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DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

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WASHINGTON, D.C. 20410

Analysis of the

WICHITA FALLS, TEXAS HOUSING MARKET

as of January 1, 1972

A Report by the
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D.C. 20410

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Housing Market Analysis
Wichita Falls, Texas, 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 - WICHITA FALLS, TEXAS
AS OF JANUARY 1, 1972

The Wichita Falls, Texas, Housing Market Area (HMA) is defined as Wichita and Archer Counties and is coterminous with the Wichita Falls Standard Metropolitan Statistical Area (SMSA). The January 1, 1972 population of the HMA was an estimated 126,900 persons, suggesting a decrease of 721 persons since the April 1970 Census total of 127,621. The HMA is situated in north central Texas and serves as a trade center for Sheppard Air Force Base and a portion of northern Texas and southern Oklahoma. Archer County is largely rural with a population of 5,759 in April 1970.

Sheppard Air Force Base adjoins the city of Wichita Falls to the north and constitutes the major economic force in the area; military-connected personnel and their dependents represent about 20 percent of the HMA population in 1972. The petroleum industry, though in a period of declining employment, continues to be an important economic factor. Midwestern University, with over 4,000 students, is a vital economic force in the HMA. The expansion of the university has stimulated the growth of employment in the state and local government, trade, and services industries, providing some offsetting element to the decline in personnel at the Air Force Base. Despite a substantial reduction in the volume of new residential construction since 1963 a significant excess of housing remains as evidenced by relatively high current vacancy rates.

Anticipated Unsubsidized Housing Demand

Based upon anticipated economic and demographic factors enumerated in this report, estimated losses to the housing inventory, the current condition of the real estate market, and current levels and past trends of residential construction activity, it is anticipated that the Wichita Falls HMA could satisfactorily absorb 500 privately-financed housing units annually during the two-year forecast period from January 1, 1972 to January 1, 1974 equally divided between single-family houses and apartments. The 668 unsubsidized multifamily units currently under construction is a larger number than the total of multifamily units authorized by building permits from 1964 to 1970 inclusive. The units under construction will be more than adequate to satisfy the needs of the area during the forecast period.

Future approvals should be held in abeyance pending market indications of the marketing of these additions to the inventory. Also, it is anticipated that a negligible number of mobile homes could be absorbed by the HMA within the next two years. Although about 230 mobile homes have been added to the inventory since April 1, 1970 large mobile home parks which have been recently opened are largely vacant. It appears, then, that demand for mobile homes is weak and will continue to be weak as personnel strength at Sheppard Air Force Base continues to decline. Additional mobile home demand could utilize existing park spaces. Table I shows the distribution of single-family sales units by price classes that would best satisfy future demand.

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 Wichita Falls HMA, the total occupancy potential is estimated to be 300 units annually (see table II for details).

The annual occupancy potentials^{1/} for subsidized housing discussed below are based upon 1971 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on January 1, 1972, and on available market experience.^{2/}

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 for the same families may be alternatively provided under Section 236; the Section 236 program contains additional provisions for subsidized rental units for elderly couples and individuals. In the Wichita Falls HMA, it is estimated (based on regular income limits) that, for the period January 1, 1972 to January 1, 1974, there is an occupancy potential for an annual total of 70 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 30 units of Section 236 rental housing for elderly couples and individuals. About 50 percent of the elderly also would qualify for public housing.

The Section 235 homeownership program gained substantial popularity in 1970 when 162 homes were insured under the program. In 1971, about 128 new homes were insured under this program. Very few existing homes have been insured under the Section 235 program. Currently, about 25 homes are under construction that could utilize the program, and about 60 commitments are outstanding.

An initial project under Section 236 has been completed for about a year. Occupancy has not exceeded 80 percent although rent supplements have been made available for 40 percent of the units. Air force personnel predominate as tenants and the transient nature of their assignment has affected the occupancy rate. Another Section 236 project will be completed during 1972 in the same general area.

In view of the difficulties encountered by the initial Section 236 project, future projects might well be postponed until the absorption of the available units has been accomplished and there is affirmative evidence of added demand. The substantial vacancy levels in the area suggest the desirability of rehabilitation programs under either Section 235 or 236 in this area.

^{1/} 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 suitable accessible locations, as well as distributions of rents and sales prices over the complete range attainable for housing under the specified programs.

^{2/} Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing.

