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Analysis of the

# COLUMBUS, GEORGIA-ALABAMA HOUSING MARKET

as of January 1, 1972

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

July 1972

## Housing Market Analysis

Columbus, Georgia-Alabama, as of January 1, 1972

### Foreword

This analysis has been prepared for the assistance and guidance of the Department of Housing and Urban Development in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development  
Federal Housing Administration  
Economic and Market Analysis Division  
Washington, D. C.

HOUSING MARKET ANALYSIS - COLUMBUS, GEORGIA-ALABAMA  
AS OF JANUARY 1, 1972

The Columbus, Georgia-Alabama, Housing Market Area (HMA) is defined as the Columbus, Georgia-Alabama Standard Metropolitan Statistical Area, which consists of Muscogee and Chattahoochee Counties in Georgia, and Russell County in Alabama. The HMA is located on the Georgia-Alabama border, 100 miles southwest of Atlanta, Georgia and 75 miles east of Montgomery, Alabama. As of January 1, 1972, the population of the HMA was estimated to be 233,000, a drop of about 5,600 from the 1970 Census population of 238,584. The consolidated jurisdiction of the city of Columbus and Muscogee County had an estimated population of 168,350 in January 1972--over two-thirds of the HMA total.

The HMA has been dominated by the presence of Fort Benning, a large U.S. Army infantry headquarters and training installation. There has been a substantial decline in personnel at this installation since 1967, when assigned military personnel numbered in excess of 51,000. By December 1971, the number of assigned military personnel had dropped to 23,650. On the other hand, total monthly monetary disbursements made by the fort in the local area were running at almost the same level in December 1971 (\$21.5 million) as during 1967 (\$21.9 million).

In addition to Fort Benning, the economy is supported by a large, though declining, textile industry and a growing nonmanufacturing sector. The adverse effects of the decline in military population and a general slowdown in local economic activity coupled with continued high levels of residential construction have led to increasingly unstable housing market conditions characterized by an increase in vacant rental units and some evidence of growing unsold inventory problems in the sales market.

Anticipated Housing Demand

Taking into consideration such factors as the current demand-supply relationships in the Columbus HMA, expected slowed economic growth, projected household growth, the number of units currently under construction and estimated

losses from the inventory through demolitions and other causes, it is anticipated that there will be a demand for 1,600 new nonsubsidized housing units in the HMA over the two-year forecast period ending January 1, 1974. Best absorption of these units would be achieved if 1,200 single-family units and 400 units in multi-family structures were constructed during this period. Absorption of the multi-family units would be best if the majority of them are constructed in the second year of the forecast period because of the large number of such units presently under construction. Mobile homes are expected to satisfy the demand for an additional 125 units per year. About 50 percent of the demand for single-family houses can be expected to be for houses priced between \$22,000 and \$30,000. Two-bedroom units should account for most of the demand for new apartment units since there are considerable numbers of efficiency and one-bedroom units vacant and available for rent in the HMA. Construction should be concentrated at or near the lowest rents achievable in the area. Qualitative distribution of demand for single-family houses by price class and for multifamily units by gross monthly rents and unit size are presented in table I.

The estimated demand for 1,600 new nonsubsidized housing units during the two years ending January 1, 1974 is substantially lower than recent levels of building because of conditions expected to obtain in the HMA during that period. These conditions are likely to be characterized by slow economic and employment growth, and a continued decline in military population, resulting in slowed population and household growth. The large number of housing units presently under construction and the existence of a large number of vacant rental units and rising unsold inventories of sales housing are contributing factors.

#### Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by HUD: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total

occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the Columbus, Georgia-Alabama HMA, the total occupancy potential is estimated to be 890 units annually (see table II).

The annual occupancy potentials<sup>1/</sup> for subsidized housing discussed below are based upon 1972 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on January 1, 1972, and on available market experience.<sup>2/</sup>

Section 235 and Section 236. Subsidized housing for households with low to moderate incomes may be provided under either Section 235 or Section 236. Moderately-priced, subsidized sales housing for eligible families can be made available through Section 235. Alternatively, subsidized rental housing for the same families in the same income range may be provided under Section 236; the Section 236 program contains additional provisions for subsidized rental units for elderly couples and individuals. In the Columbus, Georgia-Alabama HMA, it is estimated (based on regular income limits) that, for the period January 1, 1972 to January 1, 1974, there is an estimated annual occupancy potential for a total of 280 subsidized family units, utilizing either Section 235 or Section 236, or a combination of the two programs. In addition, there is an annual potential for about 65 units under Section 236 rental housing for elderly couples and individuals.

By January 1, 1972, a total of 1,912 homes had been insured under Section 235, of which 1,477 were new units and 435 were rehabilitated existing houses. The majority of newly built houses have been located in Muscogee County, 470 having been built there in 1970 and 920 in 1971. In addition, 357 existing houses were rehabilitated and insured under Section 235 in the county, all but 52 of them in 1970. Typically, the sales prices of the new units have approximated the maximum mortgage limits for housing under Section 235--\$18,000 for three-bedroom houses and \$19,100 for four-bedroom houses. While these houses had been sold easily, in 1971 it became obvious that the number of foreclosures of houses with Section 235 mortgages was rising rapidly. From eleven foreclosures in 1970, the number of foreclosures went to 28 during the first six months of 1971 and to 84 in the last half of 1971. These data suggest that the pace of marketing of houses for which Section 235 financing was available may have been too rapid in the Columbus area.

