



7.0 Housing

The following discussion provides an inventory and analysis of population and housing characteristics. Census data is examined for the City of Monroe; the Cities of Alexandria and Lake Charles, Louisiana; the City of Meridian, Mississippi; Ouachita Parish and the State of Louisiana. The information obtained from that data and other sources is then used to develop an understanding of existing resources and serves as a foundation for the development of the policies that will guide future development.

7.1 Population Size

The City of Monroe experienced population growth between 1900 and 1980; with great expansion occurring between the 1930s and the 1960s. However, between 1980 and 2000 the City's population has exhibited a downward trend.

Table 7-1 City of Monroe Population Trends 1900-2000

Year	Population	Percent Change
1900	5,428	N/A
1910	10,208	88.1%
1920	12,675	24.2%
1930	26,028	105.3%
1940	28,039	7.7%
1950	38,572	37.6%
1960	52,219	35.4%
1970	56,374	8.0%
1980	57,597	2.2%
1990	54,909	-4.7%
2000	53,107	-3.3%

Source: US Bureau of Census and peter j. smith & company, inc. design based planning



The downward trend that began in the 1980’s has continued to date. In 2006, the City’s population was estimated at 51,555; almost 3% lower than it was in 2000. During the same time period, the population in Ouachita Parish grew by 1% while the State’s population fell by 4%. The State level decline resulted from the large scale relocation of residents out of the State following the destruction in the southern portion of the State caused by hurricanes Katrina and Rita in 2005.

Table 7-2 Change in Population 1990-2006

	Monroe, LA	Alexandria, LA	Lake Charles, LA	Meridian, MS	Ouachita Parish	Louisiana
2006*	51,555	45836	70224	38200	149,259	4,287,768
2000	53,107	46,738	71,519	40,035	147,250	4,468,976
1990	54,909	49,188	70,580	41,036	142,191	4,219,973
Percent Change 1990-2000	-3.3%	-5.0%	1.3%	-2.4%	3.6%	5.9%
Percent Change 2000-2006	-2.9%	-1.9%	-1.8%	-4.6%	1.4%	-4.1%

Source: US Bureau of Census and peter j. smith & company, inc. * Estimate released June 28, 2007

7.2 Population Composition

In 2000, the City of Monroe had a population that was primarily female (54%) and black (61%). While this was also true in 1990, the City had a lower percentage of white residents in 2000 than in 1990 (36% and 43%, respectively). Monroe had a larger percentage of black residents than all comparison areas in 2000; the proportion of blacks was almost twice that of the Parish and the State.

As indicated in the table that follows, the median age of City of Monroe residents in 2000 was 29.1. The City of Monroe had a lower median age than all comparison areas. In 1990 the median age for residents in the City of Monroe was 27.9. Between 1990 and 2000 the median age for residents in all comparison areas increased but Monroe had the lowest percentage increase.

Table 7-3 Population Characteristics – 2000

	Monroe, LA	Alexandria, LA	Lake Charles, LA	Meridian, MS	Ouachita Parish	Louisiana
Male:	45.6%	45.4%	47.5%	45.8%	47.2%	48.3%
Female:	54.4%	54.6%	52.5%	54.2%	52.8%	51.7%
White*	36.3%	41.6%	49.8%	43.5%	63.8%	62.5%
Black*	61.4%	55.6%	46.0%	55.1%	33.6%	32.2%
Hispanic	0.7%	0.7%	1.8%	0.4%	1.1%	2.4%
Asian*	0.9%	1.0%	0.9%	0.4%	0.5%	1.2%
Native American*	0.1%	0.2%	0.2%	0.1%	0.1%	0.5%
Other*	0.6%	0.9%	1.3%	0.4%	0.9%	1.1%
Under 18 years	29.5%	28.0%	25.5%	27.2%	27.8%	27.3%
18 to 34 years	27.3%	21.8%	23.7%	22.4%	25.3%	23.9%
35 to 49 years	19.5%	21.2%	21.9%	20.4%	21.4%	22.9%
50 to 64 years	10.9%	14.3%	13.9%	13.1%	13.6%	14.4%
65 years and over	12.8%	14.8%	14.9%	17.0%	11.8%	11.6%
Median Age	29.14	35.13	35.5	35.3	32.55	34.15



	Monroe, LA	Alexandria, LA	Lake Charles, LA	Meridian, MS	Ouachita Parish	Louisiana
Associate degree	3.0%	3.2%	3.8%	6.3%	2.8%	3.5%
Bachelor's degree	16.5%	11.8%	12.7%	10.4%	14.8%	12.2%
Master's or higher	10.4%	7.7%	7.5%	7.2%	7.9%	6.5%

Source: US Bureau of Census and peter j. smith & company, inc. * Not Hispanic

The City of Monroe had a better educated population in 2000 than comparison areas. Almost 17% of the City’s residents who were 25 years or older had a bachelor’s degree and an additional 10% had a master’s degree or higher. In 1990 those figures were 15% and 9%, respectively.