Rental Units Under the Public Housing and Rent-Supplement Programs. These two programs serve households in essentially the same low-income group. The principal differences arise from the manner in which net income is computed for each program and from other eligibility requirements. The annual occupancy potential for public housing in the Wichita Falls HMA is estimated at 150 units for families and 65 units for elderly occupants over the next two years. In the case of the somewhat more restrictive rent supplement program, the potential for families would be 70 units and the elderly potential would be unchanged. Approximately a fourth of the elderly couples and individuals would also qualify for Section 236 housing.

There are 750 public housing units under management in the HMA. Local authorities report no vacancy problems and no extensive waiting lists. No new units are planned at this time. The current market situation suggests the desirability of the use of Section 23 leasing for any program that is developed.

The Sales Market

The sales market situation in the Wichita Falls HMA typically follows fluctuations in personnel at the Sheppard Air Force Base and employment in the petroleum and affiliated industries. Historically, the HMA has been plagued by high sales vacancy rates caused by declining employment in the petroleum industry and large fluctuations in personnel levels at the Air Force Base. In the early 1960's, levels of single-family construction activity were very high and a large inventory of single-family housing was accumulated. At the present time, the sales market in the Wichita Falls HMA is tight for new sales housing in most price classes and loose for existing single-family homes, especially in the \$15,000 and under price ranges for homes ten or more years old.

The city of Wichita Falls can be divided into two areas separated by the Red River Valley Expressway that runs north-south through the city. The area east of the expressway is characterized by aging, dilapidated homes occupied by mostly low income persons. It is an area of very little construction activity and few new homes are available. The area west of the expressway is characterized by low sales vacancies. Most construction activity occurs here. Midwestern University is located in the central part of this area. Construction activity is occurring in established subdivisions in the \$16,000 to \$21,000 and \$25,000 to \$35,000 price ranges. Some Section 235 sales housing assistance has been utilized in this area, which is the fastest growing part of town. Sheppard Air Force Base is located at the extreme northern end of town directly opposite the fast growing southern end. Some construction activity is occurring to the west of the Air Force Base in the \$18,000 to \$25,000 price ranges in established subdivisions. The market for new and existing sales housing is tight in this area.

The remainder of the HMA is predominantly rural with little single-family construction activity.

The Rental Market

Somewhat analagous to the situation in the sales market, the market for new rental housing is firm while the market for existing rental housing which has been on the market for ten years or more is quite loose. Since there are a large number of multifamily units now under construction, the firm market for newer units may change quite rapidly and careful observations of the rate at which this housing is absorbed is very much in order. The new rental housing and the additions to the inventory now being built are concentrated in the area south of the Big Wichita River and west of the expressway, whereas the older portion of the rental inventory consists of converted single-family units, many of which are of marginal quality. These units tend to be located in the older section of the city, east of the expressway. Many low-income air force personnel and minority groups reside in this area.

Midwestern University does not appear to exert a great influence in the rental market because most of the students reside on campus. However, there are few vacancies in newer projects in this area. The absorption of new units has been good.

The remainder of the HMA is predominantly rural in character and persons unable to find suitable housing in Wichita Falls have turned to the surrounding small communities. There are adequate available vacancies in these areas.

Rents in the older deteriorated units are typically under \$100 monthly including utilities and rents for three-bedroom brick houses range from \$125-\$150 plus utilities. Gross rents for new apartments are from \$150 to \$175 for one-bedroom units, and over \$175 for two-bedroom units. Very few efficiencies and three-bedroom apartment units have been constructed. Most apartment projects have furnished units that rent for about \$25 to \$50 extra per month. The large number of furnished units reflects the transient character of the HMA population.

Economic, Demographic, and Housing Factors

The anticipated annual demand for new nonsubsidized housing units is based upon the employment, income, population, and housing factors discussed below.

Employment. Employment data are available for the month of October for each year as shown in table III. Nonagricultural wage and salary employment reached a total of 42,860 jobs by October 1971, an increase of 1,360 jobs over the October 1970 total. Employment in manufacturing increased by about 745 jobs, chiefly in the "other manufacturing" category. Employment in nonmanufacturing increased by about 615 jobs, mostly in government and trade.

Nonagricultural wage and salary employment trends in the HMA followed no distinct pattern. Between 1960 and 1968 nonagricultural wage and salary employment increased by about 850 jobs annually. The largest increase of 2,035 jobs occurred between 1960 and 1961 while employment decreased by 290 workers between 1962 and 1963. Employment increased each year from 1963 to 1968.

