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# *Analysis of the*
# BIRMINGHAM, ALABAMA HOUSING MARKET

as of June 1, 1965



A Report by the
U. S. FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20411
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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ANALYSIS OF THE

BIRMINGHAM, ALABAMA, HOUSING MARKET

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FIELD MARKET ANALYSIS SERVICE
U.S. FEDERAL HOUSING ADMINISTRATION
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science the judgmental factor is important in the development of findings and conclusions. There will, of course, be differences of opinion in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst.

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Summary and Conclusions

1. The present economy of the Birmingham Standard Metropolitan Statistical Area (SMSA) is marked by a heavy reliance on durable goods manufacturing, particularly the primary metals, fabricated metals, and transportation equipment industries which accounted for 57 percent of the manufacturing employment in 1964. Since 1961, nonagricultural wage and salary employment has been steadily increasing. However, the 1964 average of 205,500 was only 7,700 (1,283 jobs annually) above the 1958 average. Nevertheless, wage and salary employment in 1964 is up 5,100 over that of 1963, and the 1964 average is the highest level recorded in the past seven years.

   Unemployment averaged 9,600 (3.9 percent) during 1964, representing a continuation of a decline that began in 1961, and the lowest level recorded during the 1958-1964 period. The decline in unemployment during this period reflects a decrease in the size of the work force as well as a decline in the number of unemployed.

2. The current median income of all families in the SMSA, after deduction of Federal income taxes, is about $5,950, and that of tenant families, $4,300.

3. The current population of the SMSA is approximately 672,500, an increase of about 37,650 (six percent) since 1960. Population growth has averaged about 7,275 persons annually in recent years, compared with a decennial gain of about 7,600 persons annually in the 1950's. The population is expected to increase by 9,100 a year to 690,700 by June 1967.

4. At the present time, households number 196,300, an increase of over 2,800 (1.5 percent) annually since April 1960. Between 1950 and 1960, the increase averaged 2,825 (1.8 percent) households a year. Household growth during the next two years is expected to approximate 3,250 (1.7 percent) annually.

5. New residential building activity, as measured by building permits issued, has averaged 4,125 since January 1960, somewhat below the average 4,925 units authorized each year during the 1950-1960 decade. Although single-family units accounted for almost 80 percent of the total units authorized since 1960, the volume of building permit authorization for single-family houses has declined. The number of multifamily units authorized has been trending upward since 1960, accelerated by the large volume of multifamily public housing units.

6. Currently, there are about 9,400 available vacant housing units in the area, 2,800 sales units and 6,600 rental units, equivalent to a homeowner vacancy ratio of 2.2 percent, and a rental vacancy ratio of 8.3 percent. The current homeowner vacancy ratio is up from 1.7 percent in April 1960, while the rental vacancy ratio represents a slight decline over the 1960 ratio of 8.5 percent.

7. Demand during the next two years that will result in a more acceptable demand-supply balance in the housing market, is approximately 3,050 dwelling units annually, including 2,750 sales units and 300 rental units. Should public benefits or assistance in financing or land acquisition be provided, another 175 rental units may be in demand, thus increasing total potential demand to 3,225 units annually.

   Demand for new sales houses by price class is expected to approximate the pattern indicated on page 29. Demand for rental units by monthly gross rent level and by unit size is expected to approximate the patterns shown on page 30.

# ANALYSIS OF THE BIRMINGHAM, ALABAMA, HOUSING MARKET AS OF JUNE 1, 1965

## Housing Market Area

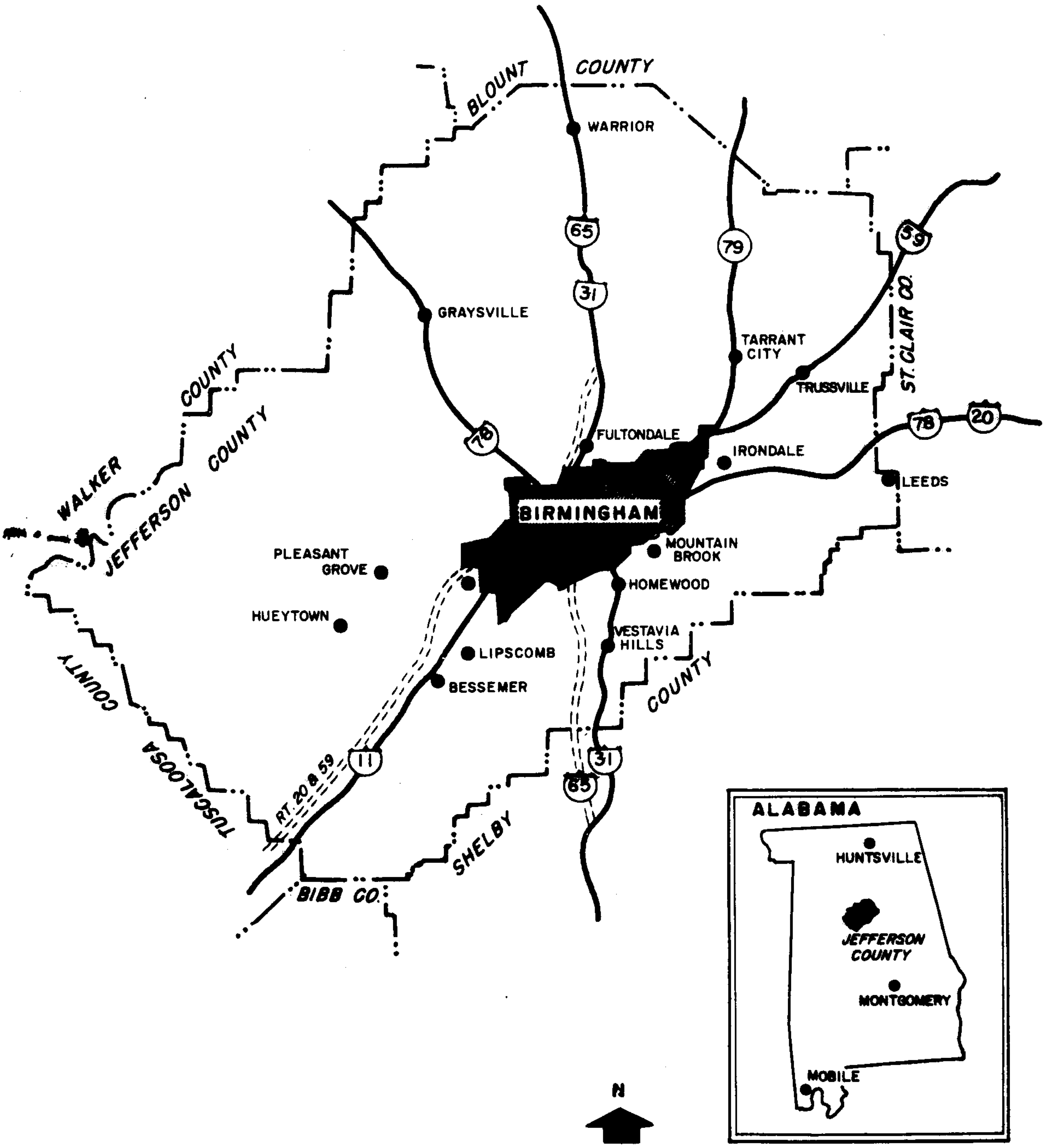
For the purpose of this report, the Birmingham, Alabama, Housing Market Area (HMA) is defined as Jefferson County, Alabama. The delineated area conforms to the Birmingham, Alabama, Standard Metropolitan Statistical Area (SMSA) as defined by the Bureau of the Budget. The HMA is located in the iron, coal, and limestone belt of north central Alabama. Birmingham is the county seat of Jefferson County and is the largest city in Alabama. The city of Birmingham is situated 100 miles south of Huntsville, Alabama, 100 miles north of Montgomery, Alabama, and 160 miles west of Atlanta, Georgia. The city lies in a long narrow valley known as Jones Valley which extends northeast between the Red Mountain, Flint Ridge, and West Red Mountain.

The rough terrain has had a significant influence on the development of the city of Birmingham and the effect on subdivision design is severe. Much of the land is hilly and rocky and development costs are disproportionately high. The industrial establishments of the area are located in Jones Valley with the major installations situated near the Warrior Coal Fields in the eastern part of the urban area. Until recently, major residential development followed the valley, thereby creating an elongated northeast-southwest metropolitan area. In recent years, however, there has been a marked increase in residential development southeast of Birmingham into the Mountain Brook, Homewood, and Vestavia areas.

Three interstate routes serve the Birmingham area (I-59, I-65, and I-20). Air transportation is provided by four airlines at the Birmingham Municipal Airport and eight major railroads provide the HMA with freight and passenger service. In addition, the Birmingham area is served by a navigable waterway (Warrior-Tombigbee River System) which connects with the port of Mobile. Located 26 miles west of Birmingham, the Birmingham terminal (Port Birmingham) facilitates the movement of bulk commodities via barges to the port of Mobile.

The U.S. Bureau of the Census reported that there was a net in-commutation of 9,100 workers into the SMSA in April 1960, 13,550 in-commuters and 4,450 out-commuters. Almost 64 percent of the nonresident workers lived in one of the six counties contiguous to the SMSA. Sixty-three percent of the in-commuters to the SMSA worked in the city of Birmingham. Shelby County accounted for ten percent of the total out-commutation from the SMSA and Walker County, eight percent. The remainder traveled to other surrounding counties.

# BIRMINGHAM, ALABAMA, HOUSING MARKET AREA



# Economy of the Area

## Character and History

General Description. The development of Birmingham as the iron and steel center of the South can be attributed to its location near the navigable Warrior River and nearby large deposits of bituminous coal and other minerals. The Birmingham area grew rapidly in the late 1800's following the completion of the North-East & South-West Railroad, and the Old South & North Railroad, which intersected in Jones Valley. Following the acquisition of large tracts of land by the railroads, the city of Birmingham was incorporated by the State General Assembly in 1871. The first iron furnaces erected in Jefferson County were the Moor furnaces and the Irondale furnaces, a few miles northeast of Oxmoor. These furnaces were important in the growth of Birmingham because they were the first to use iron ore on a substantial scale from local Red Mountain. The first foundry was built in Birmingham in 1871, followed by the first rolling mill completed in 1880.

The development of the transportation equipment industry was more recent, following the establishment of the Pullman-Standard Car Manufacturing Company in 1929. Subsequent to the outbreak of the Korean conflict, the transportation equipment industry was advanced when the Hayes Aircraft Corporation located in Birmingham.

