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Analysis of the
EL PASO, TEXAS
HOUSING MARKET

as of October 1, 1969

DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

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

March 1970

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FHA Housing Market Analysis
El Paso, Texas, as of October 1, 1969

Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration 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 Field Market Analysis Service 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
Field Market Analysis Service
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - EL PASO, TEXAS
AS OF OCTOBER 1, 1969^{1/}

The El Paso, Texas, Housing Market Area (HMA) is coterminous with the El Paso Standard Metropolitan Statistical Area (SMSA), which consists of El Paso County. The HMA, with a population of about 406,500 as of October 1, 1969, is situated in the extreme western tip of Texas, bounded on the north by the state of New Mexico and on the south by the state of Chihuahua, Mexico. Immediately across the Rio Grande River in Mexico is Ciudad Juarez, the sister city with a population approximating that of El Paso. The Franklin Mountains, which reach 7,100 feet in altitude and extend almost to the river, nearly divide El Paso and create a bottleneck for east-west traffic. The HMA is about 400 miles southeast of Phoenix, 260 miles south of Albuquerque, and 570 miles northwest of San Antonio.

The economy of the El Paso HMA is dominated by nonmanufacturing industries, particularly trade, services, and government. These three activities have accounted for 60 percent of total nonagricultural wage and salary employment for the past several years. In addition, the apparel industry has expanded sharply. The basic trade and manufacturing activities are strongly supplemented by tourist business, educational facilities, and three military and space installations, i.e., Fort Bliss,

^{1/} Data in this analysis are supplementary to a previous FHA analysis of the areas as of April 1, 1967.

William Beaumont General Army Hospital, and the White Sands Missile Range complex in New Mexico. (Biggs AFB, formerly located in the HMA, was deactivated in July 1966 and the installation was transferred to the U.S. Army). During the past several years, continued expansion in virtually all economic activities and of population and households, coupled with major losses of residential units, served to increase the level of residential construction and strengthen the demand for single-family and multifamily housing; as a result, vacancy rates declined in most segments of the El Paso HMA.

Anticipated Housing Demand

Based on anticipated trends in economic and demographic factors taken into consideration in this analysis, and giving consideration to current housing supply-demand relationships and the number of housing units expected to be demolished, there will be a demand for an average of 2,550 new private, nonsubsidized housing units a year in the El Paso HMA during the period October 1, 1969 to October 1, 1971. The nonsubsidized housing units would be most readily absorbed if annual construction included 1,350 single-family houses and 1,200 units in multifamily structures (see table I for sales price and rent distributions).

The projected annual demand of 2,550 nonsubsidized housing units during the next two years is below the construction volume in the HMA during the past two years, but is above the average of about 1,900 units a year during the 1965-1967 period, a period when there was a need for reduction in vacancies in the HMA. The present demand estimates are not intended to be predictions of short-term construction volume but rather suggested levels of construction designed to provide stability in the housing market based on long-term trends evident in the area. In a community as large as El Paso and with a housing inventory which includes much old and obsolete or deteriorated housing, there is a considerable range of housing production which could be accomplished over a short-term period without major distress in the form of either housing surplus or shortage. However, any long-term deviation in the level of construction from the level of demand would upset the present balance of supply and demand achieved by demolition of housing and increases in military and nonmilitary economic activities in the area. Based on information available, no major change in housing demand by military households is expected to occur in the El Paso HMA during the next two years. However, military activities in the area should be checked frequently for changes which might alter the impact of military demand on the housing market.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low or moderate income families may be provided through four different programs administered by FHA--monthly rent-supplement payments, principally in rental projects financed with market-interest rate mortgages

insured under Section 221(d)(3); partial payments for interest for home mortgages insured primarily under Section 235; partial payment for interest for project mortgages insured under Section 236; and below-market-interest rate financing for project mortgages insured under Section 221(d)(3).

Household eligibility for federal subsidy programs is determined primarily by evidence that household or family income is below established limits. Some families may be alternatively eligible for assistance under one or more of these programs or under other assistance programs using federal or state support. The potentials^{1/} discussed in the following paragraphs reflect estimates unadjusted to indicate contingent reductions because of housing provided under alternative FHA or other programs. The occupancy potentials, therefore, are not additive. Furthermore, future approvals under each program should take into account any intervening approvals under other programs which serve the same requirements.

