	115,050
Livingston	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Madison	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Morehouse	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Natchitoches	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	80,050	86,000	91,900	97,850
Orleans	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
Ouachita	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	86,850	93,800	100,750	107,700	114,650
Plaquemines	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
Pointe Coupee	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050



Parish	Total # of Persons in Household															
	100% AMI								150% AMI							
	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
Rapides	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Red River	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	85,700	92,050	98,400	104,750
Richland	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Sabine	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	82,200	88,800	95,400	101,950	108,550
St. Bernard	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
St. Charles	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
St. Helena	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
St. James	79,900	79,900	79,900	79,900	79,900	79,900	82,100	87,400	79,900	79,900	89,400	99,300	107,250	115,200	123,150	131,100
St. John the Baptist	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
St. Landry	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
St. Martin	79,900	79,900	79,900	79,900	79,900	79,900	84,850	90,300	79,900	82,100	92,350	102,600	110,850	119,050	127,250	135,450
St. Mary	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,950	86,350	92,750	99,150	105,550
St. Tammany	79,900	79,900	79,900	79,900	79,900	81,350	86,950	92,550	79,900	84,150	94,650	105,150	113,600	122,000	130,400	138,800
Tangipahoa	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	81,700	90,750	98,050	105,300	112,550	119,800
Tensas	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Terrebonne	79,900	79,900	79,900	79,900	79,900	79,900	83,850	89,250	79,900	81,150	91,300	101,400	109,550	117,650	125,750	133,850
Union	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	86,850	93,800	100,750	107,700	114,650
Vermilion	79,900	79,900	79,900	79,900	79,900	79,900	80,600	85,800	79,900	79,900	87,750	97,500	105,300	113,100	120,900	128,700
Vernon	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	80,900	89,850	97,050	104,250	111,450	118,650
Washington	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850
Webster	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850



	Total # of Persons in Household															
	100% AMI								150% AMI							
Parish	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
West Baton Rouge	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
West Carroll	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	81,000	87,000	93,000	99,000
West Feliciana	79,900	79,900	79,900	79,900	85,650	92,000	98,350	104,700	83,300	95,200	107,100	118,950	128,500	138,000	147,500	157,050
Winn	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	79,900	84,250	90,050	95,850

Data from HUD Section 8 Income Limits Effective April 1, 2021, Retrieved from [https://www.huduser.gov/portal/datasets/il.html#2021\\_data](https://www.huduser.gov/portal/datasets/il.html#2021_data).



## Exhibit 2

### RACE AS PERCENTAGE OF POPULATION BY PARISH

	Total Population	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some other race alone	Two or more races	Two races including Some other race	Two races excluding Some other race, and three or more races
State of Louisiana	4664362	62%	32%	1%	2%	0%	1%	2%	0%	2%
Acadia Parish	62457	79%	17%	0%	0%	0%	0%	3%	0%	3%
Allen Parish	25618	74%	19%	2%	1%	0%	2%	3%	0%	2%
Ascension Parish	123114	72%	22%	0%	1%	0%	2%	3%	0%	3%
Assumption Parish	22478	67%	30%	0%	0%	0%	1%	1%	0%	1%
Avoyelles Parish	40669	66%	27%	1%	1%	0%	0%	5%	0%	5%
Beauregard Parish	37043	83%	12%	0%	0%	0%	0%	3%	0%	3%
Bienville Parish	13564	55%	43%	0%	0%	0%	1%	1%	0%	1%
Bossier Parish	126499	72%	23%	1%	2%	0%	1%	2%	0%	2%
Caddo Parish	245831	46%	49%	0%	1%	0%	1%	2%	0%	2%
Calcasieu Parish	201619	70%	25%	0%	1%	0%	1%	2%	0%	2%
Caldwell Parish	9992	82%	16%	0%	0%	0%	1%	1%	0%	1%
Cameron Parish	6930	93%	3%	1%	1%	0%	1%	1%	0%	1%
Catahoula Parish	9766	67%	32%	0%	0%	0%	1%	0%	0%	0%
Claiborne Parish	15985	46%	52%	0%	0%	0%	1%	1%	0%	1%
Concordia Parish	19778	58%	41%	0%	0%	0%	1%	0%	0%	0%
De Soto Parish	27289	61%	35%	1%	0%	0%	0%	2%	0%	2%
East Baton Rouge Parish	443763	47%	46%	0%	3%	0%	2%	2%	0%	2%
East Carroll Parish	7096	29%	70%	0%	0%	0%	0%	1%	0%	1%
East Feliciana Parish	19371	54%	44%	1%	0%	0%	0%	1%	0%	1%
Evangeline Parish	33589	68%	28%	0%	0%	0%	2%	1%	0%	1%
Franklin Parish	20238	65%	34%	0%	0%	0%	0%	1%	0%	0%
Grant Parish	22340	79%	16%	0%	0%	0%	2%	2%	1%	2%



