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Analysis of the MOBILE, ALABAMA HOUSING MARKET

as of September 1, 1971

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

June 1972

Housing Market Analysis

Mobile, Alabama, as of September 1, 1971

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 - MOBILE, ALABAMA
AS OF SEPTEMBER 1, 1971

The Mobile, Alabama, Housing Market Area (HMA) is defined as Mobile and Baldwin Counties, which conforms to the definition of the Office of Management and Budget for the Mobile Standard Metropolitan Statistical Area. Located in the southwestern tip of Alabama on the Gulf of Mexico, Mobile possesses a desirable land locked harbor. As of September 1, 1971, the population of the Mobile HMA was estimated to be 380,250, including 190,725 persons living in Mobile. Bay Minette, Fairhope, and Foley are important smaller population centers, located in agriculturally-oriented Baldwin County.

The adverse effects of the phase-out of Brookley Air Force Base on the economy of the HMA, particularly the city of Mobile, are reflected in all measures of economic activity. During the 1965-1967 period, significant declines were recorded in nonagricultural wage and salary employment, out-migration of Brookley affiliated households was high, and the housing market was characterized by excessive vacancy rates. An upswing began early in 1968, and economic conditions continued to improve until a downturn in 1970.

Improvement of the housing market since the Brookley phase-out has been the result of several factors, in particular: (1) demolition as the result of urban renewal and highway right-of-way clearance activities, (2) a decline in the volume of residential construction, and (3) absorption of a portion of the excess of existing units in the HMA.

Although conditions have improved since the mid-1960's, a moderate surplus of vacancies still persists in the Mobile HMA.

Anticipated Demand for Unsubsidized Housing

Estimates of the future demand for unsubsidized housing in the Mobile HMA are based on anticipated population and household growth during the period from September 1, 1971 to September 1, 1973. Consideration is also given to such factors as vacant housing currently available

for occupancy, housing units under construction, anticipated demolitions which will require unsubsidized replacement, and the current incomes of families in the HMA. It is concluded that there will be an annual demand for about 1,700 additional units of new, unsubsidized housing during the two-year forecast period ending September 1, 1973. The housing marketed to meet this demand would be most readily accepted by the local market if the annual volume were distributed approximately as follows: 1,300 single-family homes, 200 mobile homes, and 200 multifamily rental units. Table I presents distributions of the unsubsidized housing demand according to prices, rents, and size of unit.

It is not the intent of this analysis to predict actual construction activity during the next two years; rather it should be understood that the estimates of future housing requirements presented in this analysis are made in order to suggest levels of construction that would promote a balanced housing market consistent with trends and conditions prevalent in the Mobile HMA as of September 1, 1971.

Occupancy Potential for Subsidized Housing

Federal assistance in financing housing for families and individuals of low to moderate incomes may be provided through a number of different programs administered by the Department of Housing and Urban Development: rent supplements for the occupants of rental projects financed under Section 221(d)(3) or Section 236; partial payment of interest on home mortgages insured under Section 235; partial payment of interest on project mortgages insured under Section 236; and assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine the number of families who can be served under a specified program and to reflect the proportion of these households that can reasonably be expected to seek that type of 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. In the case of the low-rent public housing program and the rent-supplement program, all households with incomes below specified income limits are assumed to be eligible; however, there may be additional requirements for eligibility, such as the rent supplement program requirement that nonelderly applicants must be displacees, occupants of substandard housing, or handicapped in order to be eligible. Some households may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. It is advisable, therefore, that consideration of additional housing under each program should take into account approvals or proposals under similar programs which might serve the same need.

The annual occupancy potentials for subsidized housing are based primarily on the following factors: 1971 incomes, the proportion of households occupying substandard housing, estimates of the elderly population, the income limits in effect on September 1, 1971, and on recent market experience. The area's current vacancy levels are also an important consideration. The area's total occupancy potential for federally subsidized housing is approximately equal to the sum of the potentials for the low-rent public housing program and Section 236 housing. For the Mobile HMA, the total occupancy potential is estimated to be 1,545 units annually. It should be noted that the successful development of subsidized housing may well depend upon the choice of location for the units as well as a distribution of rents and prices over the complete range attainable under a particular program. The occupancy potentials for subsidized rental housing are distributed by unit size (number of bedrooms) in table II.