The annual occupancy potentials for subsidized housing in FHA programs discussed below are based upon 1969 incomes, on the occupancy of substandard housing, on estimates of the elderly population, on October 1, 1969 income limits, and on available market experience.^{2/} The occupancy potentials by size of units required are shown in table II.

Section 221(d)(3) BMIR. If federal funds are available, an average of about 580 units of Section 221(d)(3) BMIR housing a year probably could be absorbed during the next two years.^{3/} Approximately 90 percent of all eligible families also are eligible under the Section 235 and 236 programs. Two projects, containing 190 units, have been completed for several years. These two projects have had a favorable occupancy experience. As of October 1, 1969, there was a waiting list of about 50 firm applications and turnover averages two to three each month.

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- ^{1/} The occupancy potentials referred to in this analysis have been calculated to reflect the capacity of the market in view of existing vacancy. The successful attainment of the calculated potential for subsidized housing may well depend upon construction in suitable accessible locations, as well as upon the distribution 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. However, little or no housing has been provided under some of the subsidized programs and absorption rates remain to be tested.
- ^{3/} At the present time, funds for allocation are available only from recaptures resulting from reductions, withdrawals, and cancellation of outstanding allocations.

Rent-Supplement. As of October 1, 1969, no rent-supplement units had been completed in the El Paso HMA. One rent-supplement project, consisting of 200 family units, had a commitment outstanding. Also, as of October 1, 1969, there were 1,650 public housing units in operation in the HMA. An additional 1,650 units were in reservation, including 330 units designed specifically for elderly persons. The El Paso Housing Authority reported a waiting list of approximately 1,000 qualified applicants, including about 400 elderly applicants. The rent-supplement annual occupancy potential in the HMA is approximately 525 units for families and 275 units for elderly couples and individuals. However, the 200 units already committed reduce the first year potential to about 325 units for families and 275 units for elderly couples and individuals. If the 1,650 public units in reservation are built, most of the rent-supplement potential will be met. All families eligible for rent supplements also are eligible for public housing, and about five percent of the families and 15 percent of the elderly are eligible under Section 236.

Section 235, Sales Housing. Sales housing for families could be provided for low- to moderate-income families under Section 235. With exception income limits, there is an occupancy potential for about 575 homes during each of the next two years. Under regular income limits the potential would be only about 65 percent of that number. All of the families eligible for Section 235 housing also are eligible for Section 236 rental housing but do not represent an addition to the potential for Section 236 housing. To date, the market has been strong for homes to be insured under the Section 235 program in the El Paso HMA and about 200 firm commitments have been issued. Inquiries from builders and financial institutions indicate that approximately 400 to 450 units could be marketed readily in the El Paso area under this program if funds were available.

Section 236, Rental Housing. Under Section 236, the annual occupancy potential under exception income limits is estimated at 575 units for families and 60 units for elderly couples and individuals. Under regular income limits, the potential would be about 65 percent of that number for families and 95 percent for elderly. About five percent of the families eligible under this program also are eligible for public housing and about 60 percent of the elderly eligible for Section 236 also are eligible for public housing or rent-supplement assistance. Generally, families eligible under this program also are eligible for Section 235 sales housing, and vice versa, but the two are not additive. About 75 percent of the eligible families also are eligible under the Section 221(d)(3) BMIR program. To date, one project of 138 units has been processed and has a feasibility letter outstanding; if built, it would reduce the potential for the coming year. Two projects, aggregating 633 units, are being proposed for the El Paso area.

The Sales Market

The sales market for single-family houses in the El Paso HMA has strengthened since 1967, as reflected by the absorption of an increased rate of new construction and the decline in the vacancy rate in most segments of the HMA. Postal vacancy surveys reflect a sharp decline in vacancies in both existing and new residences from 1967 to 1969. Foreclosures have decreased, and the market for the small number of acquired properties is strong.