	Total Population	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some other race alone	Two or more races	Two races including Some other race	Two races excluding Some other race, and three or more races
Iberia Parish	71887	61%	32%	0%	3%	0%	2%	3%	0%	3%
Iberville Parish	32822	50%	48%	0%	0%	0%	1%	2%	0%	2%
Jackson Parish	15879	68%	30%	0%	1%	0%	1%	0%	0%	0%
Jefferson Parish	434850	62%	27%	0%	4%	0%	4%	2%	0%	2%
Jefferson Davis Parish	31441	80%	16%	1%	0%	0%	0%	2%	0%	2%
Lafayette Parish	241973	69%	26%	0%	2%	0%	1%	2%	0%	2%
Lafourche Parish	98108	79%	14%	2%	1%	0%	2%	3%	0%	3%
LaSalle Parish	14936	84%	11%	1%	1%	0%	1%	1%	0%	1%
Lincoln Parish	47246	54%	41%	0%	2%	0%	2%	1%	0%	1%
Livingston Parish	138928	90%	6%	0%	1%	0%	1%	2%	0%	2%
Madison Parish	11306	35%	64%	0%	0%	0%	1%	0%	0%	0%
Morehouse Parish	25610	49%	49%	0%	1%	0%	0%	1%	0%	0%
Natchitoches Parish	38769	53%	41%	1%	1%	0%	2%	2%	0%	2%
Orleans Parish	390845	34%	60%	0%	3%	0%	1%	2%	0%	2%
Ouachita Parish	155494	59%	37%	0%	1%	0%	1%	1%	0%	1%
Plaquemines Parish	23338	68%	20%	1%	4%	0%	2%	5%	1%	4%
Pointe Coupee Parish	22016	62%	36%	0%	0%	0%	1%	1%	0%	1%
Rapides Parish	130970	63%	32%	1%	1%	0%	1%	2%	0%	2%
Red River Parish	8565	58%	39%	0%	0%	0%	0%	3%	1%	2%
Richland Parish	20350	62%	36%	0%	0%	0%	0%	1%	0%	1%
Sabine Parish	23991	69%	16%	7%	0%	0%	1%	7%	0%	7%
St. Bernard Parish	46266	69%	23%	0%	3%	0%	2%	2%	0%	2%
St. Charles Parish	52773	69%	27%	0%	1%	0%	2%	1%	0%	1%
St. Helena Parish	10297	46%	53%	1%	0%	0%	0%	0%	0%	0%
St. James Parish	21308	49%	50%	0%	0%	0%	1%	1%	0%	0%
St. John the Baptist Parish	43242	38%	57%	0%	1%	0%	3%	2%	1%	1%
St. Landry Parish	83172	56%	42%	0%	0%	0%	1%	2%	0%	1%
St. Martin Parish	53732	67%	29%	1%	1%	0%	0%	2%	0%	2%