<sup>1/</sup> The occupancy potentials referred to in this analysis have been calculated to reflect the strength of the market in view of existing vacancy. The successful attainment of the calculated potentials for subsidized housing may well depend upon construction in suitably accessible locations, as well as a distribution of rents and sales prices over the complete range attainable for housing under the specified programs.

<sup>2/</sup> Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing.

While no Section 236 projects have been completed in the Columbus area, a 104-unit project was under construction in January 1972.

The annual occupancy potential for Section 235 and Section 236 is estimated at 280 units a year over the next two years, and the annual occupancy potential among elderly couples and individuals at 70 units a year. About ten percent of the families and 70 percent of the elderly also are eligible for low-rent public housing. These totals are, of course, far below the level of Section 235 activity in the recent past. For reasons indicated above, however, it is believed that there should be a substantial moderation in the level of Section 235 activity in this HMA. The estimated total of 200 single-family houses now being built for which Section 235 financing is expected to be available and the 104 Section 236 units under construction should satisfy the occupancy potential during the first year of the forecast period.

Since the marketability of Section 236 units in the HMA has not been tested and the rising number of foreclosures suggests the possibility of overbuilding for the Section 235 program, the absorption of the units presently under construction and the level of defaults on Section 235 mortgages should be closely monitored to determine the advisability of adjusting the estimates to the market observed absorption capacity and to insure the optimum distribution of production between Section 235 homeowner units and Section 236 rental units.

Rental Units Under the Public Housing and Rent-Supplement Programs. These two programs serve essentially the same low-income households. The principal differences arise from the way in which income is computed for each program and other eligibility requirements. The occupancy potential for public housing in the Columbus HMA is estimated to be approximately 625 units annually over the two-year forecast period (January 1, 1972 to January 1, 1974). The potential includes 270 units annually specifically designed for elderly occupants. In the case of the somewhat more restrictive rent-supplement program, the potential for the elderly would be essentially the same while the number of families eligible for rent-supplement payments would be about 70 percent of the public housing potential. About 20 percent of the elderly eligible for low-rent public housing also are eligible for housing under Section 236; about ten percent of families eligible for public housing qualify for Section 236 housing.

There are two local housing authorities in the Columbus HMA, one in Columbus, Georgia and one in Phenix City, Alabama. The two authorities had a total of 3,718 units under management in January 1972, 2,654 in Columbus and 1,064 in Phenix City. Both authorities have relatively few units specifically designed for occupancy by the elderly (124 in Columbus and 190 in Phenix City). Consequently, many elderly households and individuals are housed in units in family projects not designed to meet their special needs. Construction which would satisfy the estimated occupancy potential for the next two years among the elderly would ensure the transfer of elderly households and individuals into new projects designed specifically for them, making room for additional families in the family projects. Occupancy in existing public housing is approaching 100 percent. Waiting lists maintained by the two local housing authorities included 290 family applications and 310

elderly applications, largely in Columbus. As of January 1, 1972, 450 units for the elderly were being planned for construction in Columbus, which, when completed, should satisfy most of the two-year occupancy potential for the elderly in that city. No housing for family occupancy was planned in either city and no units for the elderly were planned for Phenix City as of January 1, 1972.

There was no Section 221(d)(3) rent-supplement housing in the HMA as of January 1, 1972. However, applications for 280 units of such housing had been received by the Atlanta Area Office for construction in the Columbus HMA. No funding is available for use under this program at the present time, however.

### Sales Market

The market for privately-financed sales housing was generally good as of January 1, 1972, although signs of a weakening trend were evident. Both new and existing homes were selling well, and foreclosures were few. However, reports of a slight increase in unsold inventories and in vacancies in general suggest that a trend toward excess supply in the sales market has begun. The sales vacancy rate was estimated to be 2.2 percent in January 1972, up from 1.9 percent as recorded by the Census in April 1970. Many of the vacant units, however, were substandard or of poor quality. Local realtors expressed no worry as yet about an oversupply of sales housing as of January 1, 1972.

The market for existing houses was in a state of good supply-demand balance with the exception of the poor quality, substandard homes. The greatest demand for existing homes has been for good quality units valued between \$15,000 and \$25,000.

A majority of the new sales housing units built in the HMA during 1971 were eventually purchased under the FHA subsidized Section 235 program. Those built for the conventional market have generally sold well, although there was some evidence of a rise in the unsold inventory. The high rate of construction in the last two years has coincided with a period of declining employment and economic activity. The most popular market is for houses valued from \$22,000 to \$28,000, the demand for which primarily is made up of first-time buyers. Sales of higher priced homes should continue to be good as rising incomes allow more families to move up to larger, more costly homes. Most new houses have been built in subdivisions located in northern and eastern Columbus, with some activity also in Phenix City. The market for mobile homes has been affected strongly by the decline in the local military-connected population. Sales of new mobile homes are down sharply from their peak in 1966 and many mobile home parks report vacancy factors as high as 50 percent. The market for rental trailers is especially weak.