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. Subsidized rental housing^{1/} for families in the same income range alternatively may be provided under Section 236; the Section 236 program contains additional provisions for subsidized rental units for elderly couples and individuals. In the Mobile Housing Market Area it is estimated that there is an annual occupancy potential for 465 units of family housing, during each year of the two-year period from September 1, 1971 to September 1, 1973. In addition, there is an annual potential for 130 units of Section 236 rental housing for the elderly. Approximately 14 percent of the families and 62 percent of the elderly are alternatively eligible for public housing. These estimates are based on regular income limits; the use of exception income limits would raise the potential for families while the potential for the elderly would remain virtually unchanged.

As of September 1, 1971, the Mobile HMA had about 780 houses insured under Section 235. About 70 of these were in Baldwin County with the remainder in Mobile County. Three Section 236 projects for families, totaling 320 units have recently been completed in the city of Mobile. All three projects were immediately occupied and in addition waiting lists have been established for each of these projects. Currently, there are no additional Section 236 projects under construction, and only a small project of 40 units is in process. A portion of the unsubsidized existing sales inventory in the lower price ranges could also be utilized to satisfy part of the above potential under either the Section 235(j) rehabilitation program or the Section 23 leasing program.

^{1/} Interest reduction payments also may be made for cooperative housing projects. Occupancy requirements under Section 236 are identical for tenants and cooperative owner-occupants.

Low-Rent Public Housing and Rent Supplement.^{1/} These programs serve households in essentially the same low-income group. The principal differences are in the eligibility requirements and in the manner in which net income is computed. In the Mobile HMA, there is an estimated annual potential for 880 low-rent housing units for families; about 80 percent of this potential (700 units annually) could be met by the alternative of rent-supplement housing. As previously noted, the rent-supplement program is more restrictive in its eligibility requirements, so that not all of the low-income families who qualify for public housing can also qualify for rent supplements. However, in the case of the elderly, the eligibility requirements for public housing and rent supplement are the same. There is an estimated occupancy potential for an annual total of 215 subsidized units for the elderly utilizing either public housing or rent supplements or a combination of the two programs. Almost 40 percent (80 units annually) of the elderly public housing/rent supplement potential could be met by the alternative of Section 236 housing for the elderly. Similarly, about seven percent (or 65 units per year) of the family potential could be satisfied by the alternative of Section 235/236 housing.

As of September 1971, the Mobile HMA had approximately 6,000 public housing units under management, about 1,400 of which are occupied by elderly persons. No vacancies were reported in any of the projects, and there were sizeable waiting lists for all of the facilities. Only 64 of these units (all nonelderly) are in Baldwin County with the remainder in Mobile County. In addition, there are 118 units of new public housing under construction in Baldwin County and 412 units of war housing being rehabilitated within the city of Mobile.

The Sales Market

The market for new and existing sales housing in the Mobile HMA as of September 1971, is sound as suggested by the homeowner vacancy rate of 1.6 percent. There has been a continued improvement in the sales market in the Mobile HMA since the closing of Brookley Air Force Base. The out-migration of Brookley affiliated households during the 1966-1969 period, particularly in 1966 and 1967, resulted in a sharp increase in sales vacancies, with the homeowner vacancy rate approaching three percent at its peak. Since early 1968, the market for sales housing has tightened as a result of a reduction in the volume of single-family construction and the absorption of many competitive existing sales units during the 1966-1969 period. Many of the present sales vacancies are older, less competitive homes in the \$10,000 to \$15,000 class, primarily located in the city of Mobile near Brookley Field.

^{1/} Rent supplement funds are utilized, primarily, to subsidized eligible families occupying units developed under Section 221(d)(3); a portion of the funds may be used to supplement low-income households in housing developed under Section 236.

Building activity is concentrated in the western portion of Mobile because of the natural barrier to the east, Mobile Bay. Numerous subdivisions are under development in locations accessible to the Belt Line Highway (Interstate 65) which connects all the major thoroughfares leading to the center of the city. Sales prices of new homes in these subdivisions range from \$20,000 to \$35,000, typically. In addition, some luxury homes priced at \$40,000 and above are being constructed to the south of the city along the Dog River.

With the completion of the twin tunnels project (Interstate 10) connecting the city of Mobile with Baldwin County, homes in Baldwin County should become increasingly competitive, and will provide a more accessible home market for people working in Mobile.