	Total Population	White Alone	Black or African American Alone	American Indian and Alaska Native Alone	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some other race alone	Two or more races	Two races including Some other race	Two races excluding Some other race, and three or more races
St. Mary Parish	50968	59%	30%	2%	1%	0%	3%	4%	0%	4%
St. Tammany Parish	255155	83%	12%	1%	2%	0%	1%	2%	0%	2%
Tangipahoa Parish	132057	67%	29%	0%	1%	0%	0%	2%	0%	2%
Tensas Parish	4561	43%	55%	0%	0%	0%	1%	0%	0%	0%
Terrebonne Parish	112054	70%	19%	6%	1%	0%	1%	3%	0%	3%
Union Parish	22353	72%	25%	0%	0%	0%	2%	2%	0%	1%
Vermilion Parish	59865	81%	15%	0%	2%	0%	0%	1%	0%	1%
Vernon Parish	49646	76%	15%	1%	2%	0%	2%	3%	0%	3%
Washington Parish	46435	67%	30%	0%	0%	0%	1%	2%	0%	2%
Webster Parish	39242	64%	34%	0%	0%	0%	0%	1%	0%	1%
West Baton Rouge Parish	26101	58%	40%	0%	0%	0%	0%	1%	0%	1%
West Carroll Parish	11041	80%	16%	0%	0%	0%	2%	1%	0%	1%
West Feliciana Parish	15428	53%	44%	0%	1%	0%	0%	1%	0%	1%
Winn Parish	14313	66%	32%	1%	0%	0%	1%	1%	0%	1%

Data from U.S. Census Bureau (2015-2019). Race American Community Survey 5-year estimates.



## Exhibit 3

### OWNER OCCUPIED UNITS BY RACE/ETHNICITY FOR EACH LOUISIANA PARISH

	White Alone, Not Hispanic/Latino Householder			Non-White Alone & Not His/Latino Householder		
	Total Housing Units:	Owner occupied	% of All Homeowners	Total Housing Units:	Owner occupied	% of All Homeowners
<b>Louisiana</b>	<b>1,088,755</b>	<b>826,063</b>	<b>72.39%</b>	<b>650,742</b>	<b>315,142</b>	<b>27.61%</b>
Acadia Parish, LA	17,819	13,781	87.19%	4,417	2,025	12.81%
Allen Parish, LA	6,426	4,994	84.56%	1,499	912	15.44%
Ascension Parish, LA	31,299	27,446	78.24%	11,733	7,633	21.76%
Assumption Parish, LA	6,017	4,995	74.74%	2,535	1,688	25.26%
Avoyelles Parish, LA	10,591	8,355	79.29%	4,572	2,182	20.71%
Beauregard Parish, LA	11,196	9,038	86.29%	2,324	1,436	13.71%
Bienville Parish, LA	3,183	2,725	64.15%	2,629	1,523	35.85%
Bossier Parish, LA	34,751	24,954	79.69%	14,626	6,361	20.31%
Caddo Parish, LA	46,886	35,126	61.24%	48,978	22,232	38.76%
Calcasieu Parish, LA	54,292	41,753	79.58%	23,488	10,715	20.42%
Caldwell Parish, LA	3,029	2,468	88.02%	636	336	11.98%
Cameron Parish, LA	2,408	2,119	91.81%	326	189	8.19%
Catahoula Parish, LA	2,451	2,162	80.10%	913	537	19.90%
Claiborne Parish, LA	3,023	2,409	61.75%	2,894	1,492	38.25%
Concordia Parish, LA	4,318	3,297	69.60%	2,844	1,440	30.40%
De Soto Parish, LA	6,415	5,166	66.95%	4,406	2,550	33.05%
East Baton Rouge Parish, LA	83,083	60,100	61.18%	81,263	38,134	38.82%
East Carroll Parish, LA	696	520	49.48%	1,341	531	50.52%
East Feliciana Parish, LA	4,280	3,772	67.30%	2,679	1,833	32.70%
Evangeline Parish, LA	8,581	6,527	81.84%	3,591	1,448	18.16%
Franklin Parish, LA	5,327	4,289	79.43%	2,096	1,111	20.57%
Grant Parish, LA	6,088	4,388	91.36%	901	415	8.64%
Iberia Parish, LA	16,428	12,611	70.95%	9,756	5,164	29.05%
Iberville Parish, LA	6,026	5,085	63.51%	4,877	2,922	36.49%
Jackson Parish, LA	4,074	3,205	75.63%	1,897	1,033	24.37%
Jefferson Parish, LA	98,431	72,282	69.70%	71,021	31,420	30.30%
Jefferson Davis Parish, LA	9,188	7,275	85.09%	2,538	1,275	14.91%
Lafayette Parish, LA	64,647	47,185	79.49%	26,896	12,177	20.51%