### Rental Market

The market for unsubsidized rental units in the Columbus HMA was generally poor in January 1972 with an estimated rental vacancy rate of 11.1 percent. This high vacancy rate has resulted from a continued high volume of construction and a decline in the number of military personnel seeking housing off-post. A continuing shift in tenure from renter to owner status and the large volume of low-cost sales housing recently built in the HMA have been

contributing factors. Many of the vacancies have been located in south Columbus adjacent to Fort Benning where vacancy factors have averaged over 20 percent. Most of these vacancies are in projects designed to service the transient military population and are primarily one-bedroom, furnished units. Vacancies are also high in older, less desirable projects and single-family properties.

In contrast to the situation in existing projects, units in new apartment complexes (with rent averaging \$160 for one-bedroom units to \$190 for two-bedroom units, utilities excluded) were renting well in January 1972. This characteristic has been attributed to a desire on the part of renters to move up to better quality quarters--a further manifestation of rising personal incomes. This movement alone, however, cannot be expected to long sustain the current rate of construction in the face of slowed household growth, high vacancy rates and a continuing shift to owner occupancy. It is likely that continued high construction rates will have an adverse effect on older existing projects of acceptable quality. Most new units rent for \$155-\$185 for one-bedroom units and \$185-\$225 for two-bedroom units (shelter rent only) and feature appliances, carpeting, air conditioning and swimming pools. Rental demand for three- and four-bedroom units is satisfied adequately by single-family house rentals, which are in good supply.

An estimated 915 multifamily units were under construction in the HMA (excluding 200 units at Fort Benning and 104 subsidized units) as of January 1, 1972, most of which were within rental ranges just described. Absorption of these units is expected to be slower than recent experience and should satisfy rental demand in this rent category throughout the forecast period (January 1, 1972 to January 1, 1974).

#### Economic, Demographic, and Housing Factors

The estimated demand for unsubsidized housing units over the next two years is based on the trends in employment, income, population, and housing factors summarized below.

Economic Factors. Nonagricultural wage and salary employment averaged 69,600 during the first ten months of 1971, an increase of only 100 over the corresponding period of 1970. This increase represented a slight recovery, however, following a loss of 1,100 jobs between 1969 and 1970. In contrast, non-agricultural wage and salary employment rose in every year between 1961 and 1969. The rate of employment increase accelerated rapidly between 1961 and 1966, reaching a peak rate of 5,500 per year, but fell in subsequent years until the decline in 1970. The nonmanufacturing sector provided most of the employment gains between 1961 and 1969 as well as in the recovery in 1971, while the manufacturing sector contributed strongly to the slump in 1970 (see tables III and IV for employment trends between 1960 and 1971.)

Nonmanufacturing accounts for about 73 percent of nonagricultural wage and salary employment in the HMA, and for 90 percent of the employment growth between 1960 and 1970. During the first ten months of 1971, nonmanufacturing



employment averaged 51,000 jobs, an increase of 18,800 over the 1960 average of 32,200. Gains were concentrated in the mid-1960's and were largest in government, trade, and services. Government employment was heavily influenced by an increase in civilian employment at Fort Benning as that installation grew in response to the Vietnam war. Since 1968, however, civilian employment at the Fort has declined along with troop strength. The level of total spending by the Fort, however, has not decreased appreciably from the level of disbursement during 1967 when civilian employment and military strength were at their highest indicating that Fort Benning has not adversely affected the local economy to the extent suggested by employment and troop strength figures. State and local government, trade, and services industries have increased steadily in recent years in response to a growing demand for public and private services from the growing and increasingly affluent population of the Chattahoochee Valley region for which Columbus is the commercial center.

Employment in the manufacturing sector averaged 18,600 during the first ten months of 1971, a decline of 400 from the average during the same period of 1970. The current estimate represents a total increase of 1,600 jobs over the 1960 estimate. Moderate growth during the middle 1960's was offset by decreases in 1961, 1970, and 1971. The nondurable goods sector employed an average of 15,300 persons in 1971, a gain of 1,000 over the 1960 average. This sector is dominated by the textile mill products industry. Employment rose modestly from 1961 to a 1968 average of 10,500, but has since fallen to an average of 9,000 in 1971. Most of this decline represents the result of plant modernization and cost cutting programs rather than reduced sales. Employment gains in this sector have occurred primarily in the finished textiles and in the "other nondurable goods" categories which suggests some movement toward diversification in the local economy. The small durable goods sector has grown unevenly from 2,800 in 1960 to 3,400 in 1971. Small gains were recorded in "stone, clay and glass," "metals and machinery," and "other durable goods" categories over this period.

Unemployment has risen in each year since 1966 when it reached a low of 2,700 or 3.5 percent of the civilian labor force. Unemployment averaged 4,600 persons during the first ten months of 1971, or 5.3 percent. This rise in the unemployment rate coincided with the general slowdown in employment growth after 1966 and the employment drop in 1970 as activity at Fort Benning slackened and textile mill employment fell.