The major area of new residential activity during the past several years has been in El Paso. About 60 percent of all new house closings in various subdivisions in the three major areas of activity are in east El Paso. Construction activity has increased significantly in northeast El Paso during the past few years, and new house closing in northeast El Paso accounted for about 29 percent of total closings in 1968 and to date in 1969, up from an average of 19 percent during the 1964-1965 period. New house closings in west El Paso have declined to about one-eighth of total closing, from about one-sixth in 1967 and from about one-fifth during the 1964-1965 period.

Only 12 percent of the 1,441 speculative houses built in 1968 and covered by the January 1969 unsold inventory survey conducted by the Lubbock Insuring Office remained unsold at the end of the year, down from 15 percent of those speculatively built in 1967. During the past several years, speculative construction increased both in volume and as a proportion of total construction in the El Paso area. In 1968, speculative new construction accounted for about nine of each ten completions, about two-thirds are in the \$15,000 to \$25,000 price range, one-fifth are priced at \$25,000 and over, and approximately 14 percent at less than \$15,000. The greatest new home activity will continue to be in the suburban area in eastern El Paso.

The Rental Market

The rental market in the El Paso area has tightened significantly during the past several years, as indicated by the decline in the rental vacancy ratio from 14.1 percent in April 1965 and 6.0 percent in April 1967 to 2.5 percent as of October 1, 1969. The relocation of hundreds of families displaced by government action and the rapid population growth in the past few years are the primary reasons for the substantial reduction in rental vacancies. With the improvement in the rental market during this period, the rate of new nonsubsidized multifamily construction increased sharply each year since 1965 to 1,228 units in 1968 and, to date in 1969, to an annual rate of over 1,550 units.

The FHA absorption survey for rental units in multifamily structures indicates that new, modern units have been absorbed readily, for the most part. The September 1969 absorption survey indicated a vacancy rate of only 2.8 percent among about 3,500 units over one year old. The survey indicated a vacancy rate of less than one percent in one- and three-bedroom units; vacancy was significant in efficiency units and 3.8 percent in two-bedroom units. Of the 327 units three months to one year old, 15.6 were vacant. Vacancy rates in the major market areas by number of bedrooms are reflected in table III. Gross monthly rents for the new apartments generally range from about \$125 to \$175 for one-bedroom units and from \$135 to \$225 for two-bedroom units, with three-bedroom and efficiency units competitively priced depending on design appeal, location, and amenities offered.

Nevertheless, many inadequate and unsuitable rental units are occupied in the El Paso HMA. The bulk of the families in such housing probably will require some type of assistance to qualify for adequate housing.

Economic, Demographic, and Housing Factors

The anticipated annual demand for 2,550 new nonsubsidized housing units is based on the trends in employment, income, population, and housing factors summarized below.

Employment. Nonagricultural wage and salary employment in the El Paso HMA averaged 101,200 monthly during the year ending August 31, 1969 (see table IV). Employment during the 12-month period ending in August 1969 represents an increase of 4,900 over the average for the comparable period ending in August 1968, three and one-half times the increase of 1,400 between 1967 and 1968. The average annual increase over the past two years was down sharply from the annual average for 1964 to 1967. Employment growth during the 1964-1967 period was attributed, in part, to significant gains in civilian employment at the army installations and to the expansion of the largest manufacturer in the area. During the past two years, major employment gains continued to occur in apparel manufacturing, construction, trade and service industries, and state and local government, which includes the University of Texas at El Paso and the public schools. Enrollment at the University of Texas at El Paso increased from about 8,100 in 1966 to over 11,000 in 1969, and is projected to more than double its current enrollment by 1975. Federal government employment in the area declined by about 675 workers during the past two years.

Military. There are two military installations in the El Paso HMA, Fort Bliss and William Beaumont General Army Hospital. Biggs Air Force Base, with a military complement of about 2,850 and a civilian work force of nearly 300 employees in March 1965, was

inactivated in July 1966. The two army installations have experienced personnel gains as a result of the Vietnam conflict. Uniformed military strength at Fort Bliss peaked at over 31,000 in June 1966, more than double the strength of about 14,700 in June 1965. Military strength, which had dropped to about 25,000 in June 1967, was about 26,600 in June 1969. Civilian employment at Fort Bliss increased from about 2,900 in June 1965 to about 5,100 in June 1968, but had dropped to about 4,800 in September 1969. In June 1969, there were approximately 1,600 uniformed military and 865 civilian employees at William Beaumont Hospital, up from about 900 and 430, respectively, in June 1965.