The Rental Market

The rental market in the Mobile HMA has improved significantly since the phase-out of Brookley Air Force Base. Since 1966, the renter vacancy rate has declined to 10.0 percent in April 1970, and 9.4 percent in September 1971. Currently, a large portion of the vacant units are in older apartments and less desirable single-family homes which are not competitive with newer rental units. Units built since 1970 have been able to maintain satisfactory levels of occupancy. However, the 650 unsubsidized multifamily units under construction as of September 1971 will represent a very large addition to the rental housing inventory. Since the growth in Mobile is not expected to differ significantly from that of the recent past, and the rental vacancy rate still remains at a relatively high level, the completion of a large portion of the units now under construction at about the same time, could result in an oversupply of available rental units. Local sources indicate an awareness of this potential problem and an intent to limit future offerings until the capacity of the market to absorb these units has been tested. This limitation should improve the situation in the forecast period.

Since the mid-1960's, the trend in multifamily construction has been towards moderately-sized garden apartments offering amenities such as carpeting, dishwashers and swimming pools. Most of the apartments are one- and two-bedroom units with monthly rents averaging about \$160 and \$180, respectively, exclusive of utilities. Like many of the single-family subdivisions, new apartment projects are located near the Belt Line Highway (Interstate 65).

Economic, Demographic, and Housing Factors

The following assumptions and findings provided the primary basis for the conclusions regarding the requirements for housing in the Mobile Housing Market Area.

Employment. Nonagricultural wage and salary employment in the Mobile HMA averaged 103,700 during the six-month period ending May 31, 1971, a

decline of 1,400 jobs from the corresponding six-month period in 1970. During the 1965-1970 period, an overall decline of 1,000 jobs was recorded in nonagricultural wage and salary employment, the result of a decline of 4,200 jobs from 1965 to 1967 offset by a gain of 3,200 jobs during the 1967-1970 period (see table III).

The recorded decline of 4,200 jobs in nonagricultural wage and salary employment between 1965 and 1967, is attributable mainly to employment decline at Brookley Air Force Base. The base had been declining in importance since 1962, when civilian employment had peaked at 15,425. When the phase-out began on July 1, 1965, there were about 12,300 civilian employees. By April 1, 1966, employment had declined to about 10,000, and by July 1, 1969 all positions were eliminated. Significant gains in nonagricultural wage and salary employment were recorded from 1967 through 1970, although the reduction in employment continued at Brookley.

Because of the reductions in nonmanufacturing employment during the 1965-1970 period and moderate gains in manufacturing employment during the same period, the relative importance of the manufacturing sector has increased. Currently, manufacturing employment comprises about 23 percent of total nonagricultural wage and salary employment as compared with about 20 percent in 1965. The production of paper and allied products accounts for about 30 percent of manufacturing employment. The declines in nonagricultural wage and salary employment during 1970 are an almost direct consequence of losses in the manufacturing sector. Shipbuilding employment averaged 4,000 during the six-month period ending June 1970, buoyed by fabrication work in the twin tunnels currently being placed under Mobile Bay, and by additional contracts available during that time. With much of the work complete, however, shipyard employment has undergone a significant decline and averaged 3,500 for the six-month period ending June 1971. Several other firms have experienced recent employment declines stemming from weakness in the national economy and by the declining demand for defense related contracts.

Nonmanufacturing employment declined during the 1965-1969 period with losses averaging 1,150 jobs annually. Significant declines in government employment, a direct result of the phase-out of Brookley Air Force Base, were offset only in part by gains in other nonmanufacturing employment. In addition, the closing of the base and the resulting out-migration curtailed significantly the growth rate of trade and service industries in the Mobile HMA. Nonmanufacturing employment increased during 1970 for the first time since 1965; and in addition, nonmanufacturing employment has sustained only slight losses during the recent local economic downturn.

Nonagricultural wage and salary employment is expected to increase by about 1,450 jobs annually during the period from September 1971 to September 1973. This gain is expected to reflect a recovery in shipbuilding industries as well as a moderate renewal of growth in the

chemicals and paper products industries. In addition, employment in the principal nonmanufacturing sectors, trade and service, should continue to grow, with government employment bolstered by the construction and operation of a new bulk cargo handling facility at the Alabama State Docks.