The economy is expected to continue its slow rate of recovery from the 1970 slump with nonagricultural wage and salary employment rising by an annual average of 700 jobs. Although this rate of increase is above that recorded between 1970 and 1971, it remains substantially below the rate which prevailed prior to 1970. All of the employment gains are expected to occur in the non-manufacturing sector, manufacturing employment remaining, on the whole, stagnant. Anticipated further declines in textile mill employment should be offset by increases in employment in finished textiles and other nondurable industries. Further declines in civilian employment at Fort Benning are expected while continued increases in local government, trade, and services employment should bring the annual increase in the nonmanufacturing sector up to 700 jobs in each of the next two years.

In January 1972, the median annual income of all families in the Columbus HMA was estimated to be \$8,100 after deduction of federal income tax. The median annual after-tax income of renter households of two or more persons was estimated to be \$6,625. The 1972 estimates represent a considerable increase over the 1959 median annual incomes of \$3,925, and \$3,225 for all families and renter households, respectively. See table V for percentage distributions of all families and renter households by income classes for 1959 and 1972.

Demographic Factors. The population of the Columbus HMA was estimated to be 233,000 on January 1, 1972, a decrease of 5,584 from the 1970 Census count of 238,584. During the period between the 1960 and 1970 decennial Censuses, the HMA population increased by a total of 20,599 (0.9 percent annually). The drop in total population since April 1970 has been caused by a decline in the military-connected population made up of military and civilian personnel assigned to Fort Benning and their dependents. Assigned troop strength fell from 31,175 in April 1970 to 23,650 in December 1971, and, as a result, the military-connected population is estimated to have dropped from 77,300 to 66,450. Most of this drop represented a reduction in the number of students attending the Infantry School at the Fort, who primarily are quartered in barracks on post. Non-military-connected population grew at an average annual rate of 3,010 during April 1970 to December 1971. Though considerably above the rate of increase which prevailed between 1960 and 1970, this growth in the nonmilitary-connected population probably is more representative of the rate of increase prevalent during the late 1960's. It is also the result of civilian households whose heads were previously employed at the Fort and thus counted as military-connected population, but are no longer employed at the post and are now counted as nonmilitary. Also, a growing number of retired military personnel are remaining in the area to increase the civilian population. The population of Muscogee County (Columbus) has grown steadily since 1960 although the rate of growth has lessened somewhat since 1970. The population of Chattahoochee County has fluctuated with that of Fort Benning, increasing by 1,275 annually (6.9 percent a year) between the 1960 and 1970 Censuses and then falling at a rate of 3,175 annually (-11.2 percent a year) since April 1970. The variation has been almost entirely in the post population; the segment of the county's population living in households has continued to grow despite the loss in total county population. Russell County in Alabama lost population at the rate of 95 per year between 1960 and 1970 and at the rate of 570 per year since 1970.

Taking into consideration the expected continued decline in troop strength at Fort Benning to about 20,000 by January 1, 1974, the prospects for employment growth detailed above, and an increase in out-migration, it is estimated that total HMA population will continue to decrease over the next two years by an average of 1,000 persons annually. Military-connected population should fall by about 3,000 a year and nonmilitary-connected population should increase by about 2,000 per year over this period. As in the recent past, most of the decline in the military-connected population will arise from decreases in the nonhousehold population leaving a small net increase in population in households. Chattahoochee County, Georgia and Russell County, Alabama should continue to lose population while Muscogee County, Georgia can be expected to experience a slight gain of 400 annually. See table VI for a detailed presentation of trends in population and households.

There were approximately 69,450 households in the HMA as of January 1, 1972, of which 17,500 (25 percent) were military-connected. These estimates reflect an average annual increase of 1,175 in total households between April 1970 and January 1972 (the same as between 1960 and 1970) and an average decrease of 850 annually in military-connected households. Based on the moderate rise in population in households expected over the next two years and a continuing decline in the number of persons per household, the total number of households in the HMA is expected to increase by an average of 1,000 in each of the next two years.

Housing Market Factors. As of January 1, 1972, there were estimated to be 75,950 housing units in the Columbus HMA, an increase of 3,025 units since April 1970 (an annual rate of 1,725). Between the 1960 and 1970 Censuses of Housing, the inventory grew at an average rate of 1,385 per year. The net addition to the inventory since April 1970 has resulted from the completion of 4,550 new units, the net loss of 100 mobile homes and the loss of 1,425 units through demolitions and other causes.

Nonsubsidized residential construction activity, as measured by building permit authorizations,<sup>1/</sup> averaged about 2,040 units annually in 1970 and 1971 compared with an average of 1,565 units annually during the years 1960 through 1969. The increase in residential construction has been accounted for by an increase in construction of units in multifamily structures. Construction of such units numbered less than 400 in every year between 1960 and 1968 with the exception of 1963 (816) and 1964 (1,017). The construction level has recently risen again, over 600 having been built in each of 1969 and 1970 and 945 having been authorized in 1971. The level of non-subsidized single-family construction in 1971 fell sharply from previous years as many builders shifted to construction under the FHA subsidized Section 235 program. Table VII presents trends in building permit authorizations from 1960 through 1971.