7.3 Migration

The 2000 US Census measured population mobility by determining the number of individuals who resided in the same place in 2000 as they had five years earlier. As indicated in the table that follows, 54% of City of Monroe residents, who were 5 years and older, had not changed their place of residence between 1995 and 2000. Among those who had lived in a different house in 1995, 29% still lived in Ouachita Parish and about 10% lived in Louisiana. Roughly 5% of the 2000 population of residents 5 years and older had relocated from the South.

Table 7-4 Geographic Mobility

Place of Residence in 1995	Percentage of 2000 Population
Same house in 1995	54.3%
Same county	29.0%
Same state	9.5%
Northeast	0.2%
Midwest	0.7%
South	4.5%
West	1.1%
U.S. Island Areas	0.0%
Foreign country or at sea	0.7%

Source: US Bureau of Census and peter j. smith & company, inc.

7.4 Housing Availability

In 2000, there were 21,319 housing units in the City of Monroe and 91% were occupied. Unlike comparison areas, most occupied units (51%) were renter occupied. One-unit residences were the most prevalent (69%) housing type in Monroe and all comparison areas in 2000. Between 1990 and 2000, the number of housing units in Monroe decreased by roughly 1% while the population decreased by 3%.



According to the City of Monroe Inspections Division, between 2000 and 2006, 198 residential (including multi-family) and 110 commercial building permits were issued. Several single-family subdivisions have been proposed and are in varying stages of completion. Acadian Trace, Maison Orleans, Louisianne and Belle Pointe subdivisions will yield 312 units upon complete build-out. South Pointe, Chauvin Pointe and Passman Plaza III will yield a total of 184 senior units. Kenneth Jackson Memorial Estates (Phase I), Tri-City and Byers Estates (Phase I) have been built and will include 144 single-family units for rent when all phases are complete.

The following table presents housing characteristics for the City of Monroe and comparison areas in 2000.

Table 7-5 Housing Characteristics – 2000

	Monroe, LA	Alexandria, LA	Lake Charles, LA	Meridian, MS	Ouachita Parish	Louisiana
Total housing units	21,319	19,894	31,311	17,952	60,154	1,847,181
Occupied	91.1%	89.8%	89.1%	89.0%	91.8%	89.7%
Owner occupied	49.3%	57.0%	57.8%	56.7%	64.1%	67.9%
Renter occupied	50.7%	43.0%	42.2%	43.3%	35.9%	32.1%
Vacant	8.9%	10.2%	10.9%	11.0%	8.2%	10.3%
For rent	41.8%	49.0%	55.6%	36.1%	40.5%	28.4%
For sale only	15.4%	12.1%	13.0%	16.1%	14.7%	12.3%
Rented or sold, not occupied	9.3%	10.8%	7.7%	12.1%	12.4%	12.1%
For seasonal, recreational, or occasional use	8.7%	3.1%	6.9%	2.0%	11.7%	23.8%
For migrant workers	0.0%	0.0%	0.4%	0.0%	0.0%	0.3%
Other vacant	24.8%	25.0%	16.4%	33.7%	20.8%	23.1%
Average household size	2.54	2.51	2.45	2.39	2.58	2.62
One-unit structures	69.3%	73.5%	72.9%	66.4%	68.7%	67.9%
Two or more units	28.6%	23.2%	24.8%	30.7%	18.2%	18.7%
Mobile homes and other	2.1%	3.3%	2.3%	2.8%	13.1%	13.3%

Source: US Bureau of Census and peter j. smith & company, inc.

In 2000, the average household size in the City of Monroe was 2.54 persons, which was slightly lower than Ouachita Parish and the State but slightly higher than comparison cities.

7.5 Housing Conditions

As indicated in the table that follows, in 2000 Monroe’s housing stock was relatively newer than comparison cities but older than that of the Parish and the State. Just over half of the homes in the City were built before 1970.