Income. As of September 1971, the estimated median annual income of all families in the Mobile HMA was \$9,100, after the deduction of federal income taxes. Renter households of two or more persons had an estimated median after-tax income of \$6,600. Approximately 21 percent of all families and 36 percent of all renter households have after-tax incomes below \$5,000. Percentage distributions of families and renter households by 1971 after-tax incomes are shown in table IV.

Population and Households. The 1970 Census counted 376,690 persons in the Mobile Housing Market Area as of April 1, 1970--a gain of 13,300 over the 1960 population of 363,389. In the period since the 1970 Census, it is estimated that the HMA had an average annual population increase of about 2,500 persons, bringing the total to about 380,250 as of September 1, 1971. In the decade between the Censuses of April 1960 and April 1970, there was a net out-migration of about 42,900 persons from the HMA. The largest portion of this out-migration occurred in the period surrounding the phase-out of Brookley Air Force Base. The net natural increase^{1/} declined steadily during the 1960-1968 period reflecting and re-enforcing the large out-migration of Brookley-connected population during the period. However, recent gains in net natural increase coupled with moderate employment gains underline the fact that population in the Mobile HMA is currently increasing.

During the two-year forecast period, September 1971 to September 1973, the population of the Mobile HMA is expected to increase by an average of 2,750 each year. Renewed population growth is expected in the city of Mobile, but the greater portion of the HMA's gains will continue to be in the suburban areas of Mobile and Baldwin Counties.

The total number of households in the Mobile Housing Market Area was estimated to be 112,125 as of September 1, 1971; the current figure reflects a gain of about 1,850 annually since April 1, 1970. During the first portion of the 1960-1970 decade, household growth was slow due to out-migration of civilian and military households connected with the air force base. The overall gain of 13,200 households between 1960 and 1970 reflects more rapid household growth in the period following the final closing of the Brookley Air Force Base. Average household size in the HMA declined from 3.69 persons in 1960 to 3.38 persons in 1970, and it is anticipated that this trend toward smaller households will continue during the forecast period. In the two-years ending September 1, 1973, it is expected that the number of households in the HMA will increase by about 1,900 each year. Table V shows demographic trends and projections for the period from 1960 to 1973.

^{1/} The net natural increase is the resident births minus the resident deaths.

Housing Factors. Building permit systems cover about 70 percent of the residential construction activity in the Mobile HMA. Estimated non-subsidized building activity reached its peak in 1962 when volume reached 2,845 new housing units. With the closing of Brookley Air Force Base and the out-migration of Brookley associated households, building activity declined rapidly reaching a decade low of 1,403 new housing units in 1966. Since 1966, volume has increased, except for a slight decline in 1970. The trend of nonsubsidized single-family residential construction volume in the Mobile HMA for the decade follows the same pattern. Multifamily construction has increased moderately during the 1966-1970 period, averaging about 300 units annually during that period. Trends in nonsubsidized residential construction activity are presented in table VI. In addition, trends in subsidized housing activity are presented in table VII.

As of September 1, 1971, there were about 340 single-family houses and about 740 multifamily units under construction. Of this total, 118 multifamily units are being constructed under the low-rent public housing program. The estimated total housing inventory in the Mobile Housing Market Area was 123,875 units as of September 1971. The HMA's housing inventory has increased by about 2,625 units since the April 1970 Census as a net result of the addition of 4,325 units (including 290 mobile homes) and the loss of about 1,700 units through demolitions and other causes. Data obtained from the Censuses show that between April 1960 and April 1970, the HMA gained about 12,950 housing units, including about 1,880 mobile homes. Most of that net increase reflects the housing inventory in the suburban area of Mobile County and Baldwin County. Housing inventory data, including the number of owner-occupied and renter-occupied units are included in table VIII.

There were an estimated 11,750 vacant housing units in the Mobile HMA as of September 1, 1971. The total consisted of 1,250 units available for sale, 3,675 units available for rent, and 6,825 other vacant units that were unavailable (seasonal units, units sold or awaiting occupancy, etc.) The available vacant units were reflected in a homeowner vacancy rate of 1.6 percent and a renter vacancy rate of 9.4 percent.