Employment gains between 1960 and 1968 occurred chiefly in nonmanufacturing industries which increased by an average of about 690 workers annually during the eight-year period. These gains occurred in the government, trade, and contract construction categories and were offset somewhat by losses in the mining category. The growth of Midwestern University and civilian employment at Sheppard Air Force Base stimulated government employment growth, while increases in construction employment resulted from high commercial and residential building activity in the early 1960's. Increased employment in trade was stimulated by employment increases in the other categories.

Employment in manufacturing increased by about 165 jobs annually between 1960 and 1968, primarily resulting from existing plant expansion in electrical equipment manufacturing and related industries.

Total nonagricultural wage and salary employment has not regained the level achieved for the month of October 1968. Between 1968 and 1970, all nonmanufacturing industries suffered declines in employment totaling 1,260 annually, led by the construction industry. Employment in manufacturing increased by 170 annually as several new plants opened in 1967. This gain was stimulated by employment in "other manufacturing."

During 1971, total nonagricultural wage and salary employment increased by 1,360 jobs. Employment in manufacturing increased by 745 jobs, including 550 jobs added in "other manufacturing." However, most of the increased jobs were for women and other secondary wage earners and did not significantly affect population or households since primary wage earners out-migrate if jobs are not available. Increases in employment in nonmanufacturing of 615 jobs during 1971 were led by increases in government and trade.

Sheppard Air Force Base has been a permanent installation since 1950 and is one of the largest Air Force technical training schools in the United States. The base contains many facets of armed forces training including helicopter and jet pilot training. The base also includes a large, modern Air Force hospital and medical training school.

As of November 30, 1971, the assigned military personnel strength of the base was 11,492 (not including civil service employees) only about 400 above the October 1960 level. During the eleven-year period since 1960, military strength levels fluctuated considerably as a result of buildups for the Southeast Asian conflict. Since June 1971, military personnel strength and civil service employment have been declining. See table V for details.

The rate of unemployment for October of each year declined steadily from 1963 to 1968, from 4.5 percent of the work force to 1.9 percent as a result of increasing nonagricultural wage and salary employment. Between 1968 and 1970, the unemployment rate increased, chiefly as a result of cutbacks in employment in construction and mining. However, during 1971, increased employment in "other manufacturing" has contributed to a lower unemployment rate for October 1971 of 2.6 percent, compared to the October 1970 rate of 3.0 percent.

During the two-year forecast period, nonagricultural wage and salary employment is expected to increase by about 225 jobs annually. Considering the prospective impact of national and regional economic trends on the economy of the HMA, the addition of new firms, and the expansion of additional firms, employment in manufacturing is expected to increase by about 175 jobs annually, primarily as a result of a new electrical equipment manufacturing firm expected to open during 1972. Most employees will be women, as in most of the light manufacturing firms in the area. Nonmanufacturing employment is expected to increase by about 50 jobs annually. Increases in employment in trade and services are expected to be offset by losses in mining, construction, and transportation. Civilian employment at the Sheppard Air Force Base is expected to decline nominally during the two-year forecast period and probably will be offset by increases in employment in state and local government.

Income. As of January 1972, the estimated median annual income of all families and renter households of two or more persons, after the deduction of federal income taxes, were \$8,325 and \$6,850, respectively. In 1959, the respective median incomes, after deduction of federal income tax, were \$4,725 and \$3,900. Detailed distributions of families and renter households by after-tax income for 1959 and 1972 are presented in table IV.

Population and Households. As of January 1, 1972, the population of the Wichita Falls HMA was estimated at 126,900 as shown in table VI, including approximately 25,300 military-connected personnel and their dependents. The population of the HMA declined since April 1970 by about 415 persons annually as a result of a sharp decrease in military-connected population. Between 1960 and 1970, the total population declined by about 200 persons annually, chiefly as a result of out-migration of nonmilitary residents. The military-connected portion of the total population changed insignificantly during the ten-year intercensal period. Although it appears that the decline in total population since 1960 was a result of out-migration, migration statistics are not entirely accurate for the area because of the transient nature of the population. Military-connected personnel and their dependents comprised about 20.2 percent of the total population in 1970 and 19.9 percent in 1960 and they are continually being transferred in and out of the HMA.

