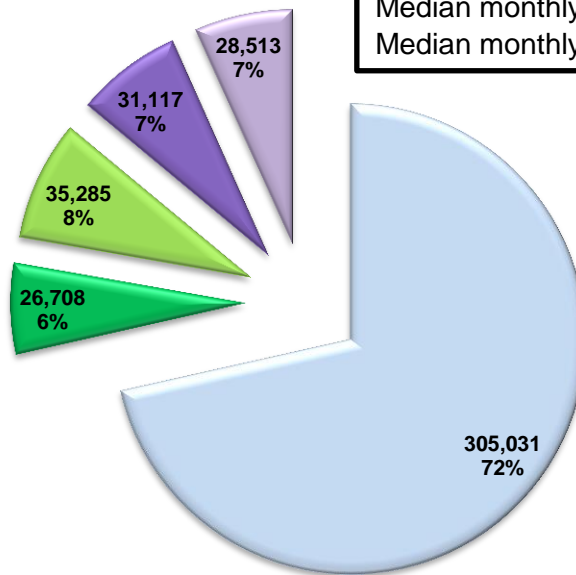


## Housing Affordability Challenges in the Birmingham Metro Area

- In the Birmingham metro area, 57,825 households, or 13% of households, spend at least half of their income on housing costs. Nationwide, 16% of all households are severely cost burdened.
- Renters are more likely to be severely housing cost burdened than owners, with 23% of renters spending at least half their income on housing.
- Median household income in the Birmingham metro area is \$46,470, compared to the median U.S. household income of \$51,015.
- Among low- and moderate-income working households, 19% of households spend at least half of their income on housing costs.

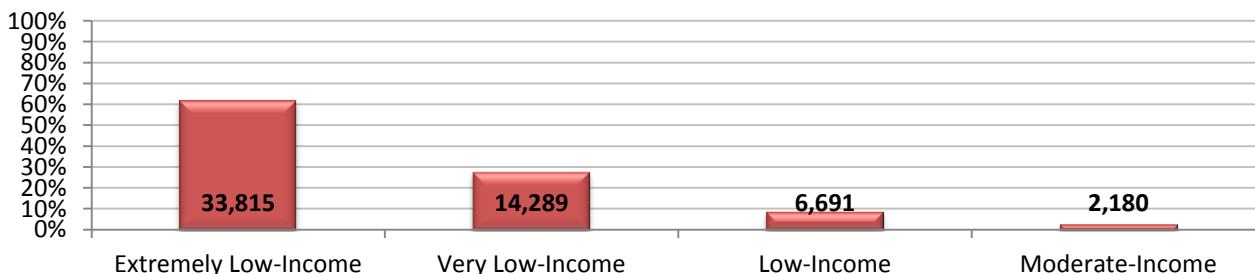
### Households with a Severe Housing Cost Burden

- Households spending less than 30% of their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing



**Birmingham Metro Area Households: 2012**  
 Total households 435,913  
 Renters make up 31% of households  
 Owners make up 69% of households  
 Median household income is \$46,470  
 Median monthly owner housing cost is \$718  
 Median monthly renter housing cost is \$875

### Percentage of Households with a Severe Housing Cost Burden by Income

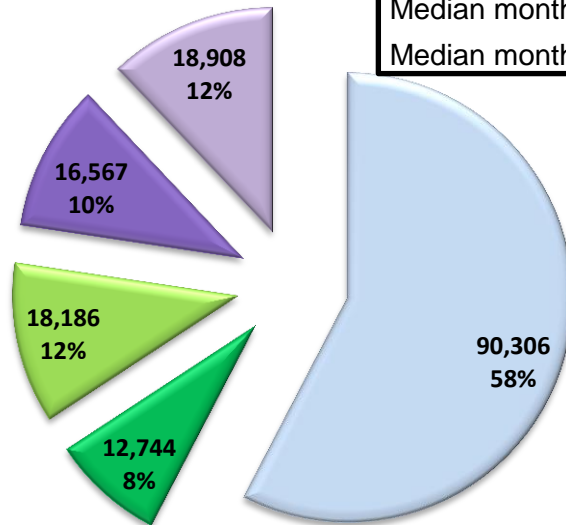


# Low- and Moderate-Income Working Households in the Birmingham Metro Area Face Affordability Challenges

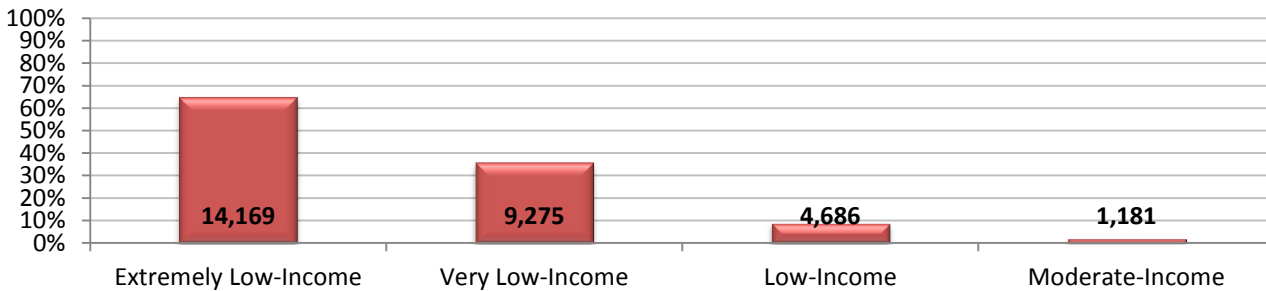
## Working Households with a Severe Housing Cost Burden

**Birmingham Metro Area Working Households: 2012**  
 Total households 156,711  
 Renters make up 46% of households  
 Owners make up 54% of households  
 Median household income is \$34,347  
 Median monthly owner housing cost is \$761  
 Median monthly renter housing cost is \$730

- Households spending less than 30% of their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing



## Percentage of Working Households with a Severe Housing Cost Burden



### Definitions

**Severely Housing Cost Burdened:** Households who spend at least half of their income on housing costs.

**Extremely Low-Income:** Households who earn 30 percent or less than the median income for households in their area (AMI).

**Very Low-Income:** Households who earn between 31 and 50 percent of AMI.

**Low-Income:** Households who earn between 51 and 80 percent of AMI.

**Moderate-Income:** Households who earn between 81 and 120 percent of AMI.

**Working:** Households whose members work a total of at least 20 hours a week on average.

**Metro Area:** Metropolitan area defined by the Office of Management and Budget.

### Data Notes

Data are from Center for Housing Policy tabulations of the U.S. Census Bureau's American Community Survey 2012 Public-Use Microdata Sample (PUMS) files. More detailed information is available in *Housing Landscape 2014* at [www.nhc.org](http://www.nhc.org).

For questions or comments, please contact the National Housing Conference at [chp-feedback@nhc.org](mailto:chp-feedback@nhc.org) or (202) 466-2121.