	White Alone, Not Hispanic/Latino Householder			Non-White Alone & Not His/Latino Householder		
	Total Housing Units:	Owner occupied	% of All Homeowners	Total Housing Units:	Owner occupied	% of All Homeowners
Lafourche Parish, LA	29,818	24,543	86.97%	7,077	3,676	13.03%
LaSalle Parish, LA	4,279	3,435	93.17%	535	252	6.83%
Lincoln Parish, LA	9,832	6,452	70.75%	7,880	2,668	29.25%
Livingston Parish, LA	43,525	36,318	91.67%	4,885	3,300	8.33%
Madison Parish, LA	1,517	1,130	55.45%	2,315	908	44.55%
Morehouse Parish, LA	5,178	4,255	65.48%	4,554	2,243	34.52%
Natchitoches Parish, LA	7,984	4,628	72.04%	6,675	1,796	27.96%
Orleans Parish, LA	54,620	31,081	41.87%	99,199	43,159	58.13%
Ouachita Parish, LA	34,210	25,108	76.03%	22,346	7,915	23.97%
Plaquemines Parish, LA	6,071	4,369	71.21%	2,848	1,766	28.79%
Pointe Coupee Parish, LA	5,563	4,809	70.34%	3,397	2,028	29.66%
Rapides Parish, LA	31,338	22,500	75.20%	17,150	7,422	24.80%
Red River Parish, LA	2,060	1,708	68.79%	1,312	775	31.21%
Richland Parish, LA	4,763	3,718	74.70%	2,696	1,259	25.30%
Sabine Parish, LA	6,596	4,766	76.35%	2,562	1,476	23.65%
St. Bernard Parish, LA	9,980	7,458	73.41%	5,025	2,702	26.59%
St. Charles Parish, LA	12,997	11,291	72.80%	6,215	4,219	27.20%
St. Helena Parish, LA	1,795	1,604	52.68%	2,062	1,441	47.32%
St. James Parish, LA	3,725	3,486	57.17%	3,994	2,612	42.83%
St. John the Baptist Parish, LA	5,977	5,180	43.20%	9,293	6,810	56.80%
St. Landry Parish, LA	17,961	14,213	68.31%	12,524	6,595	31.69%
St. Martin Parish, LA	13,599	11,364	72.99%	6,150	4,205	27.01%
St. Mary Parish, LA	12,111	8,123	67.38%	7,745	3,933	32.62%
St. Tammany Parish, LA	76,307	61,747	84.76%	16,655	11,106	15.24%
Tangipahoa Parish, LA	32,617	24,726	75.29%	14,980	8,114	24.71%
Tensas Parish, LA	823	675	55.79%	969	535	44.21%
Terrebonne Parish, LA	28,353	22,460	78.57%	11,619	6,126	21.43%
Union Parish, LA	5,548	5,095	82.23%	2,034	1,101	17.77%
Vermilion Parish, LA	18,026	14,625	85.80%	4,060	2,420	14.20%
Vernon Parish, LA	12,708	7,772	82.83%	4,988	1,611	17.17%
Washington Parish, LA	12,017	8,902	74.96%	5,596	2,973	25.04%
Webster Parish, LA	10,390	8,061	72.79%	6,161	3,013	27.21%
West Baton Rouge Parish, LA	5,621	4,666	66.23%	4,022	2,379	33.77%



	White Alone, Not Hispanic/Latino Householder			Non-White Alone & Not His/Latino Householder		
	Total Housing Units:	Owner occupied	% of All Homeowners	Total Housing Units:	Owner occupied	% of All Homeowners
West Carroll Parish, LA	3,324	2,615	83.28%	760	525	16.72%
West Feliciana Parish, LA	2,663	2,175	76.80%	1,206	657	23.20%
Winn Parish, LA	3,906	2,978	80.79%	1,577	708	19.21%