Student population at Midwestern University in Wichita Falls was about 4,000 as of January 1, 1972, including full time and part-time students. This represented about three percent of the HMA population. The student population has risen by about 100 annually since January 1, 1968.

Based on anticipated declines in the military-connected population and continued out-migration of nonmilitary residents, the total population of the HMA is expected to decline by about 250 persons annually during the two-year forecast period ending January 1, 1974. Military-connected and nonmilitary population are expected to decrease by about 150 and 100 persons annually, respectively.

The number of households in the HMA increased by about 270 annually between 1970 and 1972 from 40,226 to 40,700. The number of military-connected households

did not change. Between 1960 and 1970 the total number of households increased by about 245 annually; military households increased by about 60 per year, while nonmilitary households increased by about 185 annually. Student households, comprising less than three percent of the HMA total households, are not a significant factor. The increase in the number of households from 1960 to the present is attended by the decline in the average number of persons per household from 3.19 in 1960 to 2.96 in 1970 and an estimated 2.92 in January 1972 (see table VI for details).

The total number of households is expected to increase by about 300 annually during the forecast period to a total of 41,300 as of January 1, 1974. The number of military-connected households is expected to decline by about 100 annually, and the number of nonmilitary households is expected to rise by about 400 annually during the two-year period. Some of the increase in the number of nonmilitary households will possibly result from the decrease in the number of military-connected households because some formerly military-connected households will continue residence in the HMA.

Housing Factors. There were approximately 45,150 housing units in the Wichita Falls HMA as of January 1, 1972, reflecting an increase of about 4,200 over the April 1960 total of 40,943 housing units. This was accomplished through the construction of about 8,336 housing units, the demolition of about 4,536 units, and an increase of 407 mobile homes. About 75 percent of the current housing inventory is located in Wichita Falls City and most of the gain in inventory occurred there.

There were about 890 housing units under construction in the HMA as of January 1, 1972, including 90 single-family homes and 800 multifamily units. Included in the 800 multifamily units under construction is a Section 236 housing project of 132 units in Wichita Falls City. About 25 single-family homes under construction could utilize Section 235 homeownership mortgage assistance.

New nonsubsidized residential construction activity declined by about 460 units per year between 1960 and 1964, largely as a result of a drop in single-family construction from 1,975 units in 1960 to 215 units in 1964. Practically all residential construction activity is in areas covered by building permit systems, although unincorporated areas of the HMA are not covered. Table VII enumerates residential building activity authorized by building permits for Wichita Falls City and the surrounding communities. Personnel cutbacks at Sheppard Air Force Base and declining employment in the petroleum industry accounted for the significant drop in building activity and combined to create the surplus of housing which continues to plague the current housing market. Between 1964 and 1970 inclusive, residential construction activity averaged 302 units annually, generally following trends in personnel levels at the Air Force Base and nonagricultural wage and salary employment. Single-family construction averaged 211 houses annually between 1964 and 1970 inclusive, ranging between 179 houses in 1966 and 249 houses in 1967. Multifamily construction averaged 91 units annually during the 1964-1970 period, ranging between 164 units in 1967 and 12 units in 1968.

Increases in nonagricultural wage and salary employment and personnel levels at Sheppard Air Force Base in 1968 and 1969 along with increased availability of mortgage funds have apparently stimulated recent construction activity with 1,003 units authorized by building permits in 1971. Single-family activity did not change significantly from previous activity but authorized multifamily construction was 773 units in 1971.

Vacancy. As of January 1, 1972, there were about 4,450 vacant housing units in the Wichita Falls HMA. About 2,600 units were available for rent or sale, a slight increase over the April 1970 total of 2,501 (see table VIII). The 750 units available for sale represent a 2.7 percent homeowner vacancy rate. The increase in the number of units available for sale since the April 1970 figure of 663 possibly was the result of families upgrading their housing and vacating deteriorated housing.

The 1,850 units available for rent represent a 12.0 percent rental vacancy rate, a nominal increase over the April 1970 total of 1,838 vacant rental units and a 11.9 percent rental vacancy rate. A substantial number of demolitions of dilapidated renter-occupied units has contributed to the slowing of the rapidly rising rental vacancy rate of the 1960's.

In view of the high vacancy rates among units not competitive in either the sales or rental market, it is estimated that the respective sales and renter vacancy rates would be about 1.9 percent and 6.5 percent if these units were considered not available for sale or rent as of January 1, 1972--more than adequate for market needs even after maximum allowance for non-competitive vacancies.

