City of Birmingham Analysis of Impediments to Fair Housing

2025

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Executive Summary

The city of Birmingham has long been a national symbol of resilience, progress, and the pursuit of justice. In that spirit, the 2025 Analysis of Impediments to Fair Housing Choice reaffirms the City's commitment to ensuring that every resident—regardless of race, income, disability, or family structure—has access to safe, affordable housing and opportunity-rich neighborhoods.

A cornerstone of this effort is ensuring that individuals and families are not limited in their access to housing choice or opportunity based on race, color, national origin, sex, disability, or other protected characteristics. As a recipient of U.S. Department of Housing and Urban Development (HUD) funding, the City has developed this 2025 Analysis of Impediments to Fair Housing Choice (AI) to fulfill its obligations to affirmatively further fair housing and support the goals of long-term housing planning.

The 2025 AI was prepared by the City of Birmingham's Department of Community Development in collaboration with local stakeholders, advocates, developers, service providers, and community members. It incorporates housing and demographic data, community feedback, and policy analysis to identify impediments and barriers to housing choice in Birmingham, including an assessment of housing costs, racial disparities in lending, accessible housing, enforcement gaps, and discriminatory practices.

The findings presented in this report will guide the City's strategies to expand housing choice, reduce disparities, and affirmatively further fair housing for all Birmingham residents.

A. Summary of Assessment

The following provides a brief summary of each section of the City of Birmingham's 2025 Analysis of Impediments to Fair Housing Choice, as well as key findings in each area of analysis.

Socioeconomic Profile

This section examines key socioeconomic trends in the city of Birmingham and the surrounding region, including Jefferson and Shelby Counties. The analyses below review demographic and economic data to better understand factors that influence housing choices, with a focus on the characteristics of protected classes and patterns of residential segregation.

Key Findings

- While Birmingham's population declined by 8 percent between 2010 to 2023, Jefferson and Shelby Counties grew, which may indicate shifting preferences for more suburbanized areas.
- Birmingham's average household size declined by 7.4 percent between 2010 and 2023, the steepest drop regionally. Additionally, more residents are living alone since 2017, with single-individual households comprising 44.9 percent of Birmingham's total households.
- More than half (52.2 percent) of Birmingham households are non-family households, the highest proportion compared to Jefferson County, Shelby County, and Alabama.
- The city's younger population (under 18) shrank by 21.6 percent, while the senior population (62 and older) increased significantly, signaling an aging population.
- The 25 to 34 age group grew by 7.0 percent; this age group has a preference for rental housing

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and walkable, amenity-rich neighborhoods.

- Birmingham remains majority Black (67.1 percent), but the Black population declined by 16.3 percent between 2010 and 2023, indicating displacement and economic pressures.
- The Hispanic or Latino population grew by 41.9 percent, and multiracial residents, although still a small subset of the population, increased dramatically by 386.7 percent, pointing to growing diversity.
- Birmingham's median household income ($44,376) is significantly lower than Jefferson County's ($64,589), highlighting persistent economic disparities.
- Over 60 percent of Birmingham residents are classified as low- to moderate-income, a much higher share than in surrounding counties or the state overall.
- Although family poverty rates declined sharply between 2010 and 2023, Birmingham's rates remain significantly higher than the county, regional, and state averages.
- Between 2010 and 2023, family poverty rates in Birmingham declined significantly but remain higher than those in Jefferson County, Shelby County, and the state overall—especially among female-headed households.
- Female-headed households with children make up 11.5 percent of Birmingham households, a vulnerable group facing higher poverty and housing instability.

Housing Profile

This section provides a comprehensive overview of Birmingham's current housing landscape, highlighting trends in housing supply, affordability, demand, and community needs. It provides an overview of housing trends for the city, including an assessment of housing units, housing type, home values, publicly supported housing, housing affordability, and housing quality and maintenance issues.

Key Findings

- Birmingham's housing stock declined by 2.2 percent between 2010 and 2023, contrasting with growth in Jefferson and Shelby Counties and the state overall.
- Single-family detached homes in Birmingham decreased by 10.2 percent since 2010, while most new residential construction has been in large multifamily buildings, with relatively little new single-family development.
- Over 70 percent of Birmingham's housing was built before 1970, increasing risks related to aging infrastructure, lead paint exposure, and housing quality concerns.
- The city's vacancy rate remains high at 18.7 percent, with nearly 70 percent of vacant units classified as "other vacant," often indicating blight or abandonment – especially in neighborhoods located in the northwestern section of the city.
- Birmingham's median home value rose by 61.5 percent from 2010 to 2023 but remains significantly lower than Jefferson County, Shelby County, and the state.
- As of December 2024, nearly one in ten housing units in Birmingham are publicly supported, with the Housing Choice Voucher (HCV) program accounting for the largest share at 5.0 percent.
- Birmingham's publicly supported housing overwhelmingly serves Black residents, who comprise over 97 percent of public housing and HCV program participants.
- HCV use is heavily concentrated in Birmingham's northern, western, and southwestern

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neighborhoods, reinforcing patterns of racial and economic segregation.

- Few new Low-Income Housing Tax Credit (LIHTC) developments have been built in Birmingham since 2007, with limited availability of larger three- and four-bedroom units.

Housing Problems

This section examines the extent and impact of HUD-identified housing problems on access to fair housing in Birmingham, Jefferson County, and Shelby County, and highlights disparities in housing conditions by race, income, and tenure. This section identifies key disparities that create barriers to fair housing access and provides a foundation for policies that promote equitable, stable, and inclusive communities.

Key Findings

- Over 37 percent of households in Birmingham experience at least one housing problem, disproportionately impacting Black, Hispanic, and Native American households.
- Severe housing problems, such as severe cost burden and severe overcrowding, affect 20.5 percent of Birmingham households, with minority households bearing a greater burden.
- Birmingham's median monthly housing cost in 2023 was $991, lower than Jefferson and Shelby counties but still unaffordable for many low-income residents.
- Cost burden is significantly higher among renters, with nearly 47 percent paying more than 30 percent of their income on housing and 24.9 percent paying more than half.
- There is a critical shortage of affordable units for renters and owners with incomes below 30 percent of the Area Median Family Income, with nearly 10,000 rental units needed.
- As of April 2025, Birmingham faces continued challenges with housing displacement, reflected in 143 properties in foreclosure and persistent eviction pressures despite Emergency Rental Assistance efforts.

Populations with Special Needs

This section focuses on the specific housing needs of residents with special needs between 2010 and 2023. Many individuals in these groups encounter greater barriers to accessing and maintaining stable housing. Examining their experiences over this period helps identify whether fair housing challenges have had a disproportionate impact on these communities.