Approximately 6,500 housing units were vacant as of January 1, 1972. This estimate represents a substantial increase from the 5,532 units reported vacant by the 1970 Census which in turn showed a large increase over the number of vacant units recorded in 1960. Of the 5,532 units vacant in April 1970, 689 were available for sale (a 1.9 percent homeowner vacancy rate) and 3,494 were available for rent (a 9.9 percent renter vacancy rate). As of January 1, 1972, an estimated 850 units were available for sale and 3,950 were available for rent, representing homeowner and rental vacancy rates of 2.2 percent and 11.1 percent, respectively. This increase in vacancies has been caused by an increased rate of construction at a time of slowed household formation. Most of the vacancies have occurred in rental units located near Fort Benning designed to serve military personnel and in sales and rental housing of low quality in general. See table VIII for a detailed presentation of inventory, tenure, and vacancy trends.

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<sup>1/</sup> Approximately 95 percent of privately-financed residential construction has occurred in permit issuing areas.

Table I

Two-Year Demand for New Nonsubsidized Housing  
Columbus, Georgia-Alabama, Housing Market Area  
1972-1974

A. Single-family

<u>Price class</u>		<u>Number of units</u>	<u>Percent</u>
Under	\$20,000	90	8
\$20,000 -	22,499	110	9
22,500 -	24,999	280	23
25,000 -	29,999	300	25
30,000 -	34,999	200	17
35,000 -	39,999	140	11
40,000 and over		80	7
Total		1,200	100

B. Multifamily

<u>Gross monthly rent<sup>a/</sup></u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
Under \$150	40	-	-
\$150 - 159	20	-	-
160 - 169	15	120	-
170 - 179	5	80	-
180 - 189	-	50	20
190 - 199	-	30	10
200 - 219	-	-	10
220 and over	-	-	-
Total	80	280	40

<sup>a/</sup> Gross rent is shelter rent plus cost of utilities.

Source: Estimated by Housing Market Analyst.

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing<sup>a/</sup>  
Columbus, Georgia-Alabama, Housing Market Area  
1972-1974

	<u>Georgia Portion</u>			
	<u>Section 236<sup>e/</sup></u> <u>exclusively</u>	<u>Families eligible</u> <u>for both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total for</u> <u>both programs</u>
<u>A. Families</u>				
1 bedroom	30	10	40	80
2 bedrooms	80	20	90	190
3 bedrooms	60	5	70	135
4+ bedrooms	35	0	50	85
Total	205	35 <sup>b/</sup>	250 <sup>b/</sup>	490
<u>B. Elderly</u>				
Efficiency	10	20	100	130
1 bedroom	10	10	50	70
Total	20	30 <sup>d/</sup>	150 <sup>d/</sup>	200
<u>Alabama Portion</u>				
	<u>Section 236<sup>e/</sup></u> <u>exclusively</u>	<u>Families eligible</u> <u>for both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total</u> <u>both programs</u>
<u>A. Families</u>				
1 bedroom	5	0	10	15
2 bedrooms	15	0	25	40
3 bedrooms	10	0	20	30
4+ bedrooms	10	0	15	25
Total	40	0	70 <sup>c/</sup>	110
<u>B. Elderly</u>				
Efficiency	0	10	45	55
1 bedroom	0	5	30	35
Total	0	15 <sup>d/</sup>	75 <sup>d/</sup>	90

<sup>a/</sup> Estimates are based upon regular income limits.

<sup>b/</sup> Approximately 70 percent of these families also are eligible under the rent supplement program.

<sup>c/</sup> All of these families also are eligible under the rent supplement program.

<sup>d/</sup> All of the elderly couples and individuals are also eligible for rent supplement payments.

<sup>e/</sup> Estimates for Section 236 are transferable across county lines; public housing potentials are not transferable outside county lines.

Source: Estimated by Housing Market Analyst.

Table III

Civilian Labor Force Components  
Columbus, Georgia-Alabama, Housing Market Area  
1960-1971