A portion of the units both available for sale and available for rent are older, less competitive units located in the inner portions of downtown Mobile and in the area immediately adjacent to Brookley Field. If those units of marginal or substandard quality were removed from the available inventory, it is judged that homeowner and rental vacancy rates would approximate 1.4 and 8.4 percent, respectively. Consideration of local economic and market conditions, however, suggests that the adjusted renter vacancy rate remains above a level that would be consistent with optimum conditions in the unsubsidized rental market.

Table I

Annual Demand for New Unsubsidized Housing
Mobile, Alabama, Housing Market Area
September 1, 1971 to September 1, 1973

A. Unsubsidized Single-family Houses

<u>Price class</u>		<u>Annual number of units</u>
Under	\$17,500	100
\$17,500 -	19,999	180
20,000 -	22,499	260
22,500 -	24,999	240
25,000 -	29,999	200
30,000 -	34,999	120
35,000 and over		200
Total		1,300

B. Unsubsidized Multifamily Units

<u>Gross monthly rent^{a/}</u>		<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three bedrooms</u>
Under	\$120	5	-	-	-
\$120 -	139	5	-	-	-
140 -	159	-	45	-	-
160 -	179	-	20	40	-
180 -	199	-	10	20	-
200 -	219	-	5	15	5
220 and over		-	-	15	15
Total		10	80	90	20

^{a/} Includes estimated cost of utilities.

Source: Estimated by Housing Market Analyst.

Table II

Annual Occupancy Potential for Subsidized Rental Housing
Mobile, Alabama, Housing Market Area
September 1, 1971-September 1, 1973

	<u>Section 236^{a/}</u> <u>exclusively</u>	<u>Eligible for</u> <u>both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total for</u> <u>both programs</u>
A. <u>Families</u>				
1 bedroom	45	20	100	165
2 bedrooms	155	40	290	485
3 bedrooms	120	5	240	365
4+ bedrooms	<u>80</u>	<u>0</u>	<u>185</u>	<u>265</u>
Total	400	65	815 ^{b/}	1,280
B. <u>Elderly</u>				
Efficiency	20	55	80	155
1 bedroom	<u>30</u>	<u>25</u>	<u>55</u>	<u>110</u>
Total	50	80 ^{c/}	135 ^{c/}	265

Note: The families eligible for Section 236 may also be assisted under Section 235.

^{a/} Estimates are based on regular income limits.

^{b/} About 90 percent of these families also are eligible for the rent supplement program.

^{c/} All of these elderly are eligible, alternatively, for rent supplements.

Table III

Labor Force Trends
Mobile, Alabama, Housing Market Area
1960-1971

	Annual average (in thousands)											6 months ending June	
	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1970	1971
Total civilian work force ^{a/}	128.8	128.6	128.9	131.9	132.8	133.6	130.8	127.0	127.3	127.9	129.2	129.0	127.8
Total unemployment	7.4	8.7	8.1	6.8	6.7	6.0	5.8	6.4	6.1	5.7	6.6	6.4	7.1
Unemployment rate	5.7	6.8	6.3	5.2	5.0	4.5	4.4	5.0	4.8	4.5	5.1	5.0	5.6
Total employment	121.4	119.9	120.8	125.1	126.1	127.6	125.0	120.6	121.2	122.2	122.6	122.6	120.7
Nonag. employment ^{b/}	118.2	116.5	117.6	121.7	123.1	124.6	122.2	117.9	118.6	119.7	120.3	120.4	118.5
Wage and salary	98.6	96.8	98.5	102.4	104.0	106.0	105.1	101.8	103.4	104.6	105.0	105.1	103.7
Manufacturing	18.9	18.0	18.0	19.6	19.9	21.7	22.3	21.7	23.4	24.9	24.9	24.8	23.6
Food & kindred	2.7	2.6	2.7	2.7	2.7	2.6	2.7	2.8	2.7	2.7	2.6	2.6	2.6
Textile & apparel	0.7	0.6	0.7	1.0	1.2	1.4	1.6	1.7	2.0	1.6	1.5	1.5	1.5
Lumber & wood	2.4	2.2	2.3	2.3	2.2	2.3	2.3	2.1	2.0	2.0	1.9	1.9	1.9
Paper & allied	6.2	6.2	6.4	6.6	6.7	6.9	7.4	7.4	7.5	7.7	7.7	7.7	7.7
Chemicals	1.8	1.7	1.7	1.8	2.0	2.2	2.5	2.1	2.5	2.6	2.6	2.6	2.6
Shipbuilding	2.8	2.5	1.8	2.8	2.6	3.6	2.8	2.1	2.7	3.5	4.2	4.0	3.5
Other mfg.	2.3	2.2	2.4	2.4	2.5	2.7	3.0	3.5	4.0	4.8	4.4	4.6	3.8
Nonmanufacturing	79.7	78.8	80.5	82.8	84.1	84.3	82.8	80.1	80.0	79.7	80.1	80.2	80.1
Construction	5.3	4.6	5.0	5.9	7.0	6.6	6.2	5.8	6.5	6.5	6.7	6.6	6.7
Trans., comm., & utils.	10.4	10.1	9.9	10.0	9.8	9.5	9.7	9.7	10.1	10.0	10.0	10.0	10.0
Trade	21.6	20.9	21.6	22.3	22.7	23.3	23.8	24.7	25.1	25.5	25.7	25.7	25.7
Fin., ins., & real est.	4.3	4.3	4.2	4.3	4.3	4.3	4.4	4.6	4.7	4.9	4.9	4.9	5.0
Service & misc.	11.4	11.8	12.3	13.2	14.0	14.7	15.0	15.6	15.8	15.9	16.1	16.0	16.0
Government	26.7	27.1	27.5	27.1	26.3	25.9	23.7	19.7	17.8	16.9	16.7	17.0	16.7
All other nonag. ^{c/}	19.5	19.6	19.1	19.1	19.1	18.5	17.0	15.6	15.2	15.0	14.8	14.7	14.8
Agricultural	3.2	3.4	3.2	3.4	3.0	3.0	2.8	2.7	2.6	2.5	2.3	2.2	2.2