Key Findings

- The total number of people experiencing homelessness in the Birmingham/Jefferson, St. Clair, Shelby Counties Continuum of Care (CoC) area decreased from 2019 to 2024, but the number of unsheltered individuals increased, reflecting persistent housing instability.
- Black individuals make up 62.5 percent of the homeless population in the CoC, while White individuals comprise 33.5 percent, highlighting significant racial disparities in rates of homelessness.
- Chronic homelessness in Birmingham is concentrated among middle-aged adults between 45 and 54 years old.
- Unaccompanied youth homelessness fell from 67 in 2019 to 48 in 2024, but 20 youth remained

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unsheltered, emphasizing ongoing service needs.

- The 2024 Point-in-Time count recorded 124 households as victims of domestic violence, with half remaining unsheltered, suggesting that the true need for safe housing is likely much higher.
- Veterans comprise 5.7 percent of Birmingham's adult population and face higher rates of disability and housing access challenges, particularly among Black veterans who make up 73.4 percent of the veteran population.
- Birmingham's senior population grew by 19.1 percent between 2010 and 2023, and more than one-third of seniors (37.9 percent) report living with a disability, underscoring the need for accessible housing.
- In 2023, 6.1 percent of Birmingham residents had a disability and lived below the poverty level. Their median income was just $26,245, highlighting economic hardship among disabled residents.
- Birmingham's HIV prevalence and new diagnoses remain high, highlighting the ongoing importance of supportive housing programs like HOPWA.
- Birmingham's foreign-born population is relatively small but highly diverse, with residents from Latin America, Asia, and Africa facing unique fair housing barriers.
- Around 4.4 percent of Birmingham households have limited English proficiency, posing barriers to housing access for Spanish-speaking and Asian-language households.

Segregation and Integration

This section reviews the patterns of segregation and integration present in Birmingham. The history of housing segregation in Birmingham includes redlining, housing segregation, and disparities in mortgage lending. This section uses federal and local data to explore and understand current patterns of segregation in Birmingham and its impact on residents.

Key Findings

- Between 2017 and 2020, the number of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) in Birmingham decreased from 19 to 15, but concentrated poverty remains a significant challenge.
- Black residents make up nearly 80 percent of the population living in Birmingham's R/ECAP areas, reflecting persistent racial and economic segregation.
- Only about 27 percent of families living in R/ECAPs have children, suggesting a high share of elderly, single-adult, or extended family households.
- Based on the Dissimilarity Index, Black/White segregation increased from 62.2 in 2010 to 66.7 in 2020, and remains the most severe among all racial groups in Birmingham.
- Non-White/White and Asian/White segregation also increased between 2010 and 2020, while Hispanic/White segregation modestly decreased.
- Similarities between the Home Owners' Loan Corporation (HOLC) redlining maps of the 1930s and 1940s and geographic concentrations of socioeconomic and housing challenges illustrates the lasting impact of redlining on patterns of segregation, opportunity, and racial disparities in housing outcomes in Birmingham today.

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Access to Opportunity

Access to opportunity measures poverty, local conditions, access to jobs, education, healthy and safe living conditions, public services and amenities, which are critical factors to consider when measuring fair housing choice. This section discusses access to education, affordable transportation, employment opportunities, environmental health, housing quality, exposure to lead-based paint, and broadband access. Measuring these opportunity factors provides insight into communities' quality of life and informs fair housing needs for protected classes.

Key Findings

- Across all HUD opportunity indices, Black residents in Birmingham experience the lowest access to low-poverty neighborhoods, quality schools, strong labor markets, job proximity, and environmental health.
- Birmingham's Low Poverty Index reveals a sharp racial gap, with Black residents scoring less than half as high as White residents, highlighting concentrated disadvantage.
- Although geographic access to jobs is relatively high for all groups, Black residents still face lower labor market engagement, suggesting systemic employment barriers beyond location.
- Environmental Health Index scores show Black residents are exposed to significantly poorer environmental conditions compared to other racial groups.
- While Birmingham's unemployment rate improved between 2010 and 2023, racial disparities persist, with Black unemployment nearly three times higher than White unemployment.
- Birmingham's economy is increasingly service-oriented, with health care, education, retail, and logistics sectors leading local employment, while manufacturing and construction have declined.
- Despite the City's efforts to increase the minimum wage to $10.25, state mandates have kept the minimum wage at $7.25, far below the local living wage needed to meet basic needs for individuals and families.
- Broadband access is highly unequal, with large gaps concentrated in historically disinvested Black neighborhoods in northern and western Birmingham.
- Environmental justice challenges—such as proximity to hazardous waste sites, lead-based paint risk, and flood vulnerability—are concentrated in Birmingham's minority and low-income neighborhoods.

Homeownership and Lending Analysis

Home mortgage lending patterns offer important insights into fair housing practices and the overall equity of a city's housing market. By analyzing who is approved for loans, the terms they receive, and where lending activity is concentrated, the City of Birmingham can identify potential disparities based on race, ethnicity, income, or neighborhood. Patterns such as disproportionately high denial rates for minority applicants or limited lending in certain communities may signal discriminatory practices like redlining or systemic barriers to homeownership.

Key Findings

- Mortgage originations in the Birmingham MSA declined sharply by 54 percent between 2020

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and 2023, driven by rising interest rates and affordability challenges.

- In 2023, home purchases dominated the mortgage market at 68.7 percent of lending activity, with conventional loans accounting for the majority of loan types.
- Loans from the Federal Housing Administration (FHA) and the U.S. Department of Veterans Affairs (VA) comprised nearly one-third of all lending, reflecting continued demand for more accessible mortgage products among first-time and lower-income buyers.
- White borrowers received the majority (55.9 percent) of mortgages, while Black borrowers represented 20.1 percent of loans but had lower average loan amounts.
- Hispanic borrowers were significantly underrepresented, accounting for only 3.3 percent of mortgage activity despite a larger population share.
- Female borrowers made up 25 percent of originations, with Black women accounting for a strong 36.9 percent of all female borrower activity, although average loan sizes remained lower.
- Conventional loans had the highest denial rate (20.7 percent), while FHA and VA loans were more accessible with lower denial rates.
- Black applicants faced a mortgage denial rate of 29.8 percent, nearly double that of White applicants (16.7 percent), pointing to persistent racial disparities in lending outcomes.
- Credit history was the leading reason for loan denials among Black, White, and American Indian applicants, while debt-to-income ratio issues were particularly acute for Asian and Hispanic borrowers.
- Denial rates were highest among low-income applicants, especially Black and Hispanic households earning less than 30 percent of the area median income.

Review of Regulations and Policies

This section evaluates the City of Birmingham's regulations, policies, and practices to assess their impact on fair housing choice. It reviews planning and zoning ordinances, building codes, public services, and relevant private sector practices, identifying both recent progress and remaining barriers to equitable housing access. While Birmingham has made notable strides through updates to its framework plans, zoning ordinance, and social justice initiatives, ongoing challenges—such as limitations in reasonable accommodation provisions, manufactured housing restrictions, and disparities in access to essential services—continue to affect protected classes. This analysis highlights areas where regulatory improvements and stronger enforcement could help further fair housing goals.