Principal Economic Activities. Established as the iron and steel center of the South, Birmingham has grown with that industry and the economy of the area is still attuned to the fortunes of heavy durable goods manufacturing, particularly the primary metals, transportation equipment and fabricated metals industries. The combined employment of these industry groups accounted for 57 percent of the manufacturing employment in 1964. As one of the largest producing centers of the Nation for "heavy" durable goods, the Birmingham economy is highly sensitive to national business conditions and changes in employment at the local level generally parallel the behavior of the national economy.

## Employment

Current Estimate. In 1964, total nonagricultural employment in the Birmingham SMSA averaged 237,200 workers, 205,500 wage and salary workers and 31,700 other workers, including self-employed persons, domestics and unpaid family workers (see table I). Preliminary estimates compiled by the Alabama State Department of Industrial Relations reveal a nonagricultural employment average of 242,300 in the first four months of 1965, up 8,800 (3.8 percent) over the average for a comparable period in 1964. Employment in the first four months of 1965 was higher than the average for any full year recorded in the past seven years.[1/] Seasonal influences are partially responsible, however. Wage and salary employment has closely paralleled total nonagricultural employment in recent years.

Past Trend. As a result of the 1957-1958 recession and a major steel strike in 1959, nonagricultural wage and salary employment decreased by 1,300 from 1958 to 1959. A gain of 3,600 jobs from 1959 to 1960 was off-set by a loss of 4,700 jobs in the following year. Since 1961 nonagricultural wage and salary employment has been steadily increasing. However, the 1964 average of 205,500 was only 7,700 (1,275 jobs annually) above the 1958 average. Nevertheless, wage and salary employment in 1964 is up 5,100 over that of 1963, and the 1964 average is the highest level recorded in the past seven years. At 210,300 in the first four months of 1965, wage and salary employment is 8,600 (4.3 percent) above the average for a corresponding period in 1964. The preliminary figure for 1965 partially reflects seasonal factors and the increased orders for steel and iron products in anticipation of a steel strike this fall.

Employment by Industry. Of the 1964 average of 205,500 nonagricultural wage and salary workers employed in the Birmingham SMSA, 62,000 (30 percent) were employed by manufacturing industries and 143,500 (70 percent) were employed by nonmanufacturing industries. As may be observed from the following table, these proportions have obtained for several years.

Average Annual Nonagricultural Wage and Salary Employment
Jefferson County, Alabama, 1958-1964
(in thousands)

| Year | Manu-facturing | Nonmanu-facturing | Total wage & salary employ. | Change in total: Number | Change in total: Percent |
|---|---|---|---|---|---|
| 1958 | 64.0 | 133.8 | 197.8 | - | - |
| 1959 | 60.4 | 136.1 | 196.5 | -1.3 | -.7 |
| 1960 | 59.2 | 140.9 | 200.1 | 3.6 | 1.8 |
| 1961 | 56.7 | 138.7 | 195.4 | -4.7 | -2.3 |
| 1962 | 58.3 | 138.7 | 197.0 | 1.6 | .8 |
| 1963 | 60.0 | 140.4 | 200.4 | 3.4 | 1.7 |
| 1964 | 62.0 | 143.5 | 205.5 | 5.1 | 2.5 |

Source: State of Alabama Department of Industrial Relations.

1/ Comparable employment data are available for the years 1958-1964 only.

Eighty percent of all manufacturing employment was provided by the durable goods industries, which averaged 49,600 in 1964. The primary metals industry is the largest source of manufacturing employment. It accounted for 45 percent (27,600) of the manufacturing employment and 13 percent of the total nonagricultural wage and salary employment in 1964. Blast furnace operations and steel work accounted for about 19,900 (72 percent) of the employment in the primary metals industry, while most of the remaining employment (27 percent, or 7,400 workers) was in iron and steel foundaries. The average of 7,500 workers in the fabricated metals industry accounted for 12 percent of manufacturing employment in 1964, followed by 6,000 (ten percent) in the food industry, and 5,800 (nine percent) in the transportation equipment industry. Employment in other manufacturing segments ranged from a low of 1,100 in the apparel and related products industry to 2,800 in the stone, clay, and glass segment, with no single manufacturing group accounting for as much as five percent of the average manufacturing employment in 1964 (see table II).

Manufacturing employment steadily declined by an average of about 2,425 jobs (3.8 percent) a year from 1958 to 1961 as a result of two recessions (1957-1958 and 1960-1961) and a major steel strike (July 1959-November 1959). Despite three successive increases in the years subsequent to 1961, manufacturing employment in 1964 was still 2,000 (3.1 percent) below the seven-year high recorded in 1958. Albeit, preliminary, average manufacturing employment in the first four months of 1965 is 5,300 (8.8 percent) above that for a comparable period in 1964. The rapid growth thus far in 1965 is partially the result of an increased number of orders by steel consumers in anticipation of a nationwide steel strike. To some extent, this also is confirmed by the significant employment increase in the primary metals industry in the first four months of 1965 and the fact that manufacturing production workers in the primary metals industry averaged a 47.5 hour work-week in April 1965 compared with 42 hours in March and 41.4 hours in April 1964.

The bulk of losses in manufacturing employment from 1958 to 1961 was attributable to the durable goods industries, particularly the primary metals and tranportation equipment industries. Likewise, the net increase since 1961 is attributable to growth in these two major segments. Although employment in primary metals in 1964 exceeds the 1958 average by only 300, and employment in transportation equipment was 3,500 jobs below its 1958 average, these segments thus far in 1965 are considerably above their respective levels for a comparable period in 1964. As mentioned previously, the employment increase in the primary metals industry in the first four months of 1965 is partially the result of stockpiling, while the gains in transportation equipment reflect large defense contracts awarded to a major firm in this sector. From 1958 to 1964, the largest single net gain in durable goods employment was exhibited by "other" durable goods industries which added 800 new jobs. With the exception of a modest decline in the chemicals and allied products industry all segments of nondurable goods employment increased only slightly from 1958 to 1964.

Averaging 47,700 workers in 1964, the trade industry is the largest single source of employment in the Birmingham SMSA, accounting for one-third of all nonmanufacturing employment and 23 percent of total wage and salary employment. Employment in retail trade comprises almost two-thirds of the total trade employment in 1964. Other major sources of nonmanufacturing employment in 1964 were services which employed 26,400, or 13 percent of total wage and salary employment; government, 23,100 (11 percent); transportation, communication, and public utilities, 16,200 (eight percent); finance, insurance, and real estate, 14,400 (seven percent); and construction, 11,300 (six percent).

With the exception of a sharp decline (2,200 workers) during the 1960-1961 recession, and no change from 1961 to 1962, employment growth in nonmanufacturing industries has been rapidly increasing by 9,700 or 7.2 percent since 1958. Excellent gains in the services (4,200) and government (4,200) segments were primarily responsible for nonmanufacturing gains, off-setting a loss of 4,000 jobs in the mining industry. The drop in mining employment reflects the closing of a major mining firm. Currently, State and local government comprise about 77 percent of the total government employment. The growth in government and services is the result of the expanding University of Alabama Medical and Dental Schools and the entire medical complex located in Birmingham as well as the expanding administration of the city.

Female Employment. In 1960, 34 percent of the nonagricultural resident employment in the Birmingham SMSA was female compared with 32 percent in 1950. The 1960 ratio is slightly lower than the 35 percent for the State and the Nation. The proportion of female employment is relatively high considering the concentration of heavy industry which is not typically an employer of women. The increase in female participation is attributed to an increased number of jobs which became available for women during the 1950's, particularly in the trade and services industries and, to some extent, the continuing spread of automation in the steel industry.

Participation Rate. The proportion of the population that is employed has been declining steadily since 1950. Based on the number of residents employed, this ratio declined from 35.56 in 1950 to 34.02 in 1960. Computed on the basis of total rather than resident employment, the participation rate has declined from 36.74 in 1959 to 35.75 at present. The lower rate of employment growth in the SMSA in the 1960's has accelerated the decline in the participation rate compared with the trend of the 1950-1960 period. The declining rate is typical nationally and is attributed to the increased period of time young people now spend in school (vocational or college), early retirement for the older population, and withdrawals of others from the work force resulting from a lack of employment opportunities. The anticipated improvement in the economy of the area is expected to reduce the rate of decline over the forecast period.

Unemployment

The State of Alabama Department of Industrial Relations reported that there was an average of 9,600 workers unemployed in the Birmingham SMSA in 1964, yielding an unemployment ratio of 3.9 percent of the work force compared with 5.1 percent (12,500) in 1963 and 8.1 (20,600) in 1958. Unemployment in the first four months of 1965 is estimated at 8,300 or 3.3 percent of the work force compared with 11,200 or 4.5 percent for a corresponding period in 1964. The current unemployment figure represents a continuation of a decline in unemployment that began in 1961 and the current level is the lowest achieved in the past seven years. It is significant to note that the civilian work force declined by 4,700 from 1958 to 1964, while total employment increased by 6,300, thereby reducing unemployment by 11,000.

Future Employment Prospects

Nonagricultural employment is expected to increase by about 5,000, or 2,500 jobs annually over the next two years. This increase is above the average annual growth exhibited from 1958 to 1964 (1,050), but is below the 3,430 increment experienced since 1961. The employment projection is premised upon the assumption of continued growth in the durable goods sector as well as a continuation of the steady gains which have been evident in nonmanufacturing industries, principally trade, services, and government.

Inasmuch as employment changes in the Birmingham area generally have paralleled those of the national economy, it is not unreasonable to expect a continuation of the present upward trend. If, however, the economy of the Nation declines, employment levels in Birmingham will probably be lower. The magnitude of employment growth is clouded by the fact that steel consumers are presently stockpiling as a hedge against a possible steel strike and employment in the durable goods segment may decline this fall since the need for steel products will have been satisfied partially.

Income

Average Weekly Wages. In April 1965, manufacturing production workers in the Birmingham SMSA earned an average of $126 working 44.2 hours. Once again the effect of negotiations in the steel industry is apparent in the extended work-week as area firms work over-time in an effort to meet the backlog of orders for steel products. Workers in the primary metals industry averaged a 47.5 hour working week in April 1965 compared with 42.0 hours in March and 41.4 hours for April 1964. In 1964, the average gross weekly earnings of manufacturing production workers in Birmingham were the highest in the State and exceeded the average for the United States. Despite the concentration of heavy industry in the Birmingham area and the high wages paid to workers therein, earnings of production workers in Birmingham from 1960 to 1964 have grown by only 13 percent, compared with 17 percent for the State of Alabama and 22 percent for the Nation as a whole.