*Data from U.S Census Bureau, Tables B25003, B25003H*

## Exhibit 4

### CONFIDENCE IN ABILITY TO MAKE NEXT MONTH'S PAYMENT FOR OWNER-OCCUPIED HOUSING UNITS, BY SELECT CHARACTERISTICS: LOUISIANA

Select characteristics	Total*	Owned free and clear	Confidence in ability to pay next month's mortgage						Did not report to tenure
			No confidence	Slight confidence	Moderate confidence	High confidence	Payment is/will be deferred	Did not report	
<b>Hispanic origin and Race</b>									
Hispanic or Latino (may be of any race)	69,490	31,868	-	1,054	8,755	18,043	5,682	4,087	54,943
White alone, not Hispanic	1,042,842	419,181	17,293	39,727	103,269	455,003	7,338	1,031	640,269
Black alone, not Hispanic	335,680	159,242	20,400	32,903	22,340	98,785	-	2,011	390,516
Asian alone, not Hispanic	16,900	4,782	-	6,812	1,387	3,919	-	-	21,787
Two or more races + Other races, not Hispanic	85,283	20,837	-	-	13,593	39,751	11,102	-	63,156
<b>Total</b>	<b>1,550,195</b>	<b>635,910</b>	<b>37,693</b>	<b>80,496</b>	<b>149,344</b>	<b>615,501</b>	<b>24,122</b>	<b>7,129</b>	<b>1,170,671</b>
<b>Household Size</b>									
1 person in the household	102,417	58,024	3,090	1,054	5,256	34,254	738	-	67,018
2 people in the household	490,016	245,795	2,961	6,592	59,508	161,158	7,904	6,098	297,421
3 people in the household	366,050	131,669	12,363	48,329	29,805	131,752	11,102	1,031	246,056
4 people in the household	306,302	61,586	2,330	18,571	34,544	189,271	-	-	306,966
5 people in the household	222,978	115,890	16,949	-	5,108	80,653	4,378	-	114,212
6 people in the household	46,128	6,642	-	5,949	15,124	18,413	-	-	47,558

Select characteristics	Total*	Owned free and clear	Confidence in ability to pay next month's mortgage						Did not report to tenure
			No confidence	Slight confidence	Moderate confidence	High confidence	Payment is/will be deferred	Did not report	
7 or more people in the household	16,304	16,304	-	-	-	-	-	-	91,440
<b>Household income</b>									
Less than \$25,000	155,527	114,916	14,174	8,938	3,294	8,524	5,682	-	1,034
\$25,000 - \$34,999	179,575	114,605	2,223	25,036	7,399	30,312	-	-	-
\$35,000 - \$49,999	151,143	75,913	5,551	15,963	15,171	36,322	2,223	-	-
\$50,000 - \$74,999	304,427	125,573	2,330	7,678	44,693	123,415	738	-	-
\$75,000 - \$99,999	193,632	56,493	13,415	-	24,922	98,803	-	-	-
\$100,000 - \$149,999	252,371	71,535	-	10,447	31,480	134,530	4,378	-	-
\$150,000 - \$199,999	84,344	16,688	-	-	-	56,554	11,102	-	-
\$200,000 and above	146,273	32,423	-	2,421	-	111,430	-	-	-
Did not report	82,903	27,764	-	10,012	22,385	15,613	-	7,129	1,169,637

Source: U.S. Census Bureau Household Pulse Survey, Week 31.