Key Findings

- As of 2025, seven framework plans have been completed for Pratt-Ensley, the Eastern and Western Areas, North, Northeast, and Southwest Birmingham, and Titusville. Through its Framework planning, the City of Birmingham has made significant steps to modernize its land use and zoning.
- The City is currently overhauling its zoning ordinance and has indicated that it will examine the impact of minimum and maximum floor space requirements as part of this process.
- The City has made significant progress through updates to its neighborhood framework plans, Comprehensive Plan, and zoning ordinance in expanding multifamily development, accessory dwelling units, mixed-use districts, and other uses for protected classes.

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- The City's zoning ordinance lacks explicit reasonable accommodation language to account for requests from persons with disabilities in the jurisdiction seeking to amend or request an exception or adjustment to a zoning policy or ordinance.
- Birmingham's low-income and communities of color continue to face challenges and barriers to accessing and maintaining homeownership.

Program and Portfolio Analysis

This section provides an overview and analysis of the City of Birmingham's federally funded housing and community development programs, with a focus on participation demographics, service delivery outcomes, and alignment with fair housing goals. Reviewing the reach and impact of programs such as CDBG, ESG, HOME, and HOPWA helps assess whether available resources are meeting the needs of eligible populations, particularly those most vulnerable to housing instability and discrimination.

Key Findings

- The City's support of small, local businesses helps stimulate jobs and expand economic opportunities for the business owners, employees, and the neighborhoods served. Technical assistance was provided to 200 businesses throughout the city with a focus on Woodlawn, Ensley and 4th Avenue Business District. Eleven (13) low-moderate income jobs were created and/or retained. The City also assisted in creating/retaining four additional jobs.
- The City provided housing assistance to 66 homeowners and provided 3,264 affordable housing units to non-homeless households. The City is working with a developer on the construction of new affordable homes in the Pratt City area of Birmingham.
- Homeless service agencies in the city assisted 94 people. A total of 2,644 homeless people were assisted with ESG funding. Combining both funding sources, 2,738 homeless persons were served in 2023.
- The City assisted 4,680 persons with improved public services that were non-housing and non-homeless.
- AIDS Alabama assisted 126 households using HOPWA funds. There were 222 people assisted with non-homeless services such as case management, meals/nutritional services and transportation. In addition, affordable housing units were provided to 100 special needs households in 2023.

Fair Housing Trends and Complaints

This section reviews the fair housing enforcement process and fair housing complaints filed at the local and federal levels to assess trends, emerging issues, and potential barriers to fair housing access, enforcement, and education in Birmingham.

Key Findings

- From 2006 to 2020, the period for which data was available for this assessment, Jefferson and Shelby Counties recorded 200 complaints filed with FHEO. Most of those cases (175) were filed in Jefferson County. Shelby County recorded 25 cases filed during the same period.
- Most of those cases (116) were filed on the basis of race, followed by disability (75 cases).

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- The height of the number of cases occurred in 2008 and 2009 during the recent Great Recession. Since 2008, the number of cases has significantly dropped. Housing discrimination cases rose again in 2013 and remained around 10 per year until dropping again in 2019 and 2020.
- The Fair Housing Center of Northern Alabama, located in Birmingham, is responsible for fielding fair housing complaints for a 29-county region, close to half the counties in the state, although most of its clients are in Birmingham. The Center receives around 12 to 15 calls per day, including landlord-tenant disputes and fair housing complaints.
- Calls requiring legal assistance, such as landlord-tenant disputes, are referred elsewhere, while the Center handles the roughly 300 fair housing complaints received each year.

Review of Actions Taken to Affirmatively Further Fair Housing

This section revisits the impediments identified in 2020 Analysis of Impediments to Fair Housing Choice and provides an overview of the key interventions, policies, and strategies employed by the City to address those barriers over the last five years.

2020 Impediments to Fair Housing Choice

- Affordable Housing - Lack of affordable housing units available to low-income residents, families, and other protected classes.
- Housing Quality - Available affordable housing stock is aging, while new housing production has not met the affordability or accessibility needs of low-income residents, older residents, persons with disabilities, and other protected classes.
- Inequitable Community Development - Lower wages, access to equitable transit, and adequate educational opportunities for communities of color and protected classes impact housing stability, social mobility, and potential displacement.
- Social and Environmental Justice - Persistent environmental and social concerns for low-income and minority neighborhoods hinder fair housing protections and access to greater social opportunities.
- Home Lending Disparities - Low-income and protected classes lack equitable access to home lending opportunities and capital.
- Local Policies - Some land use, zoning, and building code policies, such as site selection, limits on alternative housing, minimum floor space requirements, and a lack of a local accessibility building code, may create additional hurdles to housing choice and access for protected classes.
- Reasonable Accommodation - A lack of a reasonable accommodation protocol in the local zoning code creates ambiguity and potential housing access barriers for persons with disabilities.
- Fair Housing Education and Enforcement - A lack of community awareness of fair housing protections limit the impact of fair housing education and outreach efforts.
- Segregation - Historic segregation patterns and new concentrations of poverty continue to disproportionately impact communities of color and protected classes.

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Key Findings

- The City increased access to affordable housing through new construction, down payment assistance, and partnerships with developers and the public housing authority to leverage funding and preserve existing housing stock.
- Programs like the Critical Repair Program and strategic use of the Birmingham Land Bank support neighborhood stabilization by addressing blight, improving housing conditions, and promoting homeownership among low-income residents.
- Significant updates to zoning ordinances—including eliminating parking minimums, introducing character districts, and promoting adaptive reuse—have expanded options for multifamily, mixed-use, and affordable housing development.
- The City developed the CLEAP strategy, applied for federal grants, and initiated a citywide sustainability plan to address environmental hazards, energy burden, and resilience in historically under-resourced communities.
- To address disparities in lending, the City introduced a down payment assistance program and partnered with financial institutions to provide workshops on credit, budgeting, and loan access.
- Efforts to educate the public and build capacity through workshops, counseling, and ordinance updates—including a forthcoming reasonable accommodation provision—support greater awareness and enforcement of fair housing rights.

2025 Impediments to Fair Housing Choice for the City of Birmingham

This section identifies the 2025 Impediments to Fair Housing Choice for the City of Birmingham based on the research, stakeholder engagement, analyses, and assessments described in previous sections. The impediments presented in this section represent ongoing issues in Birmingham, such as access to affordable housing, social and environmental justice, and home lending disparities, as well as newly identified barriers, such as housing quality and some local zoning policies.