^{a/} Subtotals may not add to totals due to rounding.

^{b/} Includes workers involved in labor disputes.

^{c/} Includes self-employed, unpaid family, and domestic service workers and private households.

Source: State of Alabama, Department of Industrial Relations.

Table IV

Estimated Percentage Distribution of All Families and Renter Households
By Annual Income After Deduction of Federal Income Tax
Mobile, Alabama, Housing Market Area - 1971

<u>Annual income</u>	<u>All families</u>	<u>Renter households^{a/}</u>
Under \$ 2,000	7	12
\$ 2,000 - 2,999	4	7
3,000 - 3,999	5	8
4,000 - 4,999	5	9
5,000 - 5,999	7	8
6,000 - 6,999	8	9
7,000 - 7,999	6	8
8,000 - 8,999	7	8
9,000 - 9,999	7	6
10,000 - 12,499	16	12
12,500 - 14,999	9	6
15,000 and over	19	7
Total	100	100
Median income	\$9,100	\$6,600

^{a/} Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Population and Household Trends
Mobile, Alabama, Housing Market Area
April 1, 1960 - September 1, 1973

<u>Components</u>	<u>April 1, 1960</u>	<u>April 1, 1970</u>	<u>Sept. 1, 1971</u>	<u>Sept. 1, 1973</u>	<u>Average annual change^{a/}</u>		
					<u>1960-1970</u>	<u>1970-1971</u>	<u>1971-1973</u>
<u>Population</u>							
HMA total	<u>363,389</u>	<u>376,690</u>	<u>380,250</u>	<u>385,750</u>	<u>1,330</u>	<u>2,500</u>	<u>2,750</u>
Mobile County	<u>314,301</u>	<u>317,308</u>	<u>219,400</u>	<u>322,400</u>	<u>300</u>	<u>1,500</u>	<u>1,500</u>
Mobile	202,779	190,026	190,725	191,725	-1,275	500	500
Remainder of Mobile Co.	111,522	127,282	128,675	130,675	1,575	1,000	1,000
Baldwin County	49,088	59,382	60,850	63,350	1,030	1,000	1,250
<u>Households</u>							
HMA total	<u>96,293</u>	<u>109,490</u>	<u>112,125</u>	<u>115,925</u>	<u>1,320</u>	<u>1,850</u>	<u>1,900</u>
Mobile County	<u>83,174</u>	<u>91,769</u>	<u>93,750</u>	<u>96,550</u>	<u>860</u>	<u>1,400</u>	<u>1,400</u>
Mobile	55,845	56,938	58,000	59,500	110	750	750
Remainder of Mobile Co.	27,329	34,831	35,750	37,050	750	650	650
Baldwin County	13,119	17,721	18,375	19,375	460	450	500

^{a/} Rounded.