Table I

Annual Demand for New Nonsubsidized Single-family Housing
Wichita Falls, Texas, Housing Market Area
1972-1974

<u>Price class</u>	<u>Number of houses</u>	<u>Percent of total</u>
\$17,000 \$18,999	30	12
19,000 - 20,999	40	16
21,000 - 22,999	30	12
23,000 - 24,999	25	10
25,000 - 26,999	20	8
27,000 - 30,999	30	12
31,000 - 34,999	20	8
35,000 - 38,999	15	6
39,000 and over	<u>40</u>	<u>16</u>
Total	250	100

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Wichita Falls, Texas, Housing Market Area
1972-1974

	<u>Section 236^{a/}</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>
A. <u>Families</u>				
1 bedroom	10	0	25	35
2 bedrooms	25	0	55	80
3 bedrooms	20	0	40	60
4+ bedrooms	15	0	30	45
Total	<u>70</u>	<u>0^{b/}</u>	<u>150^{b/}</u>	<u>220</u>
B. <u>Elderly</u>				
Efficiency	10	15	35	60
1 bedroom	5	0	15	20
Total	<u>15</u>	<u>15^{c/}</u>	<u>50^{c/}</u>	<u>80</u>

a/ Estimates are based upon regular income limits.

b/ Approximately one third of these families also are eligible under the rent supplement program.

c/ All of the elderly couples and individuals also are eligible for rent supplement payments.

Source: Estimated by Housing Market Analyst.

Table III

Work Force and Employment
Wichita Falls, Texas, Housing Market Area
Month of October 1960-1971

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971
Total civilian work force	47,485	49,905	50,680	50,385	50,960	50,825	52,215	52,625	52,245	51,055	50,520	51,710
Unemployment	1,780	2,165	2,250	2,250	1,950	1,675	1,375	1,150	975	1,100	1,525	1,350
Pct. of work force	3.7	4.3	4.4	4.5	3.8	3.3	2.6	2.2	1.9	2.2	3.0	2.6
Employment	45,705	47,740	48,430	48,135	49,010	49,150	50,840	51,475	51,270	49,955	48,995	50,360
Nonagricultural	43,300	45,335	46,025	45,735	46,710	47,175	49,090	50,025	50,120	49,005	47,935	49,295
Nonag. wage & salary	36,865	38,900	39,590	39,300	40,275	40,740	42,655	43,590	43,685	42,570	41,500	42,860
Manufacturing	3,590	3,637	3,845	3,945	4,060	4,040	4,175	4,390	4,905	5,105	5,240	5,985
Fabricated metal prods.	235	264	325	350	380	325	315	275	320	335	325	405
Machinery	665	649	660	730	790	835	885	935	990	1,005	975	955
Food & kindred prods.	1,189	1,213	1,230	1,275	1,225	1,070	1,045	1,050	1,085	1,015	995	1,015
Apparel & kindred prods.	581	578	625	570	605	700	795	710	650	655	715	785
Printing & publishing	275	290	300	310	305	330	355	355	355	370	360	470
Prod. of petroleum and oil	222	201	130	140	135	50	50	50	50	50	40	35
Other	423	442	575	570	620	730	730	1,015	1,455	1,675	1,830	2,380
Nonmanufacturing	33,275	35,263	35,745	35,355	36,215	36,700	38,480	39,200	38,780	37,465	36,260	36,875
Mining	4,820	4,916	5,120	4,860	4,525	4,400	4,200	3,880	3,440	3,145	3,100	3,130
Construction	3,560	4,416	4,340	4,075	5,200	4,890	5,240	6,155	5,870	4,740	4,320	4,230
Trans., comm., & utils.	2,545	2,603	2,575	2,475	2,460	2,385	2,370	2,395	2,495	2,360	2,190	2,185
Trade	9,355	9,502	9,530	9,730	9,725	10,015	10,265	10,565	10,850	10,775	10,685	10,895
Wholesale	2,095	2,048	1,970	1,875	1,825	1,840	1,830	1,775	1,910	1,915	1,800	1,810
Retail	7,260	7,454	7,560	7,855	7,900	8,175	8,435	8,790	8,940	8,860	8,885	9,085
Fin., ins., & real estate	1,375	1,489	1,485	1,475	1,450	1,475	1,440	1,410	1,405	1,405	1,415	1,450
Services	4,085	4,233	4,355	4,225	4,355	4,495	4,535	4,515	4,305	4,440	4,160	4,235
Government	7,535	8,104	8,340	8,515	8,500	9,040	10,430	10,280	10,415	10,590	10,380	10,730
Federal	3,335	3,425	3,480	3,430	3,285	3,565	4,385	4,215	4,225	4,120	3,965	3,970
State & local	4,200	4,679	4,860	5,085	5,215	5,475	6,045	6,065	6,190	6,470	6,415	6,760
All other nonag. ^{a/}	6,435	6,435	6,435	6,435	6,435	6,435	6,435	6,435	6,435	6,435	6,435	6,435
Agricultural	2,405	2,405	2,405	2,400	2,300	1,975	1,750	1,450	1,150	950	1,060	1,065