This section also provides a set of recommendations for actions and interventions aimed at addressing each identified impediment. These recommendations, together with the data analysis and findings discussed throughout this AI, are intended to inform and guide the City's efforts to further fair housing goals and expand access to opportunity over the next five years. The following impediments are presented in no particular order and are not weighted. Additionally, impediments to fair housing choice have been identified and included for populations outside of protected classes.

1. Housing Affordability and Availability

- **Rising Housing Costs Outpace Local Incomes, Limiting Housing Choice for Low-Income and Vulnerable Populations :** Birmingham's median income and stagnant minimum wage have not kept pace with rising rents and homeownership costs, leaving many residents unable to afford housing without being cost burdened. Low- to moderate-income (LMI) households—especially those headed by seniors, people with disabilities, and female householders—are disproportionately affected by these affordability pressures. This mismatch restricts housing

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choice, contributes to displacement risk, and reinforces income-based segregation.

- **Insufficient Supply of Affordable Rental Housing Amid Changing Household Demographics and Persistent Vacancy:** Birmingham faces a shortage of affordable rental housing, driven by declining household sizes, limited construction of new units, and challenges with vacancy and blight. As more households consist of single individuals or non-family groupings, the existing housing supply struggles to meet demand for smaller, affordable units. These conditions disproportionately impact renters, especially low-income and minority households, limiting access to stable housing.
- **Aging and Substandard Housing Conditions Threaten Health and Safety for Low-Income Residents:** Much of Birmingham's affordable housing stock is aging, which can pose safety and health risks, particularly for low-income families, seniors, and renters with few alternatives. Housing problems, including cost burden, overcrowding, and substandard facilities, may be compounded by the risk of lead-based paint exposure in older homes. These conditions disproportionately affect Black and Hispanic households and can undermine long-term housing stability.
- **Limited Availability and Uneven Distribution of Publicly Supported Housing:** Birmingham's supply of publicly supported housing falls short of demand, with long waitlists and limited development of new units to serve low-income households. Most publicly supported housing is in racially and economically segregated neighborhoods, reinforcing patterns of concentrated poverty and limiting access to opportunity. While some program investments are ongoing, few new developments have been added in recent years to meet the scale of need.
- **Limited Digital Access May Restrict Housing Search and Program Participation:** As housing applications, listings, and rental assistance programs shift online, households without reliable internet access or digital literacy are excluded from critical opportunities. This digital divide disproportionately affects older adults, low-income residents, and communities of color—particularly in neighborhoods with inadequate broadband infrastructure. These limitations create barriers to fair housing access and participation in publicly supported housing programs.

2. Discrimination, Enforcement, and Access to Fair Housing Rights

- **Racial and Ethnic Disparities in Lending and Homeownership Limit Access to Wealth-Building Opportunities:** Black and Hispanic residents in Birmingham face disproportionately high denial rates for mortgage loans, along with reduced access to favorable loan terms and lower loan amounts. These disparities limit homeownership opportunities and perpetuate racial wealth gaps, with long-term impacts on housing stability and intergenerational economic mobility. The pattern suggests systemic barriers to credit access for protected class households.
- **Discriminatory Housing Practices Continue to Limit Housing Choice for Renters, Homebuyers, and Protected Class Households**: Despite federal and state protections, renters and homebuyers in Birmingham—particularly those who are Black, disabled, female-headed, or use Housing Choice Vouchers—continue to face discriminatory treatment that restricts access to housing. Discrimination in rental advertising, tenant screening, mortgage lending, and landlord acceptance of vouchers undermines fair housing choice and disproportionately impacts

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protected classes. Existing enforcement and outreach efforts have not fully addressed persistent patterns of bias and exclusion.

- **Gaps in Fair Housing Education and Enforcement Limit Residents' Ability to Assert Their Rights:** Many Birmingham residents, especially those in protected classes, are unaware of their rights under fair housing laws or lack access to the resources needed to file complaints and seek redress. At the same time, local fair housing enforcement capacity is limited, making it difficult to proactively investigate discrimination or hold violators accountable. These gaps disproportionately affect low-income, Black, Hispanic, immigrant, and disabled residents.
- **Language Access Barriers Restrict Housing Opportunities for Limited English Proficient (LEP) Residents:** Residents with limited English proficiency face challenges accessing housing information, services, and protections due to insufficient language access in both public programs and private markets. These barriers prevent LEP residents—particularly Spanish, Vietnamese, and African language speakers—from fully participating in the housing market and asserting their rights under fair housing law. Without proactive policies and outreach, these communities face increased risk of discrimination and housing instability.
- **Absence of Source of Income Protections Allows Legal Discrimination Against Voucher Holders:** Alabama law does not prohibit discrimination based on source of income, allowing landlords in Birmingham to legally refuse to rent to tenants using Housing Choice Vouchers or other forms of rental assistance. This legal gap disproportionately impacts Black, disabled, elderly, and single-parent households who rely on these subsidies, limiting their ability to access housing outside of high-poverty, segregated neighborhoods. The absence of protections undermines the effectiveness of the voucher program and reinforces systemic inequities.

3. Segregation and Access to Opportunity

- **Lasting Segregation Patterns Restrict Housing Choice and Access to Opportunity for Black Residents:** Historic redlining, exclusionary zoning, and continued disinvestment have resulted in persistent racial segregation across Birmingham, particularly for Black residents. These patterns concentrate poverty, limit access to high-quality housing, and reduce proximity to well-resourced schools, jobs, healthcare, and healthy environments. Segregation continues to shape unequal outcomes and restricts upward mobility for communities of color.
- **Zoning and Land Use Policies Limit the Development of Diverse, Affordable Housing Options:** Birmingham's zoning code restricts the location and density of multifamily, accessible, and affordable housing, limiting options for low- and moderate-income households. While recent planning efforts have introduced more flexible land use frameworks, single-family zoning remains dominant in many areas, and accessory dwelling units (ADUs) and mixed-income housing are underutilized. These constraints may reduce housing choice and reinforce racial and economic segregation.

4. Special Populations

- **Inadequate Supply of Accessible, Affordable, and Supportive Housing for People with Disabilities:** Birmingham lacks sufficient housing that is both affordable and physically accessible to meet the needs of residents with disabilities, especially those with mobility impairments,

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sensory limitations, or chronic health conditions. The city also has limited supportive housing options for residents who require intensive services or ongoing care. These gaps disproportionately impact low-income disabled residents, many of whom face higher poverty rates and a lack of choice in housing.

- **Insufficient Housing Resources for People Experiencing Homelessness or Housing Instability:** While Birmingham has reduced overall homelessness, the number of unsheltered residents has grown, and available shelter, transitional, and permanent housing options are insufficient to meet demand. Black residents are disproportionately represented in the homeless population, and key subpopulations—such as domestic violence survivors, chronically homeless individuals, and veterans—face persistent barriers to stable housing. Without expanded housing and service capacity, many remain at risk of long-term instability.