Sources: 1960 and 1970 Censuses of Population and Housing; 1971 and 1973 estimated by Housing Market Analyst.

Table VI

Trends in Nonsubsidized Building Activity
Mobile, 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>	<u>Jan.- Sept. 1971</u>
HMA Total	<u>2,242</u>	<u>2,447</u>	<u>2,845</u>	<u>2,779</u>	<u>1,977</u>	<u>1,785</u>	<u>1,403</u>	<u>1,661</u>	<u>1,809</u>	<u>1,844</u>	<u>1,702</u>	<u>1,657</u>
Single-family	<u>2,208</u>	<u>2,397</u>	<u>2,691</u>	<u>2,233</u>	<u>1,830</u>	<u>1,632</u>	<u>1,259</u>	<u>1,351</u>	<u>1,542</u>	<u>1,406</u>	<u>1,365</u>	<u>1,001</u>
Multifamily	<u>34</u>	<u>50</u>	<u>154</u>	<u>546</u>	<u>147</u>	<u>153</u>	<u>144</u>	<u>310</u>	<u>267</u>	<u>438</u>	<u>337</u>	<u>656</u>
Baldwin County	<u>415</u>	<u>651</u>	<u>813</u>	<u>769</u>	<u>527</u>	<u>674</u>	<u>517</u>	<u>466</u>	<u>543</u>	<u>597</u>	<u>464</u>	<u>404</u>
Single-family	<u>413</u>	<u>651</u>	<u>813</u>	<u>769</u>	<u>527</u>	<u>649</u>	<u>467</u>	<u>466</u>	<u>519</u>	<u>583</u>	<u>446</u>	<u>404</u>
Multifamily	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>25</u>	<u>50</u>	<u>0</u>	<u>24</u>	<u>14</u>	<u>18</u>	<u>0</u>
Mobile County	<u>1,827</u>	<u>1,796</u>	<u>2,032</u>	<u>2,010</u>	<u>1,450</u>	<u>1,111</u>	<u>886</u>	<u>1,195</u>	<u>1,266</u>	<u>1,247</u>	<u>1,238</u>	<u>1,253</u>
Single-family	<u>1,795</u>	<u>1,746</u>	<u>1,878</u>	<u>1,464</u>	<u>1,303</u>	<u>983</u>	<u>792</u>	<u>885</u>	<u>1,023</u>	<u>823</u>	<u>919</u>	<u>597</u>
Multifamily	<u>32</u>	<u>50</u>	<u>154</u>	<u>546</u>	<u>147</u>	<u>128</u>	<u>94</u>	<u>310</u>	<u>243</u>	<u>424</u>	<u>319</u>	<u>656</u>
City of Mobile	<u>1,201</u>	<u>1,116</u>	<u>1,281</u>	<u>1,474</u>	<u>925</u>	<u>572</u>	<u>513</u>	<u>777</u>	<u>728</u>	<u>894</u>	<u>817</u>	<u>1,004</u>
Single-family	<u>1,171</u>	<u>1,076</u>	<u>1,137</u>	<u>940</u>	<u>785</u>	<u>456</u>	<u>427</u>	<u>479</u>	<u>502</u>	<u>513</u>	<u>502</u>	<u>348</u>
Multifamily	<u>30</u>	<u>40</u>	<u>144</u>	<u>534</u>	<u>140</u>	<u>116</u>	<u>86</u>	<u>298</u>	<u>226</u>	<u>381</u>	<u>315</u>	<u>656</u>
Remainder	<u>626</u>	<u>680</u>	<u>751</u>	<u>536</u>	<u>525</u>	<u>539</u>	<u>373</u>	<u>418</u>	<u>538</u>	<u>353</u>	<u>421</u>	<u>249</u>
Single-family	<u>624</u>	<u>670</u>	<u>741</u>	<u>524</u>	<u>518</u>	<u>527</u>	<u>365</u>	<u>406</u>	<u>521</u>	<u>310</u>	<u>417</u>	<u>249</u>
Multifamily	<u>2</u>	<u>10</u>	<u>10</u>	<u>12</u>	<u>7</u>	<u>12</u>	<u>8</u>	<u>12</u>	<u>17</u>	<u>43</u>	<u>4</u>	<u>0</u>

Sources: U.S. Bureau of the Census, local permit-issuing authorities, and estimates by Housing Market Analyst.