In addition to Fort Bliss and the William Beaumont Hospital, the El Paso area receives economic support from the White Sands Missile Range in New Mexico. In February 1969, about 41 uniformed military and 2,270 civilians employed at White Sands resided in the El Paso HMA. The number may be lower now. The scope of the Army's White Sands Missile Range will be reduced by July 1970 by 215 civilian positions; this action will likely reduce the number employed from the El Paso area. The scope of operations of the William Beaumont General Hospital and of Fort Bliss will be reduced by July 1970 by 23 and 172 civilian positions, respectively. No major change in uniformed military strength has been indicated.

Outlook. Continued growth of employment opportunities in the El Paso HMA is anticipated. Nonagricultural wage and salary employment gains are expected to average about 3,000 to 3,300 each year during the next two years. Major gains in nonagricultural wage and salary employment are expected in the apparel and primary metal manufacturing industries, trade, services, and state and local government. Manufacturing employment increases will occur as local plants expand their production lines. The "Twin Plant" concept of industrializing the border between the United States and Mexico is expected to strengthen the economy of the El Paso-Juarez area; to date about 500 jobs have been added in the El Paso HMA. Expansion of education and medical facilities will be an important factor in the growth of government and services. The 12-story, 608-bed medical complex to be completed in about three years is to replace the present William Beaumont General Hospital (Army).

Income. The average family income has increased sharply during the past two years in the El Paso HMA. In October 1969, the median annual income of all families in the El Paso HMA was about \$6,725, after deduction of federal income taxes, up from \$5,800 in April 1967. The median after-tax income of renter households of two or more persons was \$5,175 a year as of October 1969, up from \$4,425 in 1967. Detailed distributions of families and renter households by annual after-tax incomes as of April 1967 and October 1969 are presented in table V.

Population and Households. As of October 1, 1969, the population of the El Paso HMA was approximately 406,500, reflecting an average annual gain of about 9,200 persons since April 1967. The average annual gain is about two-fifths below the average annual growth experienced during the June 1965-April 1967 period.

Civilian population growth in the HMA (nonmilitary and military-connected civilians) represented an average annual gain of about 11,900 persons since April 1967. The military population in the area (uniformed military personnel and their dependents) was approximately 49,500 persons as of October 1, 1969, reflecting a decline of about 6,700 persons since April 1967. This decrease resulted from a sharp loss of military population who resided in barracks. Based on the prospects of economic growth and the outlook for no major change in the level of uniformed military activity, it is expected that the population of the El Paso HMA will increase by an average of about 9,250 persons annually over the next two years to approximately 425,000 by October 1, 1971.

There were approximately 100,500 households in the El Paso HMA as of October 1, 1969 (see table VI). Total households have increased by 7,000, 2,800 annually, since April 1967. As of October 1, 1969, there were approximately 91,550 civilian households in the HMA, reflecting an average annual gain of about 2,400 since April 1967. In addition there are in the area about 925 "geographic widows" of military persons serving principally in Vietnam. Over 4,200 families of retired military persons reside in the area. Based on projected employment and population increases, it is expected that during the next two years the number of households in the El Paso HMA will increase by an average of about 2,200 annually. The household increase is expected in the civilian segment; the number of military households is expected to remain substantially unchanged. However, as overseas military persons are returned, the number of "geographic widows" in the area is expected to decline sharply to roughly one-half the current number by the end of the forecast period.

Housing Inventory and Residential Construction Trends. As of October 1, 1969, there were approximately 104,500 housing units in the El Paso HMA, reflecting a net increase of about 5,100 units over the April 1, 1967 inventory of 99,400 (see table VII). This increase in the housing inventory resulted from approximately 6,100 units added through new construction and conversions, and the loss of 1,000 units through demolition and other causes. There were approximately 1,400 units under construction on October 1, 1969, including about 400 single-family homes and 1,000 units in multifamily structures.