Recommendations to Address Impediments

In addition to the identified impediments, the following actions have been identified to guide the fair housing goals and work of Birmingham for the next five years. Some actions address multiple impediments areas.

Action	Impediment Area Addressed	Department/Agency
Leverage publicly owned, vacant land for affordable housing development by donating, leasing, or selling it at below-market rates to nonprofits or mission-aligned developers. Consider establishing a community land trust to purchase properties from Birmingham Land Bank Authority and selling them as permanent affordable housing. The City has been advocating for the creation of a land trust.[1]	Housing Affordability and Availability, Segregation and Access to Opportunity	Birmingham Land Bank Authority
Prioritize LIHTC and HOME-funded developments in high-opportunity neighborhoods. Consider requiring location scoring criteria for affordable housing developments to promote geographic equity.	Housing Affordability and Availability, Segregation and Access to Opportunity	Community Development Department
Ensure housing affordability over time through shared-equity housing, deed restrictions, or housing covenants.	Housing Affordability and Availability, Segregation and Access to Opportunity, Discrimination, Enforcement, and Access	Birmingham Land Bank Authority, Community Development Department

[1] Community Action Association of Alabama. (2025). Birmingham City Leaders Advocate for More Affordable Housing and a New Housing Trust Fund. Available at: https://caaalabama.org/affordable-housing-new_housing-trust-fund/.

Action	Impediment Area Addressed	Department/Agency
	to Fair Housing	
Expand workforce development programs to increase access to high quality job opportunities and skills development. From interviews, workforce development activities have been successful among people with disabilities and can be expanded.	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Department of Innovation and Economic Opportunity, HABD
Expand wrap around services with permanent supportive housing (e.g., case management, financial literacy).	Segregation and Access to Opportunity, Special Populations	HABD, Continuum of Care, Community Development Department
Provide public computer access points and digital literacy training through libraries, community centers, and housing sites to bridge the digital divide for LMI and older adult residents.	Segregation and Access to Opportunity, Special Populations	Community Development Department
Examine the potential to launch a housing mobility and counseling program to help voucher holders move to low-poverty, high-resource neighborhoods.	Housing Affordability and Availability, Segregation and Access to Opportunity	Community Development Department
Incentivize developers to include affordable units in new residential developments (e.g., inclusionary zoning, density bonus, tax abatements, parking reductions).	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Planning, Engineering, and Permits (PEP) Department, Planning and Zoning Divisions
The City's Planning and Zoning Divisions have updated its zoning ordinance to reduce barriers to development, including allowing cottage developments for small lots that are difficult to infill, and eliminating parking minimums. The zoning ordinance can be further updated to allow for more by-right uses to reduce barriers to infill development and adaptive reuse.	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	PEP Planning and Zoning Divisions
Work with the Birmingham Jefferson County Transit Authority to implement transit-oriented development practices around bus lines and the Birmingham Xpress to allow for increased density and mixed-use development to support ridership. The City is currently working on a transportation policy.	Housing Affordability and Availability, Segregation and Access to Opportunity	PEP Planning and Zoning Divisions, Birmingham Jefferson County Transit Authority

Action	Impediment Area Addressed	Department/Agency
Create accessible, anonymous reporting channels for tenants to hold landlords accountable for maintenance/repairs (e.g., phone, app, website).	Discrimination, Enforcement, and Access to Fair Housing, Segregation and Access to Opportunity, Special Populations	PEP Code Enforcement Division
Partner with Legal Services Alabama to expand access to and awareness of tenant advocacy and support services.	Housing Affordability and Availability, Segregation and Access to Opportunity, Discrimination, Enforcement, and Access to Fair Housing, Special Populations	Community Development Department, Legal Services Alabama
Establish funding for legal service providers and estate planners to help low-income homeowners avoid future issues of heirs' properties.[2]	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Community Development Department, Legal Services Alabama
Expand access to financial literacy, homeownership classes for first-time homebuyers through the City's Ready to Own program.	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Community Development Department
Increase language support including bilingual City staff and access to translated program materials and City ordinances.	Special Populations	Community Development Department
Establish a source of income protection ordinance to protect renters against source of income discrimination.	Housing Affordability and Availability, Discrimination, Enforcement, and Access to Fair Housing	Community Development Department, Office of the City Attorney
Develop a public guide to increase awareness of fair housing rights and requirements to submitting a fair housing complaint. In 2023, the City Council created a new Fair Housing	Housing Affordability and Availability, Discrimination, Enforcement, and Access	Community Development Department, Office of the City Attorney

[2] Housing Matters, an Urban Institute Initiative. (2023). What Is Heirs' Property, and Why Does It Matter for Equitable Homeownership? Available at: https://housingmatters.urban.org/articles/what-heirs-property-and-why-does-it-matter-equitable-homeownership

Action	Impediment Area Addressed	Department/Agency
Committee that can support.[3] The City also benefits from 97 elected neighborhood officers that can communicate about fair housing practices and services.	to Fair Housing	

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[3] Alabama.com. (2023). Birmingham City Council creates new fair housing committee. Available at: https://www.al.com/news/2023/04/birmingham-city-council-creates-new-fair-housing-committee.html.

I. Introduction

A. Analysis of Impediments to Fair Housing

Funding provided by the U.S. Department of Housing and Urban Development (HUD) comes with the obligation to affirmatively further fair housing. Such a requirement comes from the Fair Housing Act of 1968, which gives HUD a lead role in administering the Fair Housing Act. As such, the City of Birmingham is assessing fair housing issues and its obligations to affirmatively further fair housing through this Analysis of Impediments to Fair Housing Choice (AI).

The City of Birmingham completed and published a Consolidated Plan and AI in 2020 and is maintaining its fair housing planning obligation through the completion of this AI and the Consolidated Plan for 2025. The AI assesses the impact of policies, practices, and procedures on housing choice in the city since the 2020 AI and evaluates the City's role as the primary grantee of HUD funding in the jurisdiction.

The City of Birmingham, through its Department of Community Development, currently administers the following HUD-funded federal programs:

- Community Development Block Grant Program (CDBG)
- HOME Investment Partnership Program (HOME)
- Housing Opportunities for Persons with AIDS Program (HOPWA)
- Emergency Solutions Grant Program (ESG)

These programs help to address an array of housing and community needs in the jurisdiction, including housing affordability, access to housing, homelessness, and other public services and improvement gaps. This assessment focuses on how these programs, along with other local public and private policies and actions, help to further fair housing goals or implicitly or explicitly create additional barriers impeding fair housing choice and access in Birmingham.

1. Defining Impediments to Fair Housing Choice

Impediment to Fair Housing

HUD defines "impediments to fair housing choice" as:

- "Actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin, which restrict housing choices or the availability of housing choices."
- "Actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin."

To meet HUD's definition, an action, omission, or decision must meet the following three criteria:

- A fair housing impediment must be an identified matter that directly or indirectly (has the effect of) creating a barrier to fair housing choice.
- An impediment must have a disproportionate effect on a protected class.