Table 7-6 Age of Housing – 2000

	Monroe, LA	Alexandria, LA	Lake Charles, LA	Meridian, MS	Ouachita Parish	Louisiana
Built 1990 to 2000	6.2%	7.7%	10.1%	7.6%	15.5%	14.6%
Built 1980 to 1989	11.9%	12.7%	11.0%	10.6%	18.1%	18.4%
Built 1970 to 1979	24.3%	20.3%	18.8%	19.8%	24.2%	22.5%
Built 1960 to 1969	24.1%	20.7%	17.7%	21.1%	18.6%	16.3%
Built 1950 to 1959	18.4%	18.2%	23.9%	17.5%	13.5%	12.8%
Built 1940 to 1949	8.5%	11.3%	9.8%	10.8%	5.6%	7.0%
Built 1939 or earlier	6.6%	9.0%	8.6%	12.5%	4.5%	8.5%
Median Year Built	1967	1966	1964	1964	1973	1972

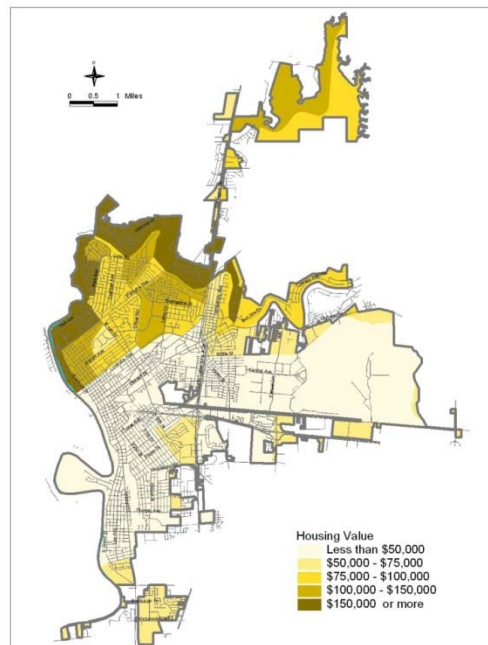
Source: US Bureau of Census and peter j. smith & company, inc.

7.6 Housing Value and Costs

Housing value is an estimate of the market value of a house if it were for sale. It provides an indication of the quality and demand for homes that exist within a community and the property tax stream that is available to the municipality.

The following figure shows how homes of various values are distributed within the City of Monroe.

Figure 7-1 Distribution of Home Values in Monroe – 2000



Source: US Census Bureau and peter j. smith & company



This spatial arrangement of housing values, based on 2000 Census data, is consistent with that of household income, Figure 8-3 in the chapter following. It show higher value homes on the north side of the city and on its perimeter. Lower housing values are centered on the core of the city and into the south side.

The table that follows summarizes housing values in Monroe and comparison areas in the year 2000.

Table 7-7 Housing Values of Comparative Areas – 2000

	Monroe, LA	Alexandria, LA	Lake Charles, LA	Meridian, MS	Ouachita Parish	Louisiana
Less than \$50,000	31.6%	30.8%	26.1%	38.3%	22.6%	19.6%
\$50,000 to \$59,999	9.0%	9.2%	11.1%	12.2%	8.0%	7.8%
\$60,000 to \$69,999	7.9%	8.2%	10.9%	13.1%	9.5%	8.7%
\$70,000 to \$79,999	6.3%	8.0%	9.0%	8.5%	9.9%	9.4%
\$80,000 to \$89,999	7.2%	8.1%	9.2%	5.7%	9.1%	9.1%
\$90,000 to \$99,999	5.7%	6.4%	6.7%	4.9%	7.3%	7.7%
\$100,000 to \$124,999	7.3%	9.0%	9.1%	5.9%	10.5%	11.4%
\$125,000 to \$149,999	6.6%	6.1%	5.8%	3.8%	7.9%	8.7%
\$150,000 to \$174,999	5.0%	5.1%	2.8%	1.9%	5.4%	5.8%
\$175,000 to \$199,999	2.9%	2.5%	2.1%	0.8%	3.0%	3.3%
\$200,000 or more	10.5%	6.7%	7.1%	4.8%	6.9%	8.5%
Median home value	\$72,300	\$72,200	\$72,100	\$59,600	80,000	85,000
Median gross rent	\$392	\$430	\$462	\$383	\$444	\$466

Source: US Bureau of Census and peter j. smith & company, inc.

The median home value or gross rent represents the middle value; the point at which there is an equal number of values above and below. The median value of a home in the City of Monroe was \$72,300 in 2000, which was higher than comparison cities but lower than the Parish and the State. Most homes in Monroe (32%) were valued at less than \$50,000. However, Monroe had a larger percentage of homes valued at 200,000 or more than all comparison areas. Between 1990 and 2000, home values in Monroe increased by 11% (when 1990 value was adjusted to its equivalent year 2000 dollar value). Among comparison areas, only Ouachita Parish had a higher housing value increase during the same time period.