Privately-financed building activity in the El Paso HMA increased each year from less than 1,500 units in 1966 to about 2,900 units in 1968, and to an annual rate of over 3,150 units during the January-October 1969 period. Similar trends occurred in both single-family homes and multifamily structures (see table VIII). Virtually all new

private residential construction in the HMA has been in the city of El Paso; the area outside the city is largely arid and lacks adequate water supply and other necessities for housing.

Vacancy. Vacancies declined in the El Paso HMA during the past two years (see table VII). There were 1,850 vacant nondilapidated housing units in the HMA as of October 1, 1969; 750 units were for sale and 1,100 units were available for rent. An additional 2,150 units were vacant but were either unsuitable or unavailable. The available units for sale or rent represented vacancy rates of 1.3 percent and 2.5 percent, respectively, compared with ratios of 2.3 percent and 6.0 percent, respectively, in April 1967. The declining rental vacancy ratio is indicative of an increasingly tight rental market; the October 1969 homeowner vacancy ratio suggests a balanced demand-supply relationship in most segments of the sales market at the current rate of growth.

Table I

Annual Demand for New Nonassisted Housing
El Paso, Texas, Housing Market Area
October 1, 1969 to October 1, 1971

A. Single-Family

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$15,000	200	14
\$15,000 - 17,499	275	21
17,500 - 19,999	250	19
20,000 - 22,499	250	18
22,500 - 24,999	150	12
25,000 - 29,999	100	8
30,000 - 34,999	50	3
35,000 and over	75	5
Total	<u>1,350</u>	<u>100</u>

B. Multifamily

<u>Monthly gross rent^{a/}</u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
\$110 - \$119	20	-	-	-
120 - 129	10	-	-	-
130 - 139	10	140	-	-
140 - 149	5	100	-	-
150 - 169	5	100	150	-
170 - 189	-	40	200	25
190 - 209	-	20	120	45
210 - 229	-	-	65	30
230 - 259	-	-	45	30
260 and over	-	-	20	20
Total	<u>50</u>	<u>400</u>	<u>600</u>	<u>150</u>

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

Table II

Estimated Annual Occupancy Potential for Subsidized Housing
El Paso, Texas, Housing Market Area
October 1, 1969 to October 1, 1971

A. Subsidized Sales Housing, Section 235

<u>Family size</u>	<u>Number of units^{a/}</u>
Four persons or less	325
Five persons or more	<u>250</u>
Total	575

B. Privately-financed Subsidized Rental Housing

<u>Unit size</u>	<u>Rent-Supplement</u>		<u>Section 236</u>	
	<u>Families</u>	<u>Elderly</u>	<u>Families</u>	<u>Elderly</u>
Efficiency	-	210	-	30
One bedroom	55	65	60	30
Two bedrooms	175	-	220	-
Three bedrooms	160	-	190	-
Four or more bedrooms	<u>135</u>	<u>-</u>	<u>105</u>	<u>-</u>
Total	525	275	575	60

^{a/} All of the families eligible for Section 235 housing also are eligible under the Section 236 program, and vice versa, but the two are not additive. About 75 percent are eligible for Section 221(d)(3) BMIR housing, and about 10 percent are eligible for low-rent public housing. The estimates are based upon the exception income limits established by legislative authority; under regular income limits the potential would be about 65 percent of this number.

Table 111

Rental Vacancy Survey
El Paso, Texas, Housing Market Area
As of September 15, 1969

A. Units Surveyed by Age Group

<u>Number of bedrooms</u>	<u>Units over one year old</u>		<u>Three months to one year old</u>		<u>Three months old or less</u>	
	<u>Percent</u>		<u>Percent</u>		<u>Percent</u>	
	<u>Number</u>	<u>vacant</u>	<u>Number</u>	<u>vacant</u>	<u>Number</u>	<u>vacant</u>
Efficiency	62	0	1	0	-	-
One bedroom	851	0.8	82	25.6	-	-
Two bedrooms	2,316	3.8	222	13.5	23	0
Three bedrooms	287	0.7	22	0	1	0
HMA total	3,516	2.8	327	15.6	24	0