^{a/} Includes self-employed, unpaid family workers, and domestic workers.

Source: Texas Employment Commission.

Table IV

Estimated Percentage Distribution of Families by Annual Income^{a/}
Wichita Falls, Texas, Housing Market Area
1959-1972

<u>Income class</u>		<u>1959</u>		<u>1972</u>	
		<u>All families</u>	<u>Renter households^{b/}</u>	<u>All families</u>	<u>Renter households^{b/}</u>
Under	\$ 2,000	((((
\$ 2,000 -	2,999	22	30	9	13
3,000 -	3,999	16	22	4	6
4,000 -	4,999	16	18	7	10
5,000 -	5,999	15	12	9	11
6,000 -	6,999	10	7	9	12
7,000 -	7,999	5	4	9	10
8,000 -	8,999	4	(8	8
9,000 -	9,999	4	(8	7
10,000 -	12,499	((15	11
12,500 -	14,999	8	7	8	5
15,000 and over		((14	7
Total		<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
Median		\$4,725	\$3,900	\$8,325	\$6,850

^{a/} After deduction of federal income tax.

^{b/} Renter households of two or more persons.

Source: Estimated by Housing Market Analyst.

Table V

Military and Civilian Personnel Strength
Sheppard Air Force Base, Texas
1960-1971

<u>Date</u>	<u>Assigned military personnel</u>	<u>Civilian civil service employees</u>	<u>Total military and civilian personnel</u>
June 1960	11,073	2,275	13,348
June 1961	12,760	2,351	15,111
June 1962	14,481	2,370	16,851
June 1963	11,273	2,319	13,592
June 1964	10,310	2,181	12,491
June 1965	8,785	2,087	10,872
June 1966	16,260	2,906	19,166
June 1967	12,676	2,800	15,476
June 1968	13,924	2,856	16,780
June 1969	16,642	2,789	19,431
June 1970	12,062	2,749	14,811
June 1971	14,843	2,610	17,453
Sept. 1971	12,342	2,600	14,942
Nov. 1971	11,492	NA ^{a/}	NA ^{a/}

^{a/} Not available.

Source: Department of the Air Force.

Table VI

Demographic and Geographic Trends
Military Connected and Nonmilitary Population
Wichita Falls, Texas, Housing Market Area
April 1, 1960 - January 1, 1974

Population	April 1, 1960	April 1, 1970	January 1, 1972	January 1, 1974	Average annual changes					
					1960-1970		1970-1972		1972-1974	
					Number	Pct.	Number	Pct.	Number	Pct.
HMA total	129,638	127,621	126,900	126,400	-200	-0.3	-415	-0.3	-250	-0.2
Military connected	25,850	25,900	25,300	25,000	5	-	-345	1.2	-150	-0.6
Nonmilitary	103,788	101,721	101,600	101,400	-205	-0.2	-70	-0.1	-100	-0.1
Wichita Falls	101,724	97,564	96,650	95,950	-415	-0.4	-525	-0.4	-350	-0.4
Remainder	27,914	30,057	30,250	30,450	215	0.3	110	0.3	100	0.3
<u>Households</u>										
HMA total	37,777	40,226	40,700	41,300	245	0.6	270	0.6	300	0.7
Military connected	5,025	5,600	5,600	5,400	60	1.1	-	-	-100	-1.8
Nonmilitary	32,752	34,626	35,100	35,900	185	0.6	270	0.6	400	1.2
Wichita Falls	29,071	30,483	30,825	31,225	140	0.5	195	0.5	200	0.6
Remainder	8,706	9,743	9,875	10,075	105	1.2	75	0.6	100	1.0

Sources: 1960 and 1970 Censuses of Population and Housing; 1972 and 1974 estimates by Housing Market Analyst; military-connected population and household figures utilized information provided by the Department of the Air Force.