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- An impediment must be caused by an "action, omission, or decision."[4]

While the AI primarily seeks to identify and address barriers to housing choice that qualify as impediments to fair housing choice, it also examines housing barriers and challenges that may fall outside of HUD's formal definition. Identifying and examining these factors help decision makers understand the context, causes, and considerations relevant to each identified impediment.

Protected Classes

In addition to assessing the overall housing and socioeconomic conditions in Birmingham, the analyses below examine to what extent housing challenges disproportionately affect Birmingham residents who are members of protected classes.

Under the Fair Housing Act, HUD defines protected classes as specific groups of people who are legally protected from housing discrimination. HUD regulations prohibit housing discrimination on the basis of these characteristics, including unequal treatment in leasing, sales, financing, zoning, advertising, and housing services. The seven federally protected classes are:

- Race,
- Color,
- National Origin,
- Religion,
- Sex,
- Familial Status, and
- Disability.[5]

2. Data Sources and Analysis

This AI utilizes the latest accurate and available data and the most statistically appropriate geographic unit (census tract, city, metropolitan statistical area, etc.) and span of time for each analysis. The primary data sources cited in this document are listed below:

- U.S. Census Bureau's 5-Year American Community Survey (ACS) (2006-2010, 2019-2023) is used throughout the plan to understand key demographics, housing, and economic indicators. Unlike the census, the 5-Year ACS is not exact but rather an annual, sampling survey which infers greater trends from 60 months of collected data. While ACS estimates sometimes display a large margin of error for small populations due to sampling method, they provide a consistent sample for larger populations. The data is available at: https://data.census.gov/.
- Home Mortgage Disclosure Act (HMDA) (2023) data is used in this plan to understand federally protected class populations' access to home loans. HMDA is publicly available and detailed loan-level data provided by financial institutions and mandated by the Consumer Protection Bureau.

[4] U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity, *Fair Housing Planning Guide, Volume 1*. Retrieved from: https://www.hud.gov/sites/documents/FHPG.PDF

[5] U.S. Department of Housing and Urban Development. Housing Discrimination Under the Fair Housing Act. Available at: https://www.hud.gov/helping-americans/fair-housing-act-overview.

The data is available from 2018 to 2023 at: https://www.consumerfinance.gov/data-research/hmda/.

- HUD's Comprehensive Housing Affordability Strategy Data (CHAS) (2017-2021) is used to understand housing problems, cost burdens, household types, and other key housing information. CHAS data is custom tabulated from ACS for HUD and local governments to better distribute HUD funding by understanding housing problems and housing needs, especially for low-income households. Due to the custom tabulation, CHAS data lags ACS updates. The data is available at: https://www.huduser.gov/portal/datasets/cp.html.
- HUD Affirmatively Furthering Fair Housing Data (2024) is an online tool which aggregates over a dozen data sources to provide key fair housing data and trends. The data is available at: https://egis.hud.gov/affht/.
- HUD Office of Fair Housing and Equal Opportunity (FHEO) Filed Title VIII Cases (2024) list of all the Title VIII fair housing cases filed by the FHEO and includes the case number, case name, filing date, state and county of the alleged violation, and the bases for the alleged discriminatory acts. The data is available at: https://catalog.data.gov/dataset/fheo-filed-cases.
- HUD Open Data (variable years) provides the geographic data for many of the maps and special political designations (low-moderate income (LMI), racially or ethnically concentrated areas of poverty (R/ECAP), etc.) throughout this report. The data is available at: https://hudgis-hud.opendata.arcgis.com/.

B. Community Participation Process

This section discusses the community engagement and participation process conducted by the City of Birmingham throughout the 2025 Analysis of Impediments assessment process. This section details results from discussions with local officials and key stakeholders, feedback received during public meetings and analyzes results of a community needs survey.

The City of Birmingham coordinated the outreach process for its Consolidated Plan with the outreach activities for the Analysis of Impediments to Fair Housing Choice. The City began this effort by establishing a schedule of interviews to be conducted with community partners, including housing services providers, City employees, and social service organizations. The City reached out to 36 participants and conducted 20 interviews. During each 45-minute individual interview, participants were asked a series of questions designed to gather information about their client and organizational experiences, challenges, and perceptions of the city of Birmingham.

The City of Birmingham engaged stakeholders throughout the report development process to gather input on strategies, goals, and funding priorities. Recognizing the essential role of community feedback, staff implemented a comprehensive approach that collected insights from both internal and external stakeholders regarding public services, affordable housing, and community/economic development initiatives.

During these informal conversations, participants were encouraged to engage with the interviewer through a series of questions covering topics such as transportation, city assets and deficiencies, housing, and community services. The conversations were participant lead to allow for candid input.

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These interviews highlighted common themes across all participants regardless of their organization's area of focus.

Interviews with local housing and community development practitioners and city departments included:

- AIDS Alabama, Inc.
- Birmingham Urban League
- Bridge Ministries, Inc.
- Christian Service Mission
- City of Birmingham, Department of Community Development
- City of Birmingham, Department of Innovation and Economic Opportunity
- City of Birmingham, Department of Planning, Engineering & Permits, Planning Division
- City of Birmingham, Department of Transportation
- City of Birmingham, Mayor's Office, Governmental Affairs
- Disability Rights and Resources
- Fair Housing Center of North Alabama
- Faith Chapel Christian Center
- First Light, Inc.
- Girls Inc. of Central Alabama
- Hispanic and Immigrant Center of Alabama
- HouseProud
- Housing Authority of the Birmingham District
- Neighborhood Housing Services
- One Roof
- REV Birmingham
- YWCA Central Alabama

The City also hosted an online community needs survey to solicit feedback on fair housing and community needs. The survey was available online and hard copy form from February 25, 2025 to April 11, 2025. The survey was available in English and Spanish. The City also created a flyer in English and Spanish to share the survey. The survey was posted on the City's website and social media. The survey flyers were posted in nine libraries around the city, and the survey flyer was distributed and highlighted at neighborhood meetings to increase the response rate. The survey and flyer were also shared with all interviewees. All survey results and further findings are detailed in Appendix A.

The survey elicited 125 responses of majority Birmingham residents. General findings from the survey include:

- Concerns about the physical condition of homes, especially abandoned, foreclosed, and dilapidated housing;
- Suggestions that abandoned lots and homes can be leveraged for low-income housing and homeownership opportunities;
- Concerns about the physical condition of public space, including general cleanliness, sidewalks, and streets;

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- Safety as a top issue, with perceptions of declining safety; and
- Need for improvement in homeless services, infrastructure, and safe and affordable housing.