Average Gross Weekly Hours and Earnings
of Manufacturing Production Workers
1960-1964
(rounded to the nearest dollar)

| | Birmingham | | Alabama | | United States | |
|---|---|---|---|---|---|---|
| Year | Earnings | Hours | Earnings | Hours | Earnings | Hours |
| 1960 | $101 | 39.7 | $76 | 39.4 | $88 | 38.6 |
| 1961 | 102 | 39.4 | 79 | 39.6 | 96 | 40.6 |
| 1962 | 106 | 39.9 | 83 | 40.1 | 98 | 40.5 |
| 1963 | 112 | 41.0 | 85 | 40.5 | 103 | 40.9 |
| 1964 | 114 | 41.3 | 89 | 41.0 | 107 | 41.4 |

Source: Bureau of Labor Statistics.

Family Income. The current median annual income of all families in the Birmingham SMSA, after deduction of Federal income taxes, is about $5,950, and the current median after-tax income of all tenant families is $4,300. Approximately 29 percent of all families and 45 percent of all tenant families earn after-tax incomes below $4,000 annually. About 14 percent of all families and 6 percent of all tenant families earn incomes in excess of $10,000 annually (see table III).

By 1967, the median annual after-tax income of all families is expected to approximate $6,275, while the renter median income is expected to rise to $4,525.

## Demographic Factors

### Population

Current Estimate. The current population of the Birmingham SMSA is about 672,500, a gain of some 7,275 (1.1 percent) annually since April 1, 1960. The city of Birmingham has a current population of 343,600, representing an average annual increment of 520 (0.2 percent) since the 1960 census.

Past Trend. Since 1960, population growth in the Birmingham area has been slightly below the 1950-1960 rate. This decline is primarily attributed to the decline in employment in the late 1950's and the slow recovery from the 1960-1961 recession. During the April 1, 1950 to April 1, 1960 decade, the total population of the Birmingham SMSA increased from 558,928 to 634,864, an increment of about 7,600 (1.4 percent) a year. The city of Birmingham grew by about 1,475 (0.5 percent) a year during the decade and the increase would have been about 1,270 less a year had annexations to the city not occurred during the period.

Although two small communities, Graysville and Trussville, have exhibited a more rapid rate of growth since 1960, the towns in outlying areas of Birmingham have been unable to achieve the rate of growth experienced during the 1950-1960 period (see table IV). There has been some population growth in Gardendale, Hueytown, and Vestavia Hills, but these areas lack the data necessary to estimate the population growth since 1960.

Estimated Future Population. Based on the assumption that the economy of the Birmingham area will continue to expand at a modest rate, and that the employment participation rate will continue to decline slowly, it is estimated that the population of the Birmingham SMSA will reach 690,700 by June 1, 1967. This represents an average annual increment of 9,100 (1.4 percent). Virtually all of the anticipated growth will be in areas outside the present corporate limits of Birmingham.

Net Natural Increase and Migration. During the 1950-1960 decade, there was an average of about 15,600 births and 5,450 deaths each year in the Birmingham SMSA, or an average net natural increase of 10,150 annually. When compared with the average annual population increment of about 7,600 during this period, an out-migration of 2,550 persons annually from the SMSA is apparent. Over the 1950-1960 period, the city of Birmingham experienced a net out-migration of 3,875 persons annually, while 1,325 persons in-migrated to the rest of the SMSA each year. The in-migration experienced in the rest of the SMSA during the 1950-1960 decade is attributed, for the most part, to the availability of cheaper, attractive land sites in outlying areas.

Since 1960, the average annual net natural increase in the SMSA dropped 23 percent below the 1950-1960 level, to 7,775 persons a year. A comparison with the annual population increment of 7,275 since 1960, indicates that the level of out-migration has been substantially reduced to 500 persons a year. The city of Birmingham continued to experience a net out-migration but at a lower level of 3,250 annually, while in-migration into the rest of the SMSA increased to 2,755 persons a year. The expanding economy since 1961 is responsible for the increased in-migration into the remainder of the SMSA where numerous sites are available for residential development. Numerous families have left the city of Birmingham as a result of the large number of demolitions of residential units in recent years.

Age of Population. A comparison of the population in the SMSA by age in 1950 and 1960 is presented below. The distribution reveals that the greatest rate of growth occurred in the 60 year and over age group. The gain in the older age group is attributable to the general aging of the population and to increased longevity caused by advanced techniques in medicine and methods of prolonging life. The substantial increase in the 0 to 19 year age group is the result of the high birth rates and the periods of relative prosperity which followed World War II and the Korean Conflict. The decline in the 20 to 29 age group and the modest increase exhibited by the 30 to 39 age group indicate, principally, the low birth rates prevalent during the 1920-1940 period when persons in these age groups in 1960 were born.

Population Distribution by Age
Birmingham, Alabama, SMSA
April 1950-April 1960

| Age group | April 1950 | April 1960 | Change Number | Change Percent |
|---|---|---|---|---|
| Under 9 | 117,913 | 144,755 | 26,842 | 22.8 |
| 10 - 19 | 84,742 | 110,018 | 25,276 | 29.8 |
| 20 - 29 | 93,835 | 77,411 | -16,424 | -17.5 |
| 30 - 39 | 86,962 | 87,562 | 600 | .7 |
| 40 - 49 | 74,597 | 79,153 | 4,556 | 6.1 |
| 50 - 59 | 50,973 | 64,126 | 13,153 | 25.8 |
| 60 - 69 | 32,016 | 42,599 | 10,583 | 33.1 |
| 70 and over | 17,890 | 29,240 | 11,350 | 63.4 |
| Total | 558,928 | 634,864 | 75,936 | 13.5 |

Source: 1950 and 1960 Censuses of Population.

## Households

Current Estimate. Since 1960, the number of households (occupied housing units) in the SMSA increased by about 2,800 (1.5 percent annually to a total of 196,300 as of June 1, 1965. Households in the city of Birmingham now total about 104,400, an increase of 490 (0.5 percent) a year since April 1960. Table V shows the trend of household growth in the Birmingham SMSA and its components since 1950. Two-thirds of the household growth during the 1950-1960 decade took place in the city of Birmingham and the major municipalities.

Past Trend. Between 1950 and 1960, the number of households in the SMSA grew by 2,825 (1.8 percent) annually from 153,546 in April 1950 to 181,774 in April 1960. Household growth since 1960 has been only slightly below the 1950-1960 average, paralleling trends in population growth if consideration is given to reductions in household size. A small part of the increase between 1950 and 1960, however, is the result of a conceptual change from "dwelling unit" in the 1950 census to "housing unit" in the 1960 census whereby a number of furnished-room type of units were classified as housing units, and their occupants as households, for the first time in the 1960 census. Although household growth since 1960 also has had concentrations in areas other than those municipalities identified in table V, the increment is not rural in nature. Much of the growth in the remainder of the SMSA is reported to have taken place in and around Gardendale, Hueytown, and Vestavia Hills.

Future Household Growth. Based on the projected population increment resulting from increased employment and on the assumption that the average household size in the Birmingham area will continue to decline slowly during the next 24 months, it is anticipated that there will be 6,500 households added by June 1967, or a gain of about 3,250 households (1.7 percent) a year. The projected rate of growth exceeds the average for the 1950-1960 period and that of 1960 to the present. Most of this gain is expected to conform to the pattern exhibited since 1960, with a significant proportion of the growth concentrated in outlying areas (principally Homewood, Hueytown, Mountain Brook, and Vestavia Hills).

Household Size. The average household size in the Birmingham SMSA has decreased from 3.57 in 1950, to 3.45 in 1960, and to 3.39 at present. Once again, the "definitional" element referred to earlier partially accounts for the decline in average household size from 1950 to 1960 in that a number of small "housing units" that were enumerated in 1960 were not included in "dwelling units" in 1950 (affecting Birmingham, particularly). As indicated in the table below, the average size household in the remainder of the SMSA is relatively large despite the declining trend since 1950. The substantial out-migration of young families and persons of family formation age during the 1950-1960 decade is apparent in the declining average household size in the rest of the SMSA, despite accelerated suburbanization.

Average Household Size Trends
Birmingham, Alabama, SMSA
1950, 1960, and 1965

| Area | April 1950 | April 1960 | April 1965 |
|---|---|---|---|
| Birmingham | 3.43 | 3.30 | 3.25 |
| Rest of SMSA | 3.79 | 3.65 | 3.55 |
| SMSA total | 3.57 | 3.45 | 3.39 |

Source: 1950 and 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

## Housing Market Factors

### Housing Supply

Current Estimate. The current housing inventory in the Birmingham SMSA totals about 210,400 units, a gain of about 3,025 (1.6 percent) a year since April 1960. One-third of the housing stock growth since 1960 has occurred in the city of Birmingham. The remaining growth has occurred in the suburban areas primarily around the Fairfield, Homewood, Hueytown, Mountain Brook, and Vestavia Hills areas.

Past Trend. The April 1960 Census of Housing reported a total of 194,788 housing units, representing an annual gain of about 3,550 (2.2 percent) over the April 1950 figure (see table VI). Nearly 40 percent of this increment occurred in Birmingham, while the remainder occurred in the outlying cities and towns. Although the rate of growth of the housing supply was not particularly rapid, it was increased somewhat by a definitional change by the census between 1950 and 1960. Units enumerated as "dwelling units" in 1950 were classified as "housing units" in 1960 thereby overstating, to some extent, the actual increase in the housing stock between 1950 and 1960.

Type of Structure. Almost 85 percent of the housing units now in the SMSA are in one-unit structures (including trailers), four percent in two-unit structures (duplexes) and 11 percent in structures with three or more units. The proportion of duplexes declined from 1960 to the present as a result of a substantial number of demolitions of such units since 1960. It is significant to note that the number of multifamily units (three or more units in a structure) declined during the 1950-1960 decade, indicating that the number of demolitions of such units exceeded new construction during the period.

Housing Inventory by Units in Structure
Birmingham, Alabama, SMSA - 1950, 1960, and 1965

| Type of structure | April 1950 | April 1960 | June 1965 | Percent of total 1950 | 1960 | 1965 |
|---|---|---|---|---|---|---|
| 1 unit[a/] | 101,118 | 162,966 | 177,300 | 63.5 | 83.7 | 84.3 |
| 2 units | 36,373 | 10,580 | 9,200 | 22.8 | 5.4 | 4.3 |
| 3 or more units | 21,886 | 21,205 | 23,900 | 13.7 | 10.9 | 11.4 |
| Total units | 159,377 | 194,751[b/] | 210,400 | 100.0 | 100.0 | 100.0 |

a/ Includes trailers.
b/ Differs slightly from the count of all housing units (194,788), because units by structural size were enumerated on a sample basis in 1960.