The median gross rent in the City of Monroe was \$392 per month in 2000, which was lower than all comparison areas except the City of Meridian, MS. Between 1990 and 2000 the median gross rent in Monroe decrease by 2% (when 1990 value was adjusted to its equivalent year 2000 dollar value). During the same time period, Lake Charles and Meridian experienced a small percentage increase in median gross rent while the other comparison areas experienced small percentage decreases.

According to information provided by a local Realtor, housing prices within the City have stabilized over the past few years. There are fewer houses on the market and homes take longer to sell but the sale to list ratio has remained strong. As indicated in the table that follows, between January 2007 and August 2007, 210 houses were sold within the City of Monroe and the average sale price was \$151,211. During the same time period, within Ouachita Parish, 904 homes were sold with an average sale price of \$146,256.



Table 7-8 Home Sale Statistics – January to August 2007

	City of Monroe	Ouachita Parish
Homes sold	210	904
Average days on the market	126	111
Average days to sale	118	116
Average list price	\$201,453	\$182,399
Average sale price	\$151,211	\$146,256
Sale to list ratio	95%	97%

Source: John Rea Realty

7.7 2005-2009 Consolidated Plan

The City of Monroe’s 2005-2009 Consolidated Plan was prepared as a prerequisite for receiving Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Shelter Grant (ESG) funds. It was developed through a collaborative process that included residents and other public and private agencies. The Consolidated Plan assessed housing and community development needs and identified a strategic plan to address those needs. Some of the findings in the Consolidated Plan were based on special tabulations of Census data generated by the US Department of Housing and Development (HUD) for the development of Consolidated Plans.

The following are some of the housing related findings that were included in the Consolidated Plan in regards to availability, affordability and conditions of housing:

- Most years the housing vacancy rates range between 6% and 8%.
- Between 1990 and 2000 growth in the housing supply was concentrated in the northeast region of the City, which has the highest home sale prices, rents and occupancy rates. Limited supply and high prices prevent lower income families from moving into north Monroe.
- In 2000, 33% of all renters paid 35% or more of their income for rent while 14% of all owners paid 35% or more of their income for monthly mortgage costs.
- In 2004, the average sale price for existing homes was \$85,313 and average rents ranged from \$380 per month for a one bedroom apartment to \$603 per month for a three bedroom apartment.
- There were over 1,300 families, including elderly, on the public housing and Section 8 waiting lists. There is an estimated two year waiting period for families that qualify for federal preference.
- All but one of northeast Louisiana-Region VIII’s (12 Parishes including Ouachita) emergency shelters are located in the City of Monroe. Northeast Louisiana-Region VIII has a need for emergency shelters for two parent families with children and for additional space for individuals and families without special needs.
- In 1993, the City of Monroe Planning and Zoning Division conducted a windshield survey of all single and multiple family dwelling units in the Federally Designated Enterprise Community. Twelve census tracts were evaluated and, within those, 1,516 units were identified as deteriorated and 335 units were identified as dilapidated. Census tracts with the highest number of deteriorated housing units were in the central, southeast and southern areas of the City.



- Between 1993 and 2004, the Department of Planning and Urban Development Community Development Division rehabilitated 367 deteriorated houses using CDBG and HOME funds and demolished 248 dilapidated houses using CDBG funds.

7.8 Population and Housing Findings

- The City of Monroe had a population of 51,555 in 2006. The City's population has been in decline since the 1980's.
- In 2000, Monroe had a younger population than the Parish and the State.
- Monroe had a higher percentage of residents 25 years or older with a bachelor's degree or higher than both the Parish and the State (27%, 23% and 19% respectively) in 2000.
- Between 1990 and 2000, the number of housing units in Monroe decreased by roughly 1% while the population decreased by 3%.
- In 2000, the City had more renter occupied housing units than owner occupied housing units. One third of renters spent more than 35% of their income on housing costs. However, the median gross rent in the City was lower than both the Parish and the State.
- Between 1993 and 2004 the City used CDBG funds to rehabilitate over 350 houses and to demolish almost 250 dilapidated houses.
- Between January and August 2007 the average sale price of homes in the City was about \$151,000 compared to \$146,000 in the Parish.
- Public and private subsidized housing is available but the need is greater than the availability.