Table VII

Trends in Subsidized Building Activity
Mobile, 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>	<u>Jan.-Sept. 1</u> <u>1971</u>
HMA Total	<u>1</u>	-	<u>451</u>	-	<u>213</u>	<u>490</u>	-	-	<u>245</u>	<u>891</u>	<u>1,078</u>	<u>481</u>
Public housing	<u>1</u>	-	<u>451</u>	-	<u>213</u>	<u>490</u>	-	-	<u>245</u>	<u>841</u>	<u>378</u>	<u>90</u>
Section 235	-	-	-	-	-	-	-	-	-	10	380	391
Section 236	-	-	-	-	-	-	-	-	-	-	320	-
Other	-	-	-	-	-	-	-	-	-	40 ^{a/}	-	-
Baldwin Co.	<u>1</u>	-	-	-	-	<u>40</u>	-	-	<u>24</u>	<u>2</u>	<u>63</u>	<u>123</u>
Public housing	<u>1</u>	-	-	-	-	<u>40</u>	-	-	<u>24</u>	-	<u>28</u>	<u>90</u>
Section 235	-	-	-	-	-	-	-	-	-	2	35	33
Section 236	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Mobile County	-	-	<u>451</u>	-	<u>213</u>	<u>450</u>	-	-	-	<u>889</u>	<u>1,015</u>	<u>358</u>
Public housing	-	-	<u>451</u>	-	<u>213</u>	<u>450</u>	-	-	-	<u>841</u>	<u>350</u>	-
Section 235	-	-	-	-	-	-	-	-	-	8	345	358
Section 236	-	-	-	-	-	-	-	-	-	-	320	-
Other	-	-	-	-	-	-	-	-	-	40 ^{a/}	-	-
City of Mobile	-	-	<u>451</u>	-	-	<u>450</u>	-	-	-	<u>428</u>	<u>870</u>	<u>258</u>
Public housing	-	-	<u>451</u>	-	-	<u>450</u>	-	-	-	<u>380</u>	<u>350</u>	-
Section 235	-	-	-	-	-	-	-	-	-	8	200	258
Section 236	-	-	-	-	-	-	-	-	-	-	320	-
Other	-	-	-	-	-	-	-	-	-	40 ^{a/}	-	-
Remainder	-	-	-	-	<u>213</u>	-	-	-	<u>221</u>	<u>461</u>	<u>145</u>	<u>100</u>
Public housing	-	-	-	-	<u>213</u>	-	-	-	<u>221</u>	<u>461</u>	-	-
Section 235	-	-	-	-	-	-	-	-	-	-	145	100
Section 236	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-

^{a/} Section 221(d)(3) rent supplement.

Sources: 1960 and 1970 data from Bureau of the Census C-40 Construction Reports and HUD Division of Research and Statistics. 1971 data from HUD Area Office, with estimates by Housing Market Analyst.

Table VIII

Housing Inventory, Tenure, and Vacancy
Mobile, Alabama, Housing Market Area
April 1, 1960 - September 1, 1971

<u>Occupancy and Tenure</u>	<u>April 1, 1960</u>	<u>April 1, 1970</u>	<u>September 1, 1971</u>
Total housing inventory	<u>108,292</u>	<u>121,244</u>	<u>123,875</u>
Total occupied units	<u>96,293</u>	<u>109,490</u>	<u>112,125</u>
Owner-occupied	62,225	74,745	76,900
Percent of total occupied	64.6	68.3	68.6
Renter-occupied	34,068	34,745	35,225
Percent of total occupied	35.4	31.7	31.4
Total vacant units	<u>11,999</u>	<u>11,754</u>	<u>11,750</u>
Available vacant units	5,974	5,194	4,925
For sale	1,983	1,334	1,250
Homeowner vacancy rate	3.1%	1.8%	1.6%
For rent	3,991	3,860	3,675
Rental vacancy rate	10.5%	10.0%	9.4%
Other vacant units ^{a/}	6,025	6,560	6,825

^{a/} Includes seasonal units, dilapidated units, units sold or rented awaiting occupancy.

Source: 1960 and 1970 Censuses of Housing; 1971 estimated by Housing Market Analyst.

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