Source: 1950 and 1960 Censuses of Housing.
1965 estimated by Housing Market Analyst.

Year Built[1/]. Approximately ten percent (20,900) of the current housing inventory in the Birmingham SMSA has been built since April 1960. During the 1950-1960 decade, 26 percent (55,900) of the current housing stock was constructed. Units built prior to 1950 account for 64 percent of the current housing supply, the bulk of these (35 percent, or 74,400) were constructed prior to 1930.

Distribution of the Housing Supply by Year Built
Birmingham, Alabama, SMSA, June 1965

| Year built | Number of units | Percentage distribution |
|---|---|---|
| April 1960 - June 1965 | 20,900 | 10 |
| 1955 - March 1960 | 30,500 | 14 |
| 1950 - 1954 | 25,400 | 12 |
| 1940 - 1949 | 34,000 | 17 |
| 1930 - 1939 | 25,200 | 12 |
| 1929 or earlier | 74,400 | 35 |
| Total | 210,400 | 100 |

Source: Estimated by Housing Market Analyst.

Condition of the Inventory. On the basis of census reports, housing units classified as dilapidated or lacking one or more plumbing facilities comprised one-fourth of the housing inventory as of April 1, 1960. This proportion represents a substantial improvement in the condition of the inventory since April 1950, when one-half of the housing stock was classified in that category.[2/] In April 1960, 58 percent of the "substandard" units were renter-occupied, reflecting primarily, old, converted, single-family homes located in the older areas of Birmingham. On the assumption that the units added to the inventory since April 1960 are of acceptable quality (with all plumbing facilities) and that demolitions have removed a considerable number of substandard units, the proportion of substandard units may have been reduced to 20 percent of the inventory.

Value and Rent. In 1960, the median value of owner-occupied dwelling units in the Birmingham SMSA was $9,500. Median values in the city of Birmingham and the rural area were $9,700 and $7,000, respectively. The current median value of owner-occupied units

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1/ The basic data reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

2/ Because the 1950 Census of Housing did not classify "deteriorating" units separately, it is possible that some units classified as "dilapidated" in 1950 would have been classified as "deteriorating" by 1960 definition.

is judged to be slightly above the 1960 median, reflecting the construction of units in the $12,000 to $17,000 price range since that time. The median gross rent in the SMSA was $52 a month in 1960 and it is estimated to be nearer to $60 a month currently.

Residential Building Activity

Trend. In the first five months of 1965, a total of about 2,000 units were authorized by building permits in the Birmingham SMSA, including 400 units of public housing. For a corresponding period in 1964, almost 1,500 units were authorized indicating that the number of units authorized in 1965 will more than likely exceed the total for 1964. The number of units authorized since 1960 has averaged 4,115 which is somewhat below the 4,925 units authorized each year during the 1950-1960 decade (see table VII). Inasmuch as building permit data for 1950 through 1959 were not available for many municipalities throughout the SMSA, the annual average since 1960 is, in fact, substantially lower than that of the earlier period.

Table VII shows that the number of units authorized by building permits since 1960 was almost equally divided among the city of Birmingham (33 percent), the major municipalities (32 percent), and the remainder of the SMSA (35 percent).

Housing Units Authorized by Building Permits
Birmingham, Alabama, SMSA
1960 - 1965

| Year | Single family | Duplex | Multifamily Private | Multifamily Public | Total |
|---|---|---|---|---|---|
| 1960 | 3,715 | 58 | 191 | 250 | 4,214 |
| 1961 | 3,363 | 70 | 366 | 328 | 4,127 |
| 1962 | 3,590 | 24 | 376 | - | 3,990 |
| 1963 | 3,058 | 80 | 848 | 600 | 4,586 |
| 1964 | 2,704 | 6 | 565 | 66 | 3,341 |
| 1964 (Jan.-May) | 1,322 | 4 | 170 | - | 1,496 |
| 1965 (Jan.-May) | 1,271 | 78 | 260 | 400 | 2,009 |

Source: Bureau of the Census, C-40 Construction Reports.

Although single-family units accounted for 79 percent (86 percent if public housing is excluded) of the total units authorized since 1960, the volume of building permit authorization for single-family houses has declined. The volume of multifamily units authorized has been trending upward since 1960, accelerated by the large volume of multifamily public housing units.

Since 1960, multifamily units authorized have been concentrated in the city of Birmingham, Homewood, and Bessemer. In addition to the aforementioned areas, single-family units have been authorized primarily for the Fairfield, Gardendale, Hueytown, Leeds, Mountain Brook, and Vestavia Hills areas.

Units Under Construction. A postal vacancy survey conducted in June 1965 enumerated a total of about 1,365 dwelling units under construction in the Birmingham area, including 725 residences and 640 apartment units (see table VIII). Although the survey covers approximately 85 percent of the dwelling units in the SMSA, most areas with active residential construction were included, and it is judged that new construction is negligible in the areas not covered by the survey. The preponderance (55 percent) of single-family units was under construction in Bessemer and the suburban areas served by the Center Point, Crestline Heights, Mountain Brook, and Vestavia branches. The Center Point branch serves the northeastern edge of Birmingham and the suburban area to the north. The Crestline Heights Branch serves an area contiguous to the city of Birmingham and the Mountain Brook area. Virtually all the apartment units are presently under construction in Bessemer, Homewood, and Vestavia.

Demolition. Since 1960, losses to the housing inventory through demolition activity have averaged almost 1,000 units annually. Over 80 percent of these units were demolished in the city of Birmingham as a result of highway and street projects, urban renewal, and plant expansions. The preponderance of the units was demolished because of highway and street projects (primarily the construction of Interstate 20).

Because of highway construction, the number of units expected to be lost in the forecast period is not a firm figure because of the flexibility of scheduling. However, since the construction of I-20 has yet to penetrate the residential "core" of the city of Birmingham, it is likely that this number will be higher than in the past. Based on the information now available and on the best informed local judgments in the Birmingham area, it is estimated that about 1,500 units will be demolished annually in each of the next two years.

## Tenure of Occupancy

There are 196,300 occupied housing units in the Birmingham area as of June 1, 1965, of which 123,200 (62.8 percent) are owner-occupied and 73,100 (37.2 percent) are renter-occupied. During the 1950-1960 decade, owner-occupancy increased from 50.7 percent in 1950 to 61.7 percent in 1960 (see table VI). Between 1950 and 1960, renter-occupied units declined by about 6,150 (8.1 percent). From 1950 to 1960, the number of multifamily units demolished or transferred to other uses actually exceeded new multifamily construction which took place so that there was an absolute decline in those units available for renter-occupancy. The out-migration of a substantial number of young people from the SMSA has contributed somewhat to the decline in occupied rental units. This segment usually occupies rental housing during the first few years as part of the civilian work force. Although the proportion of renter-occupied units has continued to decline since April 1960, there has been an increase in the aggregate number of renter-occupied households in the SMSA. Increases in both new rental construction and rented existing single-family homes have been responsible for this increase since 1960.

Vacancy

Last Census. In April 1960, there were about 8,450 vacant, nondilapidated, nonseasonal housing units available for sale or rent in the Birmingham SMSA, equal to 4.4 percent of the occupied housing inventory. Of the total number of available vacancies, 1,975 were for sale, or a homeowner vacancy ratio of 1.7 percent. The remaining 6,475 available vacancies were for rent, representing a rental vacancy ratio of 8.5 percent. Of the available vacant units, 110 sales units and 1,200 rental units lacked some or all plumbing facilities.

The table below illustrates clearly that in April 1960 the bulk of rental units were in single-family structures, which had the best occupancy experience. The vacancy ratio in single-family structures was considerably lower than the 11 to 14 percent in larger structures.

Rental Vacancy by Type of Structure
Birmingham, Alabama, SMSA, April 1960

| Type of structure | Number of occupied units | Vacant Number | Vacant Percent |
|---|---|---|---|
| One unit | 45,001 | 2,902 | 6.1 |
| 2 to 4 units | 13,427 | 2,034 | 13.2 |
| 5 to 9 units | 5,708 | 725 | 11.3 |
| 10 or more units | 5,438 | 863 | 13.7 |
| Total | 69,574 | 6,524 | 8.6 |

a/ Differs slightly from all renter-occupied housing units (69,589), because units by type of structure were enumerated on a sample basis.

Source: 1960 Census of Housing.

Postal Vacancy Survey. A postal vacancy survey was conducted in June 1965 by the six principal post offices in the Birmingham SMSA. The survey covered 85 percent of the current number of housing units in the area. The results of the survey are summarized in the following table and presented in detail in table VIII.

Postal Vacancy Survey
Birmingham, Alabama, SMSA, June 1965

| Type of housing unit[a] | Total units surveyed | Vacant: Total | Vacant: Percent vacant | Vacant: Used | Vacant: New | Units under construction |
|---|---|---|---|---|---|---|
| Residences | 141,853 | 4,043 | 2.9 | 3,485 | 558 | 725 |
| Apartments | 36,275 | 2,172 | 6.0 | 2,093 | 79 | 642 |
| Total units | 178,128 | 6,215 | 3.5 | 5,578 | 637 | 1,367 |

a/ Residences represent mail delivery with one stop, principally single-family homes, but include some duplexes and row houses. Apartments represent mail delivery to one stop with more than one delivery.

Source: Postal vacancy survey conducted for FHA by the cooperating postmasters.

The postal vacancy ratios indicated in the preceding table are not strictly comparable with those reported by the Bureau of the Census, because of differences in definition, area delineation, and methods of enumeration. When used in conjunction with other vacancy data, however, the surveys serve a valuable function in formulating estimates regarding local market conditions.

Vacancies in FHA-Insured Projects. The annual occupancy survey of FHA-insured apartment projects, conducted as of March 1965, showed a total of 242 vacancies in 3,071 units reporting, equal to a vacancy ratio of 7.9 percent. The March 1965 ratio represents a slight decline from 8 percent in March 1964, but is substantially above the ratios of 5.8 percent in March 1963 and 5.1 percent in March 1960.

All of the projects in the surveys were built between 1947 and 1953 with FHA insurance. Although these projects are not of recent construction, the majority have maintained relatively satisfactory occupancy levels and only four projects have consistently accounted for about one-third of the vacancies since March 1960. If these vacancies are excluded from the March 1965 survey, the vacancy ratio improves to 6.9 percent.