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>1970</u>	1st 10 months <u>1970</u>	1st 10 months <u>1971</u>
Civilian labor force	<u>64,500</u>	<u>64,800</u>	<u>65,700</u>	<u>67,000</u>	<u>69,600</u>	<u>72,500</u>	<u>77,600</u>	<u>81,700</u>	<u>84,500</u>	<u>85,300</u>	<u>85,200</u>	<u>85,400</u>	<u>86,100</u>
Unemployed	<u>3,800</u>	<u>4,300</u>	<u>3,800</u>	<u>3,600</u>	<u>3,200</u>	<u>3,000</u>	<u>2,700</u>	<u>3,100</u>	<u>3,200</u>	<u>3,100</u>	<u>4,000</u>	<u>4,000</u>	<u>4,600</u>
Pct. of labor force	5.9	6.6	5.8	5.4	4.6	4.1	3.5	3.8	3.8	3.6	4.7	4.7	5.3
Total employed	<u>60,700</u>	<u>60,500</u>	<u>61,900</u>	<u>63,400</u>	<u>66,400</u>	<u>69,500</u>	<u>74,900</u>	<u>78,600</u>	<u>81,300</u>	<u>82,200</u>	<u>81,200</u>	<u>81,300</u>	<u>81,500</u>
Nonag. employment	<u>59,100</u>	<u>59,000</u>	<u>60,500</u>	<u>62,100</u>	<u>65,000</u>	<u>68,100</u>	<u>73,700</u>	<u>77,400</u>	<u>80,200</u>	<u>81,200</u>	<u>80,200</u>	<u>80,300</u>	<u>80,500</u>
Wage and salary	<u>49,300</u>	<u>49,100</u>	<u>50,500</u>	<u>52,000</u>	<u>54,800</u>	<u>57,800</u>	<u>63,300</u>	<u>66,900</u>	<u>69,600</u>	<u>70,500</u>	<u>69,400</u>	<u>69,500</u>	<u>69,600</u>
All other nonag.	<u>9,800</u>	<u>9,900</u>	<u>10,000</u>	<u>10,100</u>	<u>10,200</u>	<u>10,300</u>	<u>10,400</u>	<u>10,500</u>	<u>10,600</u>	<u>10,700</u>	<u>10,800</u>	<u>10,800</u>	<u>10,900</u>
Agricultural employ.	<u>1,600</u>	<u>1,500</u>	<u>1,400</u>	<u>1,300</u>	<u>1,400</u>	<u>1,400</u>	<u>1,200</u>	<u>1,200</u>	<u>1,100</u>	<u>1,000</u>	<u>1,000</u>	<u>1,000</u>	<u>1,000</u>
Involved in labor- management disputes	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>100</u>	<u>0</u>

Note: Components may not add to totals because of rounding.

Source: Georgia Department of Labor, Employment Security Agency.

Table IV

Trends in Nonagricultural Wage and Salary Employment  
Columbus, Georgia-Alabama, Housing Market Area  
1960-1971  
(annual averages)

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1st 10 months 1971
Nonag. wage & salary	49,300	49,100	50,500	52,000	54,800	57,800	63,300	66,900	69,600	70,500	69,400	69,600
Manufacturing	17,100	16,700	16,900	16,900	16,900	17,200	18,200	18,700	19,700	19,900	19,000	18,600
Durable goods	2,800	2,800	2,900	2,900	2,900	3,100	3,400	3,300	3,400	3,600	3,400	3,400
Lumber & wood prods.	700	600	600	600	600	600	500	600	600	500	500	500
Stone, clay & glass	500	500	500	500	500	600	600	700	700	700	700	800
Metals & machinery	1,400	1,500	1,600	1,600	1,600	1,600	1,900	1,700	1,800	1,900	1,800	1,700
Other durable goods	200	200	200	200	200	300	400	300	300	500	400	400
Nondurable goods	14,300	13,900	14,000	14,000	14,000	14,100	14,800	15,400	16,300	16,300	15,600	15,300
Food & kindred prods.	3,300	3,300	3,300	3,300	3,100	3,100	3,100	3,200	3,400	3,400	3,500	3,500
Textile mill prods.	9,600	9,300	9,400	9,400	9,500	9,600	10,100	10,200	10,500	10,300	9,400	9,300
Apparel & fin. textiles	500	500	500	500	500	500	600	700	800	900	900	900
Printing & publishing	600	500	500	600	600	600	700	700	700	800	800	800
Other nondurable goods	300	300	300	200	300	300	300	600	900	900	1,000	1,000
Nonmanufacturing	32,200	32,400	33,600	35,100	37,900	40,600	45,100	48,200	49,900	50,600	50,400	51,000
Contract construction	2,700	2,900	3,000	3,400	4,000	4,300	5,300	3,900	4,300	4,100	4,200	3,600
Trans., comm., & utils.	2,500	2,500	2,500	2,600	2,800	2,800	3,000	3,200	3,100	3,300	3,300	3,400
Trade	10,200	9,900	10,200	10,300	11,300	12,000	12,300	12,800	13,100	13,400	13,500	13,800
Fin., ins., & real estate	2,100	2,300	2,300	2,400	2,400	2,800	3,100	3,400	3,500	3,700	3,900	4,100
Services & misc.	4,800	4,900	5,200	5,600	6,100	6,800	7,200	8,300	8,700	8,900	9,000	9,400
Government	9,900	9,900	10,400	10,800	11,300	11,900	14,200	16,600	17,200	17,200	16,500	16,700
Federal	4,500	4,600	4,800	4,800	5,000	5,300	6,700	8,200	8,200	7,900	6,800	6,800
State & local	5,400	5,300	5,600	6,000	6,300	6,600	7,500	8,400	9,000	9,300	9,700	9,900

Note: Components may not add to totals because of rounding.

Source: Georgia Department of Labor, Employment Security Agency.