B. Units Surveyed by Area

<u>Area and number of bedrooms</u>	<u>Number</u>	<u>Percent vacant</u>
<u>Valley</u>	<u>402</u>	1.5
One bedroom	30	3.3
Two bedrooms	305	1.6
Three bedrooms	67	0
<u>West</u>	<u>1,235</u>	7.9
Efficiency	8	0
One bedroom	294	8.5
Two bedrooms	877	8.1
Three bedrooms	56	1.8
<u>East</u>	<u>1,027</u>	1.3
Efficiency	53	0
One bedroom	309	0
Two bedrooms	594	2.2
Three bedrooms	71	0
<u>Northeast, so. of Fred Wilson Road</u>	<u>282</u>	3.9
One bedroom	35	0
Two bedrooms	220	5.0
Three bedrooms	27	0
<u>Northeast, no. of Fred Wilson Road</u>	<u>921</u>	2.4
Efficiency	2	0
One bedroom	265	0.8
Two bedrooms	565	3.4
Three bedrooms	89	1.1
<u>HMA total</u>	<u>3,867</u>	3.9
Efficiency	63	0
One bedroom	933	3.0
Two bedrooms	2,561	4.6
Three bedrooms	310	0.6

Source: FHA Insuring Office, Lubbock, Texas.

Table IV

Work Force and Employment Trends
El Paso, Texas, Housing Market Area, 1967-1969^{a/}

<u>Work force components</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>
Total civilian work force	<u>113,800</u>	<u>116,500</u>	<u>120,500</u>
Unemployment	4,500	4,750	4,300
Percent of work force	4.0	4.1	3.7
Employment	<u>109,100</u>	<u>111,300</u>	<u>116,200</u>
Nonagricultural	<u>107,000</u>	<u>108,800</u>	<u>113,700</u>
Wage and salary	<u>94,900</u>	<u>96,300</u>	<u>101,200</u>
Manufacturing	<u>19,600</u>	<u>19,550</u>	<u>22,200</u>
Durable goods	<u>4,200</u>	<u>3,900</u>	<u>4,850</u>
Stone, clay, and glass	650	600	600
Primary metal industries	1,750	1,200	2,000
Fabricated metal products	650	650	650
Other durable goods ^{b/}	1,150	1,450	1,600
Nondurable goods	<u>15,400</u>	<u>15,650</u>	<u>17,350</u>
Food products	2,200	2,100	2,000
Apparel	11,350	11,600	13,400
Printing and publishing	800	800	800
Other nondurable goods ^{c/}	1,050	1,150	1,150
Nonmanufacturing	<u>75,300</u>	<u>76,750</u>	<u>79,000</u>
Construction	5,000	5,000	5,600
Trans., comm., and util.	9,250	8,850	8,950
Trade	23,350	24,800	25,100
Fin., ins., and real estate	3,350	3,650	3,750
Services	13,000	12,900	13,250
Government	<u>21,100</u>	<u>21,300</u>	<u>22,050</u>
Federal	9,800	9,450	9,125
State and local	11,300	11,850	12,925
Other ^{d/}	250	250	300
All other nonagricultural	12,100	12,500	12,500
Agricultural	2,100	2,500	2,500
Workers idled by labor-mgmt. disputes	200	450	-

^{a/} Annual averages for year ending August 31 computed from monthly data estimated by Texas Employment Commission.

^{b/} Includes lumber and wood products, furniture and fixtures, nonelectrical and electrical machinery, transportation equipment, and miscellaneous durable goods industries.

^{c/} Includes chemicals, petroleum products, rubber products, leather products, and miscellaneous nondurable goods industries.

^{d/} Includes agricultural services, forestry and fishing, and mining.

Source: Texas Employment Commission.