However, the 1965 survey excludes 309 units in seven projects with Commissioner-held mortgages. In March 1965, there were 67 vacancies in these projects, which is equal to a vacancy ratio of 22 percent. In addition, there were five projects excluded from the 1965 survey which were assigned to the FHA with a total of 140 vacancies in 346 units, yielding a vacancy ratio of 40 percent.

Other Vacancy Data. Information based on the experience of a prominent rental management firm indicates a total of 49 vacancies in 811 units, or a vacancy ratio of 6.0 percent as of June 4, 1965. Although data are not available for previous years, the 6.0 percent vacancy ratio in June 1965 represents a decline from 6.7 percent in May and 6.5 percent in April of this year. All of the projects are located in the city of Birmingham. All but three projects (152 units) were constructed prior to 1960.

A second rental management firm reported an over-all vacancy ratio of 5.8 percent in over 2,000 rental units. Although no detailed data are available for prior years, it was reported by this agency that vacancies have increased slightly in their projects in the past few years. It is estimated that the aforementioned firms manage over one-half of all multifamily rental projects in the city of Birmingham.

Vacancy data for the suburban area are notoriously lacking. However, a new rental project in Bessemer reported some vacancies. This project opened for occupancy in August 1964.

Current Estimate. Based on the postal vacancy survey results and data on vacancies in the Birmingham area described above, it is estimated that there are now 9,400 housing units in the Birmingham SMSA available for sale or rent. Of this total, 2,800 units are available for sale and 6,600 are available for rent, representing sales and rental vacancy ratios of 2.2 percent and 8.3 percent, respectively.

Vacant Housing Units
Birmingham, Alabama, SMSA
1960-1965

| Housing units | April 1, 1960 | June 1, 1965 |
|---|---|---|
| Total housing units | 194,788 | 210,400 |
| Total vacant units | 13,014 | 14,100 |
| Available vacant | 8,455 | 9,400 |
| For sale only | 1,981 | 2,800 |
| Homeowner vacancy rate | 1.7% | 2.2% |
| For rent | 6,474 | 6,600 |
| Rental vacancy rate | 8.5% | 8.3% |
| Other vacant | 4,559 | 4,700 |

Source: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

It is currently estimated that 125 sales vacancies and 1,400 rental vacancies are units lacking some or all plumbing facilities. In addition, there are 175 sales units and 200 rental units which are considered adequate, but are not acceptable because of their location in blighted areas, or near the industrial areas of Birmingham. After eliminating the foregoing vacant units, the supply of adequate sales and rental vacancies is still substantially above satisfactory levels.

## Sales Market

General Market Conditions. Although the market for new sales housing has improved over the past year, it is relatively soft compared with that of April 1960. The deterioration is evidenced by a declining volume of new single-family construction, an increasing number of FHA single-family acquisitions, the current excess of sales vacancies above an acceptable level, and the length of time a new house remains unsold on the market.

For example, in one subdivision located about three miles south of Vestavia off U.S. 31, about 200 homes were built in 1958. About 150 of these have never been sold. A rental program was initiated for this project immediately after its poor marketability became apparent. About 125 of the units are rented at the present time. Preferably, the units are offered for sale from between $12,500 and $15,000. Houses in this project may be purchase without a down payment, and may be financed for a period of 35 years, assuming a financially secure purchaser.

Another small dubdivision, located about five miles south of Bessemer, consists of about 80 homes built in 1958. Of this total, about one-fourth were never sold. These houses are currently priced to sell for less than $10,000.

While the experiences of the foregoing subdivisions do not reflect the over-all market, they are indicative of the weak market which exists for cheaper-priced units (under $15,000) and the pitfalls involved in designing and locating new sales-type housing specifically intended for occupancy among low income families.

Major Subdivision Activity. There are three areas of major subdivision activity in the SMSA. Probably the most active area is the Hoover area located just south of Vestavia. Throughout 1964, there were about 20 builders operating in this area building units to sell for $20,000 and up. The majority were priced in the $30,000-$35,000 price class. The Hoover and the Vestavia areas are generally regarded as premium areas located in heavily wooded sections not far from the Vestavia Country Club. Vesthaven is also regarded as a premium area located in Vestavia adjacent to the Vestavia Country Club. A minimum priced home in the Vesthaven subdivision is $30,000. One subdivision located adjacent to the southwest edge of the corporate limits of Birmingham lists new houses priced from $12,500 to $25,000, with the preponderance built to sell for between $15,000 and $17,500. In addition to the foregoing areas, there are some active subdivisions in the Hueytown, Tarrant City, and Roebuck areas.

Unsold Inventory of New Houses. The annual surveys of unsold new sales houses which were conducted by the Birmingham Insuring Office in January 1964 and January 1965 covered subdivisions in which five or more houses were completed in the twelve months preceding the survey date. The January 1965 survey covered 77 subdivisions in the Birmingham SMSA in which 1,023 houses were completed during 1964. Of that number, 305 were sold before the start of construction, and 718 were built speculatively. Of the speculatively built houses, 129 units (18 percent) were unsold. The 1965 survey also indicated that 185 homes completed for more than one year were still unsold. Of these, 154 and 20 were located in two separate projects (both constructed in 1958).

The January 1964 survey, covered 71 subdivisions and had the identical number of completions (1,023) during 1963 as in 1964. Of the total completions, 403 were sold prior to the start of construction. By coincidence, 129 units (21 percent) of the remaining 620 units were unsold at the time of the survey, identical to the number of unsold units in the 1965 survey. In the 1964 survey, a total of 245 units had been unsold for more than twelve months, 154 and 42 of which were located in two projects. One of these subdivisions exhibited some success in reducing the number of homes unsold for more than one year from 42 in January 1964 to 20 in January 1965. In both surveys, the bulk of units unsold for one year or more were concentrated in the $12,500 to $15,000 price range. The 1965 survey shows a slight improvement of the sales market in 1964, as a result of increased volume of speculative construction and subsequent sales.

Price Distribution, New House Completions
Birmingham, Alabama, SMSA, 1963 and 1964

| Price | Percent of total completions 1963 | 1964 |
|---|---|---|
| $10,000 - $12,499 | 10.4 | .7 |
| 12,500 - 14,999 | 7.5 | 8.7 |
| 15,000 - 17,499 | 14.4 | 23.3 |
| 17,500 - 19,999 | 14.1 | 19.2 |
| 20,000 - 24,999 | 17.3 | 18.9 |
| 25,000 - 29,999 | 18.9 | 13.2 |
| 30,000 - 34,999 | 10.3 | 8.8 |
| 35,000 and over | 7.1 | 7.2 |
| Total | 100.0 | 100.0 |

Source: Federal Housing Administration.

The table above illustrates the sharp increase from 1963 to 1964 in the proportion of units priced to sell from $15,000 to $20,000. Note that the $10,000 to $12,499 price group experienced a sharp decline. The proportion of units built to sell between $25,000 and $35,000 also declined from 1963 to 1964, but only modestly compared with those units priced under $12,500.

The proportion of unsold units to the total speculative construction declined from 1963 to 1964 in all price classes below $35,000 with the exception of the $12,500 to $14,999 group which remained unchanged. The unsold inventory ratio for the $35,000 and over class increased sharply from 15 percent to 22 percent. In the January 1965 survey, two subdivisions accounted for 12 of the 14 units unsold in this price class.

FHA-Acquired Properties. FHA acquisitions of single-family homes have increased each year since 1962, although the 1964 level is still substantially below the 1961 level. FHA acquisitions by sections of the Act are shown in the following table.

FHA Acquisitions by Section of the Act
Birmingham, Alabama, SMSA
1960 - 1964

| | Section | | | |
|---|---|---|---|---|
| Year | 203 | 221 | 222 | Total |
| 1960 | 21 | 2 | 0 | 23 |
| 1961 | 217 | 82 | 0 | 299 |
| 1962 | 92 | 5 | 1 | 98 |
| 1963 | 131 | 20 | 5 | 156 |
| 1964 | 157 | 7 | 2 | 166 |

Source: Federal Housing Administration.

Rental Market

The 1960 census reported 40 percent of all renter-occupied units to be substandard (lacking one or more plumbing facilities). In the past, rental housing has been concentrated in older single-family structures, as evidenced by the fact that in April 1960, almost two-thirds of the renter-occupied units were in single-family structures. As mentioned previously, the vacancy ratio in single-family structures in April 1960 was substantially below that for multifamily structures, reflecting a preference for single-family rental units at that time. Despite what appeared to be a lack of adequate rental units in April 1960, the relatively small number of multifamily units which has been added since 1960 and the large number of demolitions which has occurred since that time, the rental market appears to be soft, as evidenced by high tenant turnover, rent concessions, FHA acquisitions, and the presently high rental vacancy rate.

A number of rental managers throughout the Birmingham area attributed their high vacancies to an increasing number of rented single-family homes. Three- and two-bedroom units ($125 to $150) were reported to be the most rentable, assuming both prime location and design. Efficiencies and one-bedroom units are weak at all rent levels, despite good location and design.

Some of the rental projects for which data are available have been able to maintain satisfactory occupancy levels. Successful projects are highly dependent upon location and adequate maintenance, both of which contribute toward satisfactory occupancy levels in a weak market. Based on limited information available and experience, new rental projects in the Homewood and Vestavia areas also have maintained better than average occupancy levels.

Rental Housing Under Construction. Currently, there are about 640 multifamily units in all phases of construction in the Birmingham SMSA, including 400 public housing units under construction in Bessemer. Virtually all of the multifamily units under construction are of the garden-type or townhouse variety, the bulk of which (excluding the public housing) are under construction in the Crestline Heights section of Mountain Brook. All of the units under construction should be ready for occupancy by late fall of this year. With the exception of public housing built since 1960, conventionally-financed projects have accounted for all of the multifamily construction, and most of these have been relatively small.

FHA Foreclosures. There are five FHA-insured, Section 608 projects in the Birmingham SMSA totaling 346 units, which are now Commissioner-held. These foreclosures resulted from poor occupancy, largely attributable to poor maintenance of the projects.

## Mortgage Market

Mortgage funds are adequate in the Birmingham area at the present time. With a downpayment of ten percent, mortgages can be obtained up to 90 percent of the appraised value on used or new single-family houses at a minimum of 5½ percent for a typical term of 25 years. Commercial banks offer 80 percent loans for 25 years at from 5½ to 6 percent.

## Urban Renewal

Currently, there are four active urban renewal projects in some phase of execution, two in the city of Birmingham, one in Bessemer, and one in Fairfield.