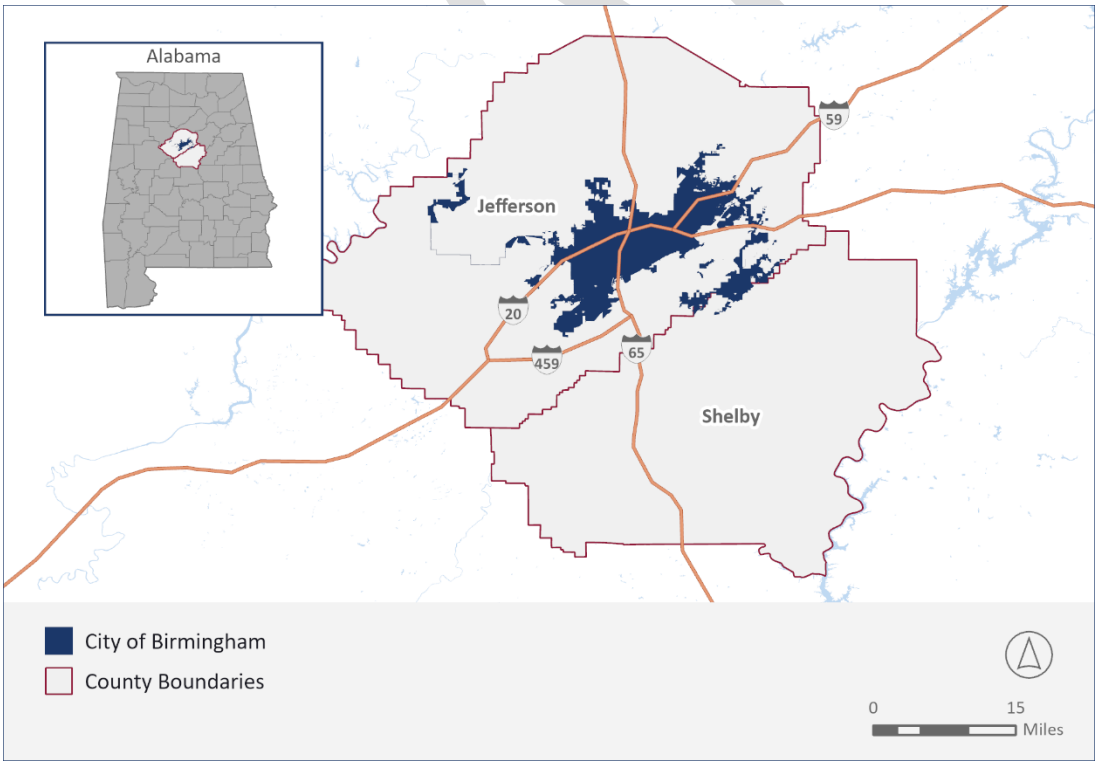
II. Socioeconomic Profile

This section examines key socioeconomic trends in the city of Birmingham and the surrounding region, including Jefferson and Shelby Counties. The analyses below review demographic and economic data to better understand factors that influence housing choices, with a focus on the characteristics of protected classes and patterns of residential segregation.

A. City of Birmingham

The city of Birmingham is located at the center of Jefferson County and serves as the county seat and a critical economic and cultural hub in Alabama. Situated within the foothills of the Appalachian Mountains and falling within Jefferson and Shelby Counties, Birmingham is characterized by its rolling terrain, valleys, and streams. This landscape historically contributed to the city's prominence in iron, steel, and coal production, earning it the nickname "Magic City" due to rapid industrial growth in the late 19th and early 20th centuries.

Map 1: Birmingham, Jefferson County, Shelby County, State of Alabama, 2024



Source: U.S. Census Bureau. (2024). TIGER/Line Shapefiles. Available at: https://www.census.gov/cgi-bin/geo/shapefiles/index.php

Most notably, Birmingham was a pivotal battleground during the American Civil Rights Movement in the 1960s. The city's intense segregation and racial tensions culminated in significant events such as the Birmingham Campaign of 1963, which launched widespread protests and confrontations with law enforcement. Dr. Martin Luther King Jr.'s involvement and the subsequent global attention highlighted the brutal realities of segregation. These events galvanized national and international support for civil rights, leading to critical legislation like the Civil Rights Act of 1964 and designating Birmingham as a stronghold for racial justice advocacy.

Today, Birmingham is diverse, with a population comprising predominantly African American and white communities, alongside smaller but growing Hispanic and Asian populations. The city is home to various cultural institutions, educational centers, and historical landmarks celebrating its civil rights heritage.

Economically, Birmingham has transitioned from heavy industry toward healthcare, finance, and education. Leading institutions, such as the University of Alabama at Birmingham, now anchor its economy through employment, healthcare services, and research, and the city's education sectors, cultural attractions, and economic resources drive regional employment and growth. Birmingham's role as the primary economic engine of Jefferson County and the state's financial and banking center, places it at the crossroads of transportation, commerce, and industry, making it crucial to statewide economic stability and future growth.

1. Key Findings

- While Birmingham's population declined by 8 percent between 2010 to 2023, Jefferson and Shelby Counties grew, which may indicate shifting preferences for more suburbanized areas.
- Birmingham's average household size declined by 7.4 percent between 2010 and 2023, the steepest drop regionally. Additionally, more residents are living alone since 2017, with single-individual households comprising 44.9 percent of Birmingham's total households.
- More than half (52.2 percent) of Birmingham households are non-family households, the highest proportion compared to Jefferson County, Shelby County, and Alabama.
- The city's younger population (under 18) shrank by 21.6 percent, while the senior population (62 and older) increased significantly, signaling an aging population.
- The 25 to 34 age group grew by 7.0 percent, suggesting rising demand for rental housing and walkable, amenity-rich neighborhoods.
- Birmingham remains majority Black (67.1 percent), but the Black population declined by 16.3 percent between 2010 and 2023, indicating displacement and economic pressures.
- The Hispanic or Latino population grew by 41.9 percent, and multiracial residents increased dramatically by 386.7 percent, pointing to growing diversity.
- Birmingham's median household income ($44,376) is significantly lower than Jefferson County's ($64,589), highlighting persistent economic disparities.
- Over 60 percent of Birmingham residents are classified as low- to moderate-income, a much higher share than in surrounding counties or the state overall.
- Although family poverty rates declined sharply between 2010 and 2023, Birmingham's rates remain significantly higher than the county, regional, and state averages.
- Between 2010 and 2023, family poverty rates in Birmingham declined significantly but remain

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higher than those in Jefferson County, Shelby County, and the state overall—especially among female-headed households.

- Female-headed households with children make up 11.5 percent of Birmingham households, a vulnerable group facing higher poverty and housing instability.

B. Demographics

1. Population

Data from the U.S. Census Bureau reveals divergent trends in population growth across Birmingham, Jefferson County, Shelby County, and the State of Alabama between 2010 to 2023. Birmingham's population decreased annually by an average of 1.6 percent, resulting in a 7.9 percent population decline by 2023.