Table VII

Residential Building Activity
Wichita Falls, Texas, 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>1971</u>
HMA Total	<u>2,087</u>	<u>1,489</u>	<u>942</u>	<u>738^{a/}</u>	<u>247</u>	<u>284</u>	<u>314</u>	<u>413</u>	<u>218^{b/}</u>	<u>269</u>	<u>370^{c/}</u>	<u>1,003^{d/}</u>
Single-family	<u>1,975</u>	<u>1,325</u>	<u>825</u>	<u>510</u>	<u>215</u>	<u>205</u>	<u>179</u>	<u>249</u>	<u>206</u>	<u>204</u>	<u>220</u>	<u>230</u>
Multifamily	<u>112</u>	<u>164</u>	<u>117</u>	<u>228</u>	<u>32</u>	<u>79</u>	<u>135</u>	<u>164</u>	<u>12</u>	<u>65</u>	<u>150</u>	<u>773</u>
Wichita Falls	<u>1,736</u>	<u>1,161</u>	<u>682</u>	<u>584</u>	<u>182</u>	<u>235</u>	<u>271</u>	<u>348</u>	<u>178</u>	<u>214</u>	<u>345</u>	<u>973</u>
Single-family	<u>1,624</u>	<u>1,005</u>	<u>575</u>	<u>364</u>	<u>150</u>	<u>160</u>	<u>136</u>	<u>197</u>	<u>170</u>	<u>159</u>	<u>195</u>	<u>200</u>
Multifamily	<u>112</u>	<u>156</u>	<u>107</u>	<u>220</u>	<u>32</u>	<u>75</u>	<u>135</u>	<u>151</u>	<u>8</u>	<u>55</u>	<u>150</u>	<u>773</u>
Remainder	<u>351</u>	<u>328</u>	<u>260</u>	<u>154</u>	<u>65</u>	<u>49</u>	<u>43</u>	<u>65</u>	<u>40</u>	<u>55</u>	<u>25</u>	<u>30</u>
Single-family	<u>351</u>	<u>320</u>	<u>250</u>	<u>146</u>	<u>65</u>	<u>45</u>	<u>43</u>	<u>52</u>	<u>36</u>	<u>45</u>	<u>25</u>	<u>30</u>
Multifamily	<u>-</u>	<u>8</u>	<u>10</u>	<u>8</u>	<u>-</u>	<u>4</u>	<u>-</u>	<u>13</u>	<u>4</u>	<u>10</u>	<u>-</u>	<u>-</u>

a/ Excludes 80 units of public housing.

b/ Excludes 8 units of Section 235 housing.

c/ Excludes 148 units of Section 236 housing and 962 units of Section 235 housing.

d/ Excludes 132 units of Section 236 housing and 128 units of Section 235 housing.

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

Table VIII

Components of the Housing Inventory
Wichita Falls, Texas, Housing Market Area
April 1, 1960 - January 1, 1972

<u>Component</u>	<u>April 1, 1960</u>	<u>April 1, 1970</u>	<u>January 1, 1972</u>
Total housing inventory	<u>40,943</u>	<u>44,692</u>	<u>45,150</u>
Total occupied units	<u>37,777</u>	<u>40,226</u>	<u>40,700</u>
Owner-occupied	<u>23,211</u>	<u>26,669</u>	<u>27,175</u>
Percent	61.5	66.3	66.8
Renter-occupied	<u>14,556</u>	<u>13,559</u>	<u>13,525</u>
Total vacant units	<u>3,166</u>	<u>4,466</u>	<u>4,450</u>
Available vacant	<u>1,604</u>	<u>2,501</u>	<u>2,600</u>
For sale	<u>536</u>	<u>663</u>	<u>750</u>
Homeowner vacancy rate	2.3	2.4	2.7
For rent	<u>1,068</u>	<u>1,838</u>	<u>1,850</u>
Rental vacancy rate	6.8	11.9	12.0
Other vacant ^{a/}	<u>1,562</u>	<u>1,965</u>	<u>1,850</u>

^{a/} 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, 1972 estimated by Housing Market Analyst.

728.1
:308
F22
Wichita Falls
Texas
1972

728.1 :308 F22 Wichita Falls Tex.
1972

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