Avondale Site "C" (2-2) has been in the execution stage since 1956. The area is roughly bordered by U.S. 11 on the southeast, 39th Street on the west, and the Southern Railroad tracks on the northeast. The Avondale project encompasses about 105 acres which have been cleared of nearly 650 housing units of which 550 were substandard. Principal reuse will be residential in nature including over 500 public housing units.

Ensley Number One (R-22) encompasses an 37-acre tract in the Ensley area west of the downtown business district. The area is bordered by the U.S. Steel open hearth facility, 20th Street, Pike Road, and 34th Street. There were about 500 structures demolished in this area and over 300 families were relocated. Approximately 30 percent of the land in the Ensley project was acquired for I-20 which will pass through Ensley. The remaining land will be residential in nature.

South Bessemer (R-31) is a 65-acre project bordered by 24th Street, Exeter Avenue, and the Louisville and Nashville Railroad tracks. Over 500 dwelling units were removed from this area, about 450 of which were substandard. Some 475 families were relocated. Principal reuse is designated as residential, including the 400 public housing units currently under construction.

Fairfield Commerce Street (R-19) is a 44-acre area parallel to, and between the Louisville and Nashville Railroad tracks and Gary Avenue. Nearly 300 substandard units were demolished in the area. The project area is located near the Fairfield complex of U.S. Steel. Consequently, reuse will be industrial.

Public Housing

There are 7,281 public housing units scattered throughout the Birmingham SMSA at the present time. Over 6,000 of these units were built prior to 1960. At the present time, there are 400 units under construction in the city of Bessemer. In addition, the Jefferson County Rural Housing Authority has 40 units under annual contributions contract in Warrior and another 60 units in Adamsville which are reserved, but not under annual contributions contract at the present time. Annual income limits for admission are $3,200 for families of one or two persons, $3,600 for families of three or four persons, and $3,800 for families with five or more persons. For continued occupancy the limits are $4,000, $4,500, and $4,750, respectively, for these income groups. As of June 1965, vacancies in the various public housing projects in the SMSA were negligible, representing a vacancy ratio of less than one percent.

## Demand for Housing

### Quantitative Demand

The demand for new housing is based on the projected level of household growth over the next two years (3,250 annually), on the number of housing units expected to be demolished, and on the adjustment of vacancies to levels that reflect the long-term needs of the Birmingham SMSA. Consideration also is given to the current tenure composition of the inventory, and to the continued trend from renter-occupancy to owner-occupancy. On this basis, there will be a demand for 3,050 housing units in each of the next two years, including 2,750 units of sales-type housing and 300 units of rental housing. Should public benefits or assistance in financing or land acquisition be provided, another 175 rental units may be in demand, thus increasing total potential demand to 3,225 annually.

The total of 3,225 new units a year is substantially below the average of 3,800 privately-financed housing units authorized annually by building permits during the 1960-1964 period, but only slightly below the 3,275 units authorized during 1964 (excluding 66 public housing units). The sales demand estimate of 2,750 units annually is below the 3,285 units authorized annually from 1960 to 1964 inclusive, but approximates the 2,700 units authorized in 1964. The annual projected demand for a total of 475 new rental housing units is close to the 515 privately-financed multiple-type units authorized from 1960 through 1964. The 630 units authorized in 1964 are considerably above forecast levels which anticipate a gradual reduction in the presently high rental vacancy.

Location is a major factor affecting demand for new units at the lower rent levels. Particularly among low income households, locations which require that families break existing church, recreational, and social ties may significantly reduce demand. The achievement of lower rents by utilization of cheaper land in less than desirable locations, therefore, probably will adversely affect demand for such units.

Qualitative Demand

Sales Housing. Based on current family income, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 2,750 sales units is expected to be distributed by price as shown in the following table.

Estimated Annual Demand for New Sales Housing by Price Class
Birmingham, Alabama, SMSA
June 1965-June 1967

| Price range | All households |
|---|---|
| $10,000 - $11,999 | 250 |
| 12,000 - 13,999 | 385 |
| 14,000 - 15,999 | 525 |
| 16,000 - 17,999 | 415 |
| 18,000 - 19,999 | 385 |
| 20,000 - 24,999 | 550 |
| 25,000 and over | 240 |
| Total | 2,750 |

Although in recent years there has been some scattered construction of new sales houses to sell for below $10,000, it is judged that few adequate new sales houses can be built to sell successfully below this amount. The demand for sales housing priced below $10,000 will be met from the existing housing inventory.

The distribution above differs from that on page 24, which reflects only selected subdivision experience during the years 1963 and 1964. It must be noted that the 1963-1964 data do not include new construction in subdivisions with fewer than five completions during the year, nor do they reflect individual or contract construction on scattered lots. The demand estimates above reflect, as much as possible, all homebuilding and indicate a greater concentration in some price ranges than a subdivision survey might reveal.

Rental Housing. On the basis of projected renter-family incomes and ratios of rent to income which are typical in the area, the estimated annual demand for 475 new rental units is expected to be distributed by unit size and monthly gross rent levels according to the pattern indicated in the following table. Net additions at these rentals may be accomplished by new construction or rehabilitation at the specified rent levels with or without public benefits or assistance through tax abatement or aid in financing or in land acquisition. The production of units in the higher ranges of rent will result in a competitive filtering of existing accommodations.

It is estimated that the minimum gross rents achievable without public benefits or assistance in financing are $85 for efficiencies, $95 for one-bedroom units, $105 for two-bedroom units, and $115 for three-bedroom units. At and above these minimum rents, there is a prospective annual demand for approximately 300 units. At the lower rents achievable only with public benefits or assistance in financing or in land acquisition, 175 units probably can be absorbed.

Estimated Annual Demand for New Rental Housing
Birmingham, Alabama, SMSA, June 1965-June 1967

| Monthly gross rent a/ | Size of unit | | | |
|---|---|---|---|---|
| | Efficiency | One bedroom | Two bedroom | Three bedroom |
| $70 and over | 45 | - | - | - |
| 75 | 45 | 165 | - | - |
| 80 | 40 | 155 | 175 | - |
| 85 | 40 | 140 | 160 | 90 |
| 90 | 35 | 130 | 145 | 80 |
| 95 | 30 | 120 | 130 | 70 |
| 100 | 25 | 110 | 115 | 65 |
| 105 | 20 | 100 | 100 | 60 |
| 110 | 15 | 90 | 90 | 50 |
| 115 | 10 | 75 | 75 | 40 |
| 120 | 5 | 60 | 60 | 35 |
| 130 | - | 45 | 45 | 25 |
| 140 | - | 30 | 30 | 15 |
| 150 | - | 10 | 10 | 10 |

a/ Gross rent is shelter rent plus the cost of utilities.

Note: The figures above are cumulative and cannot be added vertically. For example, demand for one-bedroom units at from $100 to $120 is 50 (110 minus 60).

The preceding distribution of average annual demand for new apartments is based on tenant family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area. It cannot be construed rigidly but represents what may be assumed to be an appropriate pattern over a period of several years. Occasionally, in brief periods and in specific rent ranges, because of special factors for individual projects there may be successful marketing of rental units in other than these quantities. It should not be assumed, however, that such divergency represents a change in the continuing ability of the area to absorb new rental housing. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or submarkets.

On the basis of past trends and patterns, it is judged that the areas favorable for market absorption of both sales and rental units will be in and around the areas contiguous to the city of Birmingham, i.e., the Mountain Brook, Homewood, and Vestavia Hills areas. Low- and moderate-rent apartment units which may be provided under some form of financial assistance will probably be best absorbed in the city of Birmingham where such housing is needed for relocation of displaced families and housing of low-income groups.

APPENDIX TABLES

Table I

Trend of Civilian Work Force Components
Birmingham, Alabama, SMSA, 1958-1964
Annual averages, (in thousands)

| Item | 1958 | 1959 | 1960 | 1961 | 1962 | 1963 | 1964 | First four months 1964 | First four months 1965 a/ |
|---|---|---|---|---|---|---|---|---|---|
| Civilian work force | 253.0 | 252.8 | 250.7 | 247.4 | 244.3 | 245.0 | 248.3 | 246.3 | 252.0 |
| Unemployed | 20.6 | 18.2 | 17.2 | 19.1 | 15.4 | 12.5 | 9.6 | 11.2 | 8.3 |
| Percent of work force | 8.1% | 7.2% | 6.9% | 7.7% | 6.3% | 5.1% | 3.9% | 4.5% | 3.3% |
| Labor-management disputes | .2 | 4.7 | .6 | .2 | .1 | .1 | .3 | .4 | .2 |
| Employment | 232.1 | 229.9 | 232.9 | 228.1 | 228.8 | 232.4 | 238.4 | 234.7 | 243.5 |
| Agricultural employment | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 |
| Nonagricultural employment | 230.9 | 228.7 | 231.7 | 226.9 | 227.6 | 231.2 | 237.2 | 233.5 | 242.3 |
| Wage and salary | 197.8 | 196.5 | 200.1 | 195.4 | 197.0 | 200.4 | 205.5 | 201.7 | 210.3 |
| Other b/ | 33.1 | 32.2 | 31.6 | 31.5 | 30.6 | 30.8 | 31.7 | 31.8 | 32.0 |

Note: Totals may not add, because of individual rounding.

a/ Preliminary.

b/ Includes self-employed, domestics, and unpaid family workers.

Source: State of Alabama Department of Industrial Relations.