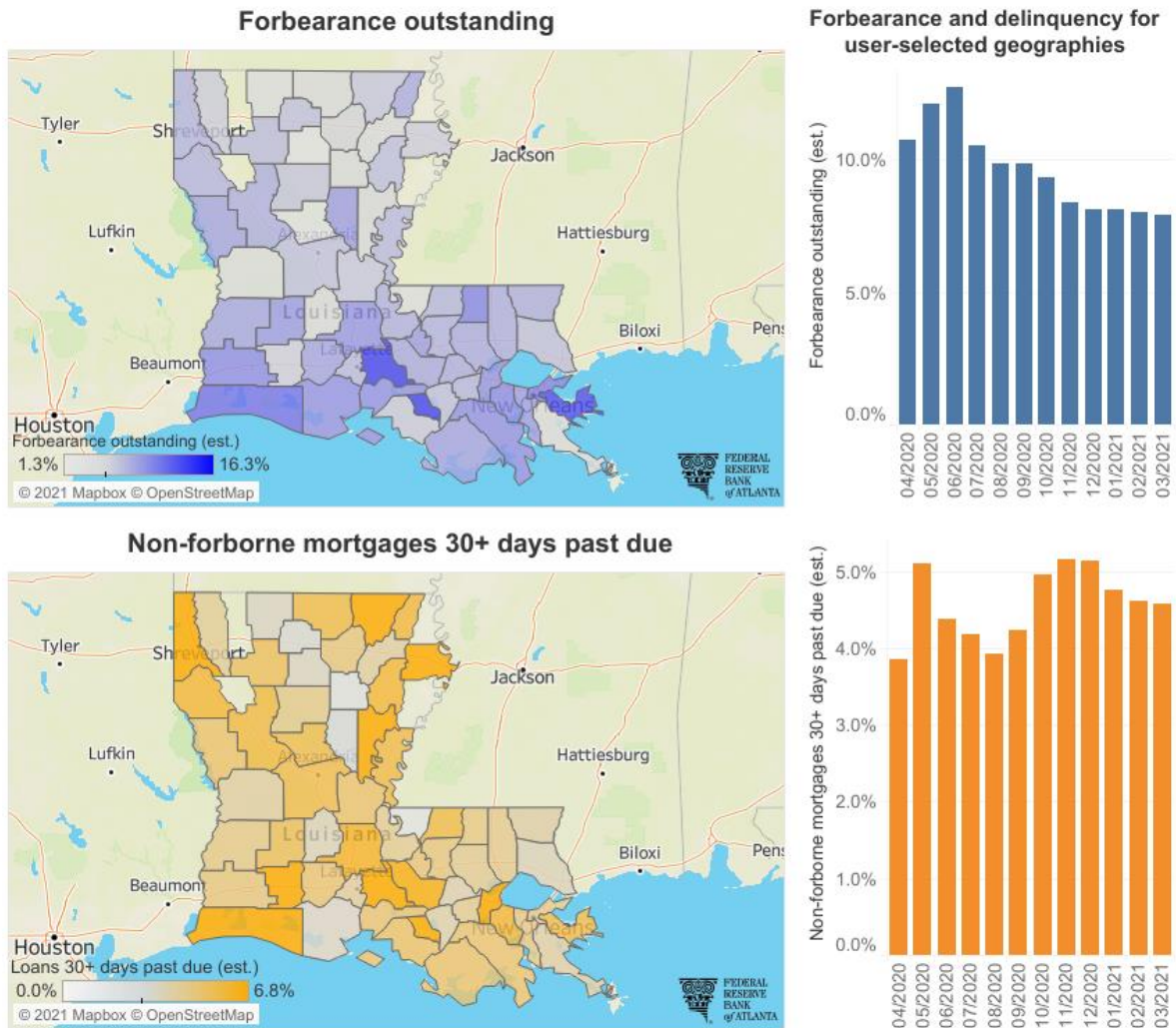
\*Total includes only individuals who reported living in owner-occupied housing units and excludes those living in different types of housing units, and also those who did not report their housing situation.

\*\* The Census Bureau considers estimated coefficients of variation (standard error divided by the estimate times 100) over 30% to indicate potentially serious data quality issues related to sampling error.