Table V

Percentage Distribution of all Families and Renter Households
by Annual Income After Deduction of Federal Income Tax
El Paso, Texas, HMA, 1967 and 1969

<u>Family income</u>	<u>1967</u>		<u>1969</u>	
	<u>All families</u>	<u>Renter households^{a/}</u>	<u>All families</u>	<u>Renter households^{a/}</u>
Under \$3,000	17	26	12	19
\$3,000 - 3,999	11	18	10	15
4,000 - 4,999	13	14	10	14
5,000 - 5,999	12	13	11	12
6,000 - 6,999	9	9	10	11
7,000 - 7,999	9	6	9	8
8,000 - 8,999	7	5	8	6
9,000 - 9,999	5	3	6	4
10,000 - 12,499	10	3	11	6
12,500 and over	<u>7</u>	<u>3</u>	<u>13</u>	<u>5</u>
Total	100	100	100	100
Median	\$5,800	\$4,425	\$6,725	\$5,175

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

Source: Estimated by Housing Market Analyst.

Table VI

Population and Household Trends
El Paso, Texas, Housing Market Area
April 1960 to October 1969

<u>Components</u>	<u>April</u> <u>1960</u>	<u>June</u> <u>1965</u>	<u>April</u> <u>1967</u>	<u>October</u> <u>1969</u>
<u>Population</u>				
Total population	<u>314,100</u>	<u>354,300</u>	<u>383,500</u>	<u>406,500</u>
Civilian ^{a/}	244,950	304,700	327,300	357,000
Military	69,150	49,600	56,200	49,500
<u>Households</u>				
Total households	<u>78,250</u>	<u>88,900</u>	<u>93,500</u>	<u>100,500</u>
Civilian	64,500	79,300	85,550	91,550
Military	13,750	9,600	7,950	8,950

^{a/} The civilian population in the HMA includes all nonmilitary and military-connected civilians.

Sources: Total population for 1960 from the U. S. Census of Population (rounded by Analyst). Total population for 1965, 1967, and 1969 and the civilian and military components for all years estimated by Housing Market Analyst.

Table VII

Housing Inventory, Tenure, and Vacancy Trends
El Paso, Texas, Housing Market Area
April 1, 1960 to October 1, 1969

<u>Supply, tenure, and vacancy</u>	<u>April 1960</u>	<u>June 1965</u>	<u>April 1967</u>	<u>October 1969</u>
Total housing supply	<u>85,939</u>	<u>98,150</u>	<u>99,400</u>	<u>104,500</u>
Occupied housing units	<u>78,270</u>	<u>88,900</u>	<u>93,500</u>	<u>100,500</u>
Owner-occupied	44,124	52,800	54,050	58,000
Percent owner	56.4%	59.4%	57.8%	57.7%
Renter-occupied	34,146	36,100	39,450	42,500
Percent renter	43.6%	40.6%	42.2%	42.3%
Vacant housing units	<u>7,669</u>	<u>9,250</u>	<u>5,900</u>	<u>4,000</u>
Available vacant	<u>5,728</u>	<u>7,450</u>	<u>3,750</u>	<u>1,850</u>
For sale	1,168	1,500	1,250	750
Homeowner vacancy rate	2.6%	2.8%	2.3%	1.3%
For rent	4,560	5,950	2,500	1,100
Renter vacancy rate	11.8%	14.1%	6.0%	2.5%
Other ^{a/}	1,941	1,800	2,150	2,150

^{a/} Includes seasonal units, vacant dilapidated units, units sold or rented awaiting occupancy, and units held off the market.

Sources: 1960 Census of Housing and estimates of Housing Market Analyst.

Table VIII

Trend of Residential Construction by Type of Structure
El Paso City, Texas, 1964-1969

<u>Year</u>	<u>Units in structure</u>			<u>Total units</u>
	<u>One</u>	<u>Two</u>	<u>Three or more</u>	
1964	1,180	16	971	2,167
1965	1,430	8	562 ^{a/}	2,000 ^{a/}
1966	1,138	4	325	1,467
1967	1,481	32	749	2,262
1968	1,661	54	1,174	2,889
<u>Jan.-Sept.</u>				
1968	1,250	32	870	2,152
1969	1,222	64	1,090	2,376

^{a/} Includes 330 units of public housing for the elderly.

Sources: Bureau of the Census, Construction Report C-40;
 El Paso Department of Public Inspection.

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