Table II

Nonagricultural Wage and Salary Employment by Type of Industry
Birmingham, Alabama, SMSA, 1958-1964
Annual average (in thousands)

| Industry | 1958 | 1959 | 1960 | 1961 | 1962 | 1963 | 1964 | First four months 1964 | First four months 1965 a/ |
|---|---|---|---|---|---|---|---|---|---|
| Wage and salary employment | 197.8 | 196.5 | 200.1 | 195.4 | 197.0 | 200.4 | 205.5 | 201.7 | 210.3 |
| Manufacturing | 64.0 | 60.4 | 59.2 | 56.7 | 58.3 | 60.0 | 62.0 | 60.3 | 65.6 |
| Durable goods | 52.1 | 48.7 | 47.1 | 44.6 | 46.4 | 47.8 | 49.6 | 48.0 | 53.1 |
| Lumber, furn., & fixtures | 1.9 | 2.0 | 1.8 | 1.8 | 2.1 | 2.1 | 2.4 | 2.3 | 2.4 |
| Stone, clay, & glass | 3.3 | 3.2 | 3.1 | 2.9 | 2.8 | 2.7 | 2.8 | 2.7 | 2.7 |
| Primary metal industries | 27.3 | 26.0 b/ | 27.7 | 26.5 | 25.7 | 25.8 | 27.6 | 26.3 | 29.1 |
| Fabricated metals | 7.1 | 7.0 | 7.1 | 6.9 | 6.8 | 7.2 | 7.5 | 7.2 | 7.8 |
| Machinery (exclud. elect.) | 2.1 | 1.6 | 1.6 | 1.4 | 1.4 | 1.4 | 1.6 | 1.6 | 1.7 |
| Transp. equipment | 9.3 | 7.5 | 4.4 | 3.6 | 6.0 | 6.9 | 5.8 | 6.1 | 7.3 |
| Other durable goods | 1.1 | 1.4 | 1.4 | 1.5 | 1.6 | 1.7 | 1.9 | 1.8 | 2.1 |
| Nondurable goods | 11.9 | 11.7 | 12.1 | 12.1 | 11.9 | 12.2 | 12.4 | 12.3 | 12.5 |
| Food & kindred products | 5.8 | 5.9 | 6.0 | 6.1 | 5.7 | 6.0 | 6.0 | 6.0 | 6.0 |
| Apparel & related products | 1.0 | 1.0 | 1.0 | 1.0 | 1.1 | 1.1 | 1.1 | 1.1 | 1.2 |
| Printing, pub., & allied prods. | 2.3 | 2.3 | 2.3 | 2.4 | 2.4 | 2.4 | 2.5 | 2.5 | 2.5 |
| Chemicals & allied products | 1.5 | 1.4 | 1.4 | 1.4 | 1.4 | 1.3 | 1.4 | 1.4 | 1.4 |
| Other nondurable goods | 1.2 | 1.1 | 1.4 | 1.2 | 1.3 | 1.4 | 1.4 | 1.3 | 1.4 |
| Nonmanufacturing | 133.8 | 136.1 | 140.9 | 138.7 | 138.7 | 140.4 | 143.5 | 141.4 | 144.7 |
| Construction | 10.8 | 11.1 | 12.5 | 10.9 | 10.6 | 10.5 | 11.3 | 10.5 | 10.8 |
| Trans., comm., & utilities | 15.7 | 16.2 | 16.2 | 15.7 | 15.7 | 16.1 | 16.2 | 16.0 | 16.1 |
| Trade | 45.0 | 46.1 | 46.7 | 46.6 | 47.0 | 47.4 | 47.7 | 47.0 | 48.3 |
| Finance, ins., & real estate | 12.8 | 13.2 | 13.6 | 13.8 | 14.0 | 14.2 | 14.4 | 14.3 | 14.6 |
| Services | 22.2 | 22.7 | 23.4 | 24.0 | 24.8 | 25.7 | 26.4 | 26.2 | 26.5 |
| Mining | 8.4 | 7.0 | 7.8 | 6.7 | 5.5 | 4.4 | 4.4 | 4.4 | 4.4 |
| Government | 18.9 | 19.8 | 20.7 | 21.0 | 21.1 | 22.1 | 23.1 | 23.0 | 24.0 |
| Workers idled by labor-mgmt. disputes | .2 | 4.7 | .6 | .2 | .1 | .1 | .3 | .4 | .1 |

Note: Totals may not add, because of individual rounding.

a/ Preliminary.
b/ Reflects persons involved in labor disputes.

Source: State of Alabama Department of Industrial Relations.

Table III

Estimated Percentage Distribution of Family Income
by Tenure after Deduction of Federal Income Tax
Birmingham, Alabama, SMSA, 1965 and 1967

| Annual income after tax | 1965 All families | 1965 Renter families | 1967 All families | 1967 Renter families |
|---|---|---|---|---|
| Under $2,000 | 12 | 21 | 11 | 19 |
| $2,000 - 2,999 | 7 | 11 | 7 | 12 |
| 3,000 - 3,999 | 10 | 13 | 8 | 12 |
| 4,000 - 4,999 | 11 | 14 | 10 | 13 |
| 5,000 - 5,999 | 12 | 13 | 11 | 12 |
| 6,000 - 6,999 | 11 | 10 | 12 | 12 |
| 7,000 - 7,999 | 9 | 5 | 10 | 7 |
| 8,000 - 8,999 | 8 | 4 | 8 | 4 |
| 9,000 - 9,999 | 6 | 3 | 6 | 2 |
| 10,000 -11,999 | 6 | 2 | 8 | 3 |
| 12,000 -14,999 | 4 | 2 | 5 | 2 |
| 15,000 and over | 4 | 2 | 4 | 2 |
| Total | 100 | 100 | 100 | 100 |
| Median | $5,950 | $4,300 | $6,275 | $4,525 |

Source: Estimated by Housing Market Analyst.

Table IV

Population Trends in Selected Municipalities
Birmingham, Alabama, SMSA
April 1950-June 1965

| Municipality | April 1950 | April 1960 | June 1965 | Average annual change 1950-1960 Number | Pct. | 1960-1965 Number | Pct. |
|---|---|---|---|---|---|---|---|
| Birmingham | 326,037 | 340,887 | 343,600 | 1,485 | .5 | 520 | .2 |
| Bessemer | 28,445 | 33,054 | 34,350 | 461 | 1.6 | 250 | .8 |
| Fairfield | 13,177 | 15,816 | 17,000 | 264 | 2.0 | 230 | 1.4 |
| Fultondale | 1,304 | 2,001 | 2,325 | 70 | 5.4 | 65 | 3.1 |
| Graysville | 879 | 2,870 | 3,650 | 199 | 2.3 | 150 | 5.3 |
| Homewood | 12,866 | 20,289 | 21,850 | 742 | 5.8 | 300 | 1.5 |
| Irondale | 1,876 | 3,501 | 3,925 | 163 | 8.7 | 80 | 2.3 |
| Leeds | 3,232 | 5,818 | 7,375 | 259 | 8.0 | 300 | 5.2 |
| Lipscomb | 2,550 | 2,811 | 3,000 | 26 | 1.0 | 35 | 1.3 |
| Mountain Brook | 8,359 | 12,683 | 15,700 | 432 | 5.4 | 580 | 4.6 |
| Pleasant Grove | 1,802 | 3,097 | 4,225 | 129 | 7.2 | 220 | 7.0 |
| Tarrant | 7,571 | 7,810 | 7,950 | 24 | .3 | 25 | .3 |
| Trussville | 1,575 | 2,510 | 3,300 | 94 | 6.0 | 150 | 6.1 |
| Warrior | 1,384 | 2,448 | 2,550 | 106 | 7.7 | 20 | .8 |
| Municipalities total | 411,057 | 455,595 | 470,800 | 4,454 | 1.1 | 2,950 | .6 |
| Rest of SMSA | 147,871 | 179,269 | 201,700 | 3,140 | 2.1 | 4,350 | 2.4 |
| SMSA total | 558,928 | 634,864 | 672,500 | 7,594 | 1.4 | 7,275 | 1.1 |

Note: 1960-1965 average annual change totals do not add, because of rounding.

Source: 1950 and 1960 Censuses of Population.
1965 estimated by Housing Market Analyst.

Table V

Number of Households in Selected Municipalities
Birmingham, Alabama, SMSA
April 1, 1950 to June 1, 1965

| Municipality | April 1950 | April 1960 | June 1965 | Average annual change 1950-1960 Number | 1950-1960 Percent | 1960-1965 Number | 1960-1965 Percent |
|---|---|---|---|---|---|---|---|
| Birmingham | 92,663 | 101,855 | 104,400 | 919 | 1.0 | 490 | .5 |
| Bessemer | 8,017 | 9,277 | 9,800 | 126 | 1.6 | 100 | 1.1 |
| Fairfield | 3,461 | 4,410 | 4,850 | 95 | 2.7 | 85 | 1.9 |
| Fultondale | 331 | 548 | 690 | 22 | 6.6 | 25 | 4.9 |
| Graysville | 230 | 748 | 840 | 52 | 22.6 | 20 | 2.4 |
| Homewood | 3,675 | 5,979 | 6,700 | 230 | 6.3 | 140 | 2.3 |
| Irondale | 536 | 1,043 | 1,100 | 51 | 9.5 | 10 | 1.1 |
| Leeds | 892 | 1,759 | 2,200 | 87 | 9.8 | 80 | 4.8 |
| Lipscomb | 678 | 804 | 900 | 12 | 1.8 | 20 | 2.4 |
| Mountain Brook | 2,730 | 4,053 | 5,050 | 132 | 4.8 | 195 | 4.8 |
| Pleasant Grove | 470 | 830 | 1,175 | 36 | 7.7 | 65 | 8.1 |
| Tarrant | 2,119 | 2,584 | 2,725 | 46 | 2.2 | 25 | 1.0 |
| Trussville | 420 | 686 | 850 | 27 | 6.4 | 30 | 4.7 |
| Warrior | 399 | 697 | 720 | 30 | 7.5 | 5 | .7 |
| Municipalities total | 116,621 | 135,273 | 142,000 | 1,865 | 1.6 | 1,300 | 1.0 |
| Rest of SMSA | 36,925 | 46,501 | 54,300 | 958 | 2.6 | 1,510 | 3.2 |
| SMSA total | 153,546 | 181,774 | 196,300 | 2,823 | 1.8 | 2,810 | 1.5 |

Note: 1960-1965 average annual changes may not add, because of rounding.

Source: 1950 and 1960 Censuses of Housing.
1965 estimated by Housing Market Analyst.

Table VI

Components of the Housing Inventory
Birmingham, Alabama, SMSA
April 1950-June 1965

| Tenure and vacancy | April 1950 | April 1960 | June 1965 | Average annual change 1950-1960 Number | Percent | 1960-1965 Number | Percent |
|---|---|---|---|---|---|---|---|
| Total housing supply | 159,377 | 194,788 | 210,400 | 3,541 | 2.2 | 3,020 | 1.6 |
| Occupied housing units | 153,546 | 181,774 | 196,300 | 2,823 | 1.8 | 2,810 | 1.5 |
| Owner occupied | 77,819 | 112,185 | 123,200 | 3,437 | 4.4 | 2,130 | 1.9 |
| Percent of all occupied | 50.7% | 61.7% | 62.8% | - | - | - | - |
| Renter occupied | 75,727 | 69,589 | 73,100 | - 614 | - .8 | 680 | 1.0 |
| Percent of all occupied | 49.3% | 38.3% | 37.2% | - | - | - | - |
| Vacant housing units | 5,831 | 13,014 | 14,100 | 718 | 12.3 | 210 | 1.6 |
| Available | 2,710 | 8,455 | 9,400 | 575 | 21.2 | 185 | 2.2 |
| For sale | 999 | 1,981 | 2,800 | 98 | 9.8 | 160 | 8.0 |
| Homeowner vacancy rate | 1.3% | 1.7% | 2.2% | - | - | - | - |
| For rent | 1,711 | 6,474 | 6,600 | 476 | 27.8 | 25 | .4 |
| Renter vacancy rate | 2.2% | 8.5% | 8.3% | - | - | - | - |
| Other vacant | 3,121 | 4,559 | 4,700 | 144 | 4.6 | 25 | .5 |

Note: Totals may not add, because of rounding.