## Exhibit 5

### MORTGAGE NONPAYMENTS BY PARISH FROM FEDERAL RESERVE BANK OF ATLANTA MORTGAGE ANALYTICS AND PERFORMANCE DASHBOARD (MAP)

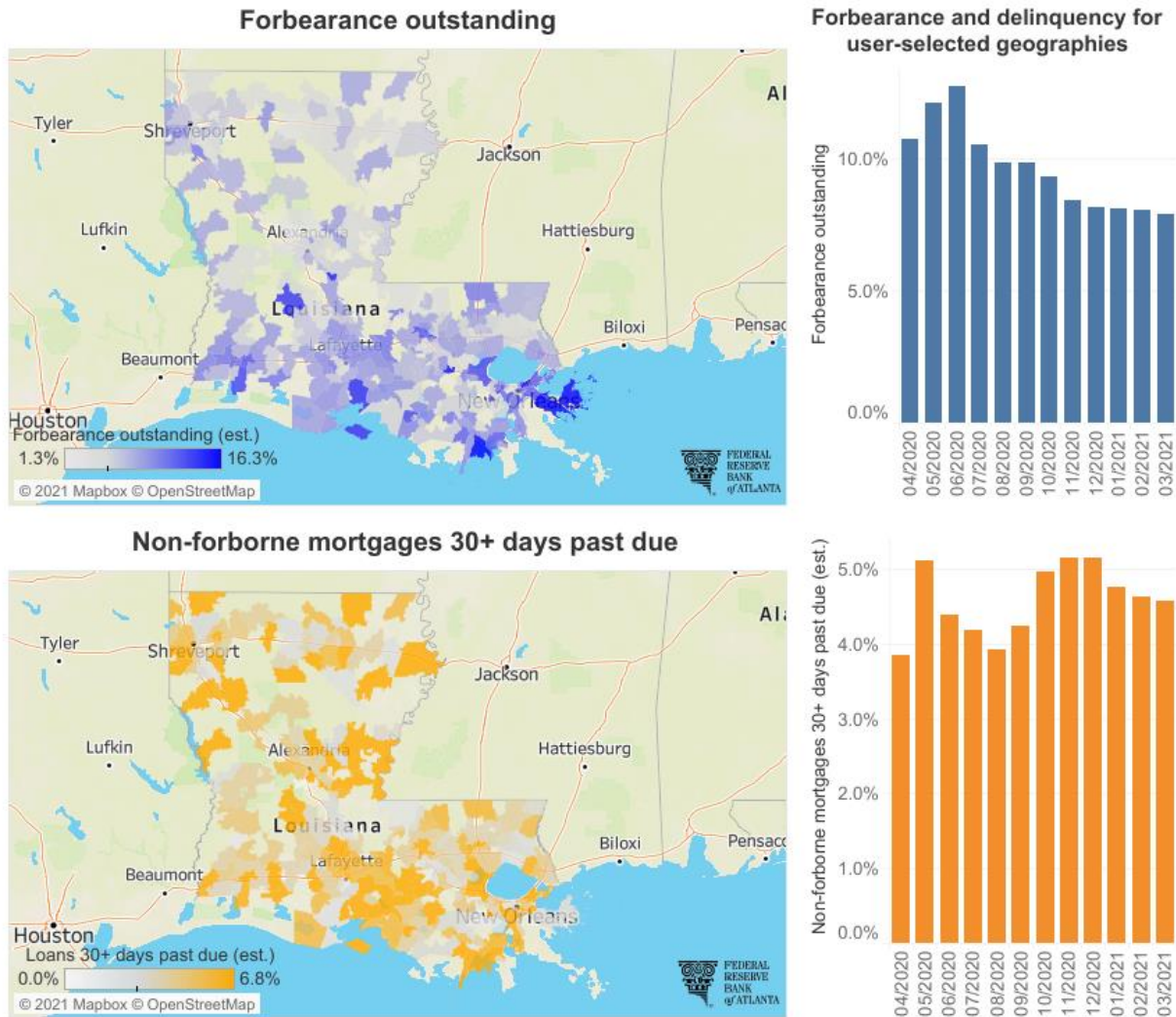


Source: Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance data (available also with a two-day lag), U.S. Census Bureau 2017 FIPS Codes

Updated 7/1/2021.



# Mortgage Nonpayments by Parish from Federal Reserve Bank of Atlanta Mortgage Analytics and Performance Dashboard



Source: Atlanta Fed calculations using Black Knight's McDash Flash daily mortgage performance data (available also with a two-day lag), U.S. Census Bureau 2017 FIPS Codes.

Updated 7/1/2021.