Table V

Estimated Percentage Distribution of All Families and Renter Households  
By Annual Income, After Deduction of Federal Income Tax  
Columbus, Georgia-Alabama, HMA, 1959 and 1972

<u>Income</u>	<u>1959</u>		<u>1972</u>	
	<u>All families</u>	<u>Renter households<sup>a/</sup></u>	<u>All families</u>	<u>Renter households<sup>a/</sup></u>
Under \$ 3,000	33	45	11	17
\$ 3,000 - 3,999	19	21	6	8
4,000 - 4,999	15	14	7	9
5,000 - 5,999	11	9	8	10
6,000 - 6,999	8	5	9	9
7,000 - 7,999	5	2	8	9
8,000 - 8,999	2	1	7	8
9,000 - 9,999	1	1	7	6
10,000 - 12,499	2	1	14	11
12,500 - 14,999	2	1	9	6
15,000 - 17,499	1	-	5	4
17,500 and over	1	-	9	3
Total	100	100	100	100
Median	\$3,925	\$3,225	\$8,100	\$6,625

<sup>a/</sup> Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.



Table VI

Population and Household Trends  
Columbus, Georgia-Alabama, Housing Market Area<sup>a/</sup>  
1960-1974

Population	April 1, 1960	April 1, 1970	Jan. 1, 1972	Jan. 1, 1974	Average annual change					
					1960-1970		1970-1972		1972-1974	
					Number	Percent	Number	Percent	Number	Percent
<u>HMA Total</u>	217,985	238,584	233,000	231,000	2,050	0.9	-3,190	-1.3	-1,000	-0.4
Muscogee Co., Ga.	158,623	167,377	168,350	169,150	875	0.5	555	0.3	400	0.2
Chattahoochee Co., Ga.	13,011	25,813	20,250	18,000	1,275	6.9	-3,175	-11.2	-1,125	-5.2
Russell Co., Ala.	46,351	45,394	44,400	43,850	- 95	-0.2	- 570	-1.2	- 275	-0.7
<u>HMA Total</u>	217,985	238,584	233,000	231,000	2,050	0.9	-3,190	-1.3	-1,000	-0.4
Nonmilitary-connected	144,085	161,284	166,550	170,550	1,725	1.1	3,010	1.8	2,000	1.2
Military-connected	73,900	77,300	66,450	60,450	325	0.4	-6,200	-7.5	-3,000	-4.3
<u>Households</u>										
<u>HMA Total</u>	55,674	67,396	69,450	71,450	1,175	2.0	1,175	1.7	1,000	1.4
Muscogee Co., Ga.	42,682	52,303	54,000	55,650	960	2.0	975	1.8	825	1.5
Chattahoochee Co., Ga.	1,290	2,035	2,150	2,250	75	4.6	75	3.1	50	2.3
Russell Co., Ala.	11,702	13,058	13,300	13,550	140	1.1	125	1.0	125	0.9
<u>HMA Total</u>	55,674	67,396	69,450	71,450	1,175	1.9	1,175	1.7	1,000	1.4
Nonmilitary-connected	38,174	48,396	51,950	54,850	1,025	2.4	2,025	4.0	1,450	2.7
Military-connected	17,500	19,000	17,500	16,600	150	0.8	- 850	-4.3	- 450	-2.5

<sup>a/</sup> Columns may not add to totals because of rounding.

Sources: 1960 and 1970 Censuses of Population and Housing; military and 1972 estimated by Housing Market Analyst.

Table VII

Privately Financed and Publicly Assisted Housing Units  
Authorized by Building Permits  
Columbus, Georgia-Alabama, HMA  
1960-1971