Source: 1950 and 1960 Censuses of Housing.
1965 estimated by Housing Market Analyst.

Table VII

Additions to the Housing Inventory Authorized by Building Permits
Birmingham Standard Metropolitan Statistical Area
1950-1965

| Area | Annual average 1950-1959 | 1960 | 1961 | 1962 | 1963 | 1964 | (5 months) 1965 |
|---|---|---|---|---|---|---|---|
| Adamsville | 18 | 8 | 17 | 26 | 8 | 6 | 3 |
| Bessemer | 137 | 58 | 83 | 100 | 63 | 111 | 424 |
| Birmingham | 2,148 | 1,320 | 1,396 | 1,325 | 1,940 | 961 | 361 |
| Brookside | 2 | 9 | 5 | 2 | 3 | - | 4 |
| Fairfield | 136 | 117 | 311 | 91 | 89 | 66 | 16 |
| Fultondale | 24 | 8 | 15 | 43 | 59 | 41 | 13 |
| Gardendale | NA | 53 | 48 | 80 | 116 | 66 | 34 |
| Graysville | NA | 21 | 23 | 16 | 20 | 11 | 7 |
| Homewood | 243 | 138 | 114 | 49 | 166 | 203 | 150 |
| Hueytown | NA | 146 | 127 | 160 | 167 | 169 | 43 |
| Irondale | 20 | 4 | 10 | 19 | 9 | 10 | 15 |
| Kimberly | NA | 4 | - | 6 | 9 | 5 | 4 |
| Leeds | 47 | 93 | 41 | 84 | 120 | 56 | 56 |
| Lipscomb | 22 | 18 | 30 | 25 | 25 | 13 | 6 |
| Midfield | NA | 4 | 1 | 5 | 5 | 4 | 2 |
| Morris | NA | - | 1 | 2 | - | 2 | 2 |
| Mountain Brook | 152 | 215 | 196 | 205 | 219 | 188 | 106 |
| Mulga | NA | - | 3 | 3 | - | - | - |
| Pleasant Grove | 46 | 85 | 64 | 73 | 59 | 58 | 17 |
| Tarrant | 49 | 44 | 27 | 40 | 30 | 26 | 21 |
| Trafford | NA | 11 | 3 | 3 | 2 | 2 | 2 |
| Trussville | 12 | 50 | 51 | 26 | 15 | 21 | 11 |
| Vestavia Hills | NA | 164 | 153 | 129 | 105 | 83 | 42 |
| Warrior | NA | 6 | - | 1 | 2 | 9 | 4 |
| Rest of SMSA | 1,813 | 1,638 | 1,408 | 1,477 | 1,355 | 1,230 | 666 |
| SMSA total | 4,919 | 4,214 | 4,127 | 3,990 | 4,586 | 3,341 | 2,009 |

Source: Local building inspectors and Bureau of the Census, C-40 Construction Reports.

# Table VIII

Birmingham, Alabama, Area Postal Vacancy Survey

June 9-11, 1965

| Postal area | Total residences and apartments: Total possible deliveries | Vacant units: All | Vacant units: % | Vacant units: Used | Vacant units: New | Under const. | Residences: Total possible deliveries | Vacant units: All | Vacant units: % | Vacant units: Used | Vacant units: New | Under const. | Apartments: Total possible deliveries | Vacant units: All | Vacant units: % | Vacant units: Used | Vacant units: New | Under const. | House trailers: Total possible deliveries | Vacant: No. | Vacant: % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| The Survey Area Total | 178,128 | 6,215 | 3.5 | 5,578 | 637 | 1,367 | 141,853 | 4,043 | 2.9 | 3,485 | 558 | 725 | 36,275 | 2,172 | 6.0 | 2,093 | 79 | 642 | 963 | 22 | 2.3 |
| Birmingham | 141,622 | 5,344 | 3.8 | 4,806 | 538 | 766 | 105,724 | 3,206 | 3.0 | 2,735 | 471 | 565 | 35,898 | 2,138 | 6.0 | 2,071 | 67 | 201 | 634 | 17 | 2.7 |
| Main Office | 23,191 | 1,262 | 5.4 | 1,249 | 13 | 38 | 10,230 | 568 | 5.6 | 562 | 6 | 20 | 12,961 | 694 | 5.4 | 687 | 7 | 18 | - | - | - |
| Branches: | | | | | | | | | | | | | | | | | | | | | |
| Center Point | 8,011 | 201 | 2.5 | 128 | 73 | 64 | 8,011 | 201 | 2.5 | 128 | 73 | 64 | - | - | - | - | - | - | 127 | 7 | 5.5 |
| Crestline Heights | 3,860 | 66 | 1.7 | 44 | 22 | 72 | 3,452 | 56 | 1.6 | 34 | 22 | 72 | 408 | 10 | 2.5 | 10 | - | - | - | - | - |
| Homewood | 6,463 | 165 | 2.6 | 113 | 52 | 134 | 5,225 | 110 | 2.1 | 74 | 36 | 18 | 1,238 | 55 | 4.4 | 39 | 16 | 116 | 81 | 6 | 7.4 |
| Irondale | 2,572 | 40 | 1.6 | 26 | 14 | 7 | 2,480 | 38 | 1.5 | 24 | 14 | 7 | 92 | 2 | 2.2 | 2 | - | - | 9 | - | - |
| Midfield | 1,367 | 24 | 1.8 | 24 | - | - | 1,275 | 23 | 1.8 | 23 | - | - | 92 | 1 | 1.1 | 1 | - | - | - | - | - |
| Mountain Brook | 4,454 | 119 | 2.7 | 76 | 43 | 65 | 3,799 | 102 | 2.7 | 59 | 43 | 65 | 655 | 17 | 2.6 | 17 | - | - | 1 | - | - |
| Tarrant | 5,986 | 127 | 2.1 | 99 | 28 | 32 | 5,640 | 107 | 1.9 | 79 | 28 | 32 | 346 | 20 | 5.8 | 20 | - | - | 145 | 2 | 1.4 |
| Vestavia | 6,250 | 205 | 3.3 | 97 | 108 | 147 | 6,083 | 193 | 3.2 | 85 | 108 | 95 | 167 | 12 | 7.2 | 12 | - | 52 | 102 | - | - |
| Stations: | | | | | | | | | | | | | | | | | | | | | |
| Avondale | 5,620 | 204 | 3.6 | 200 | 4 | 9 | 3,600 | 154 | 4.3 | 150 | 4 | 9 | 2,020 | 50 | 2.5 | 50 | - | - | - | - | - |
| East Lake | 10,498 | 234 | 2.2 | 195 | 39 | 36 | 9,374 | 160 | 1.7 | 139 | 21 | 36 | 1,124 | 74 | 6.6 | 56 | 18 | - | - | - | - |
| Ensley | 5,599 | 84 | 1.5 | 83 | 1 | 2 | 3,633 | 62 | 1.7 | 61 | 1 | 2 | 1,966 | 22 | 1.1 | 22 | - | - | - | - | - |
| Fairview | 8,380 | 269 | 3.2 | 267 | 2 | 6 | 7,241 | 157 | 2.2 | 155 | 2 | 6 | 1,139 | 112 | 9.8 | 112 | - | - | 80 | - | - |
| North Birmingham | 6,375 | 244 | 3.8 | 231 | 13 | 40 | 4,835 | 225 | 4.7 | 212 | 13 | 40 | 1,540 | 19 | 1.2 | 19 | - | - | 2 | 1 | 50.0 |
| Pratt City | 5,336 | 178 | 3.3 | 158 | 20 | 23 | 5,174 | 139 | 2.7 | 119 | 20 | 23 | 162 | 39 | 24.1 | 39 | - | - | 3 | 1 | 33.3 |
| South Highlands | 11,176 | 924 | 8.3 | 908 | 16 | 16 | 4,924 | 257 | 5.2 | 256 | 1 | 4 | 6,252 | 667 | 10.7 | 652 | 15 | 12 | - | - | - |
| West End | 13,798 | 528 | 3.8 | 469 | 59 | 26 | 11,138 | 341 | 3.1 | 285 | 56 | 26 | 2,660 | 187 | 7.0 | 184 | 3 | - | - | - | - |
| Woodlawn | 7,910 | 337 | 4.3 | 326 | 11 | 7 | 4,972 | 185 | 3.7 | 182 | 3 | 7 | 2,938 | 152 | 5.2 | 144 | 8 | - | 78 | - | - |
| Wylam | 4,776 | 133 | 2.8 | 113 | 20 | 42 | 4,638 | 128 | 2.8 | 108 | 20 | 39 | 138 | 5 | 3.6 | 5 | - | 3 | 6 | - | - |
| Suburban Area | 36,506 | 871 | 2.4 | 772 | 99 | 601 | 36,129 | 837 | 2.3 | 750 | 87 | 160 | 377 | 34 | 9.0 | 22 | 12 | 441 | 329 | 5 | 1.5 |
| Bessemer | 25,004 | 705 | 2.8 | 621 | 84 | 547 | 24,894 | 677 | 2.7 | 605 | 72 | 106 | 110 | 28 | 25.5 | 16 | 12 | 441 | 248 | 4 | 1.6 |
| Fairfield | 5,386 | 84 | 1.6 | 78 | 6 | 14 | 5,316 | 81 | 1.5 | 75 | 6 | 14 | 70 | 3 | 4.3 | 3 | - | - | 3 | 1 | 33.3 |
| Leeds | 2,771 | 11 | 0.4 | 5 | 6 | 22 | 2,615 | 11 | 0.4 | 5 | 6 | 22 | 156 | - | - | - | - | - | 41 | - | - |
| Trussville | 1,611 | 45 | 2.8 | 44 | 1 | 9 | 1,600 | 44 | 2.8 | 43 | 1 | 9 | 11 | 1 | 9.1 | 1 | - | - | 12 | - | - |
| Warrior | 1,734 | 26 | 1.5 | 24 | 2 | 9 | 1,704 | 24 | 1.4 | 22 | 2 | 9 | 30 | 2 | 6.7 | 2 | - | - | 25 | - | - |

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i. e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).