<u>Locality</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>1970</u>	<u>1971</u>
<u>Nonsubsidized housing</u>												
Total HMA	<u>1,264</u>	<u>1,460</u>	<u>1,287</u>	<u>2,220</u>	<u>2,436</u>	<u>1,429</u>	<u>1,017</u>	<u>1,432<sup>c/</sup></u>	<u>1,554</u>	<u>1,544</u>	<u>2,450</u>	<u>1,628<sup>d/</sup></u>
Single-family	<u>1,095</u>	<u>1,340</u>	<u>940</u>	<u>1,404</u>	<u>1,419</u>	<u>1,164</u>	<u>907</u>	<u>1,120<sup>c/</sup></u>	<u>1,179</u>	<u>912</u>	<u>1,609</u>	<u>685<sup>d/</sup></u>
Multifamily	<u>169</u>	<u>120</u>	<u>347</u>	<u>816</u>	<u>1,017</u>	<u>265</u>	<u>110</u>	<u>312</u>	<u>375</u>	<u>632</u>	<u>841</u>	<u>943</u>
Muscogee County	<u>1,175</u>	<u>1,304</u>	<u>1,192</u>	<u>2,072</u>	<u>2,285</u>	<u>1,260</u>	<u>839</u>	<u>1,299</u>	<u>1,354</u>	<u>1,210</u>	<u>2,174<sup>a/</sup></u>	<u>1,187<sup>b/</sup></u>
Single-family	<u>1,006</u>	<u>1,188</u>	<u>847</u>	<u>1,264</u>	<u>1,292</u>	<u>1,007</u>	<u>796</u>	<u>1,003</u>	<u>1,064</u>	<u>821</u>	<u>1,398</u>	<u>542</u>
Multifamily	<u>169</u>	<u>116</u>	<u>345</u>	<u>808</u>	<u>993</u>	<u>253</u>	<u>43</u>	<u>296</u>	<u>290</u>	<u>399</u>	<u>552</u>	<u>645</u>
Columbus	<u>493</u>	<u>526</u>	<u>695</u>	<u>1,163</u>	<u>1,279</u>	<u>467</u>	<u>181</u>	<u>382</u>	<u>363</u>	<u>429</u>	<u>1,675</u>	<u>1,187</u>
Single-family	<u>324</u>	<u>410</u>	<u>350</u>	<u>478</u>	<u>365</u>	<u>234</u>	<u>157</u>	<u>170</u>	<u>197</u>	<u>115</u>	<u>1,123</u>	<u>542</u>
Multifamily	<u>169</u>	<u>116</u>	<u>345</u>	<u>685</u>	<u>914</u>	<u>233</u>	<u>24</u>	<u>212</u>	<u>166</u>	<u>314</u>	<u>776</u>	<u>645</u>
Muscogee Co. Unincorp.	<u>682</u>	<u>778</u>	<u>497</u>	<u>909</u>	<u>1,006</u>	<u>793</u>	<u>658</u>	<u>917</u>	<u>991</u>	<u>791</u>	<u>499</u>	<u>0</u>
Single-family	<u>682</u>	<u>778</u>	<u>497</u>	<u>786</u>	<u>927</u>	<u>773</u>	<u>639</u>	<u>833</u>	<u>867</u>	<u>706</u>	<u>275</u>	<u>0</u>
Multifamily	<u>0</u>	<u>0</u>	<u>0</u>	<u>123</u>	<u>79</u>	<u>20</u>	<u>19</u>	<u>84</u>	<u>124</u>	<u>85</u>	<u>224</u>	<u>0</u>
Phenix City, Alabama	<u>89</u>	<u>156</u>	<u>95</u>	<u>148</u>	<u>151</u>	<u>169</u>	<u>172</u>	<u>133</u>	<u>200</u>	<u>324</u>	<u>276</u>	<u>426</u>
Single-family	<u>89</u>	<u>152</u>	<u>93</u>	<u>140</u>	<u>127</u>	<u>157</u>	<u>105</u>	<u>117</u>	<u>115</u>	<u>91</u>	<u>211</u>	<u>128</u>
Multifamily	<u>0</u>	<u>4</u>	<u>2</u>	<u>8</u>	<u>24</u>	<u>12</u>	<u>67</u>	<u>16</u>	<u>85</u>	<u>233</u>	<u>65</u>	<u>298</u>
<u>Public housing and</u>												
<u>federally subsidized housing</u>												
Public housing	<u>200</u>	<u>-</u>	<u>24</u>	<u>40</u>	<u>100</u>	<u>-</u>	<u>-</u>	<u>300</u>	<u>200</u>	<u>200</u>	<u>-</u>	<u>-</u>
Section 235	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2</u>	<u>484</u>	<u>991</u>
Section 236	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>104</u>

a/ Columbus annexed almost the entire land area of Muskogee County on January 1, 1970.

b/ Columbus and Muskogee County consolidated on January 1, 1971 becoming the city of Columbus.

c/ Includes six single-family permits in Chattahoochee County.

d/ Includes 15 permits in Chattahoochee County.

Sources: U.S. Bureau of the Census, C-40 Construction Reports; and local building inspectors.

Table VIII

Tenure and Vacancy Trends  
Columbus, Georgia-Alabama, Housing Market Area  
April 1960-January 1, 1972

	<u>April 1, 1960</u>	<u>April 1, 1970</u>	<u>Jan. 1, 1972</u>
Total housing inventory	<u>59,063</u>	<u>72,928</u>	<u>75,950</u>
Total occupied units	<u>55,674</u>	<u>67,396</u>	<u>69,450</u>
Owner occupied	<u>25,350</u>	<u>35,492</u>	<u>37,900</u>
Percent	45.5	52.7	54.6
Renter occupied	<u>30,324</u>	<u>31,904</u>	<u>31,550</u>
Percent	54.5	47.3	45.4
Total vacant units	<u>3,389</u>	<u>5,532</u>	<u>6,500</u>
Available vacant	<u>2,067</u>	<u>4,183</u>	<u>4,800</u>
For sale	<u>539</u>	<u>689</u>	<u>850</u>
Homeowner vacancy rate	2.1%	1.9%	2.2%
For rent	<u>1,528</u>	<u>3,494</u>	<u>3,950</u>
Renter vacancy rate	4.8%	9.9%	11.1%
Other vacant units <sup>a/</sup>	<u>1,322</u>	<u>1,349</u>	<u>1,700</u>

<sup>a/</sup> Includes dilapidated units, seasonal units, units rented or sold and awaiting occupancy, and units held off the market for absentee owners or other reasons.

Sources: 1960 and 1970 Censuses of Housing; January 1972 estimated by Housing Market Analyst.

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