This indicates an outflow or lack of retention of residents within the city limits. In contrast, Jefferson County, which includes Birmingham, saw a modest increase of 2.0 percent in its population during the same time period. Birmingham represented 32.9 percent of the county's total population in 2010 and 28.9 percent in 2023, suggesting that while the city is losing residents, the surrounding areas appear to be attracting or retaining people.

Shelby County, adjacent to Jefferson, showed robust growth at 20.8 percent from 2010 to 2023, and an average annual rate of 4.2 percent, indicating that the growing suburban area may absorbing some of Birmingham's outflow. Meanwhile, the state of Alabama grew by 7.8 percent, consistent with a steady but moderate influx of residents. These trends suggest overall population shifts from urban centers like Birmingham to suburban areas like those found in Shelby County.

Table 1: Population Growth, Birmingham, Jefferson County, Shelby County, State of Alabama, 2010–2023

Geography	2010	2023	% Change	Average Annual Growth Rate
Birmingham	216,392	199,322	-7.9%	-1.6%
Jefferson County	656,912	669,744	2.0%	0.4%
Shelby County	187,880	226,955	20.8%	4.2%
Alabama	4,712,651	5,054,253	7.8%	1.4%

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates, 2006-2010, 2019-2023, Table DP05. Available at: data.census.gov.

2. Age

While the median age of Birmingham residents decreased by 1.1 percent and has remained slightly lower than the state and U.S. median since 2010, the city's population is still skewing older.

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Table 3 demonstrates demographic shifts by comparing changes across five age groups. This data reveals a significant decline in the younger population under 18 years by 21.6 percent. Conversely, older segments of the population, particularly those aged 62 years and over and 65 years and over, have increased by 27.2 percent and 19.1 percent respectively.

These shifts have profound implications for housing policy in Birmingham. The decrease in younger populations suggests a potential surplus of family-oriented housing and amenities that may no longer be in high demand. Additionally, this trend could indicate a longer-term decline in school enrollments and a need for repurposing or rethinking educational facilities and resources.

Conversely, the significant increase in the older population segments highlights a growing demand for housing options that are accessible, affordable, and sized appropriately for aging residents. This trend also underscores the need for targeted investments in health and social services tailored to elderly residents, senior community centers, accessible public spaces and infrastructure, and other amenities that support the health and wellbeing of an aging population.

The third notable trend can be seen in Table 4, which shows that the group aged 25 to 34 years increased by 7.0 percent between 2010 and 2023 and represented the largest age group over the same period. This group often includes young professionals, early-career workers, and renters, and first-time homebuyers. Growth in this segment may correspond to a rising demand for affordable rental housing located close to employment centers, universities, and amenities, and more walkable neighborhoods.

Table 2: Median Age, Birmingham, 2010–2023

	2010	2023	% Change
Median age (years)	36.3	35.9	1.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2006-2010, 2019-2023, Table DP05. Available at: data.census.gov.

Table 3: Population by Large Age Group, Birmingham, 2010–2023

Age Group	2010	2023	% Change
Under 18 years	48,209	37,821	-21.6%
18 years and over	168,183	161,501	-4.0%
21 years and over	158,263	151,168	-4.5%
62 years and over	32,434	41,245	27.2%
65 years and over	27,110	32,296	19.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2006-2010, 2019-2023, Table DP05. Available at: data.census.gov.

Table 4: Population by Age Group, Birmingham, 2010–2023

Age Group	2010	2023	% Change
Under 5 years	14,137	9,716	-31.3%

Age Group	2010	2023	% Change
5 to 9 years	12,416	10,304	-17.0%
10 to 14 years	13,474	11,431	-15.2%
15 to 19 years	14,495	13,060	-9.9%
20 to 24 years	18,033	17,021	-5.6%
25 to 34 years	33,513	35,858	7.0%
35 to 44 years	26,992	23,464	-13.1%
45 to 54 years	32,616	20,935	-35.8%
55 to 59 years	13,183	11,408	-13.5%
60 to 64 years	10,423	13,829	32.7%
65 to 74 years	13,193	20,630	56.4%
75 to 84 years	9,741	8,078	-17.1%
85 years and over	4,176	3,588	-14.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2006-2010, 2019-2023, Table DP05. Available at: data.census.gov.

3. Gender

Of Birmingham's 199,322 residents, 52.8 percent, or 105,272 residents, are female. In the search for housing, women often encounter specific forms of discrimination more frequently than men, including sexual harassment from housing providers, bias related to family status, and prejudice linked to past incidents of domestic violence.[6]

The National Fair Housing Alliance reported in 2020 that women commonly face sexual harassment and assault from landlords, maintenance workers, real estate agents, mortgage lenders, and other personnel involved in housing. Additionally, the National Housing Law Project notes that the majority of domestic violence survivors are women, who may suffer from discriminatory practices rooted in stereotypes about domestic violence survivors and related financial difficulties, such as previous evictions or credit issues.[7]

4. Race and Ethnicity

Birmingham is a majority Black or African American city, with Black or African American residents making up 67.1 percent of the total population of 199,322 in 2023, and White residents comprising 25.6

[6] National Housing Law Project. 2020. Available at: https://www.nhlp.org/initiatives/fair-housing-housing-for-people-with-disabilities/fair-housing-and-domestic-violence/

[7] National Housing Law Project. 2020. Available at: https://www.nhlp.org/initiatives/fair-housing-housing-for-people-with-disabilities/fair-housing-and-domestic-violence/

percent. As demonstrated in Table 5, Other racial groups included Asian (1.4 percent), American Indian and Alaska Native (0.2 percent), Native Hawaiian and Other Pacific Islander (0.03 percent), and individuals identifying as some other race (2.3 percent). Those reporting two or more races made up 3.4 percent of the population. Hispanic or Latino individuals of any race accounted for 4.9 percent.

In contrast, Jefferson County's total 2023 population of 669,744 was majority White (49.3 percent), and 42.5 percent Black or African American. The county also had a higher percentage of Hispanic or Latino residents of any race, with 5.2 percent to Birmingham's 4.9 percent. The percentage of county residents who identify as Asian, Native Hawaiian or Other Pacific Islander, Some other race, or two or more races, were only slightly higher (between 0.03 and 0.4 percent) in Jefferson County than Birmingham.

Table 5: Population by Race and Ethnicity, Birmingham and Jefferson County, 2023

	Birmingham		Jefferson County	
Race or Ethnicity Group	**Estimate**	**Percent**	**Estimate**	**Percent**
Total population	199,322	-	669,744	-
One race	192,620	96.6%	644,296	96.2%
White	50,931	25.6%	329,852	49.3%
Black or African American	133,817	67.1%	284,390	42.5%
American Indian and Alaska Native	302	0.2%	1,510	0.2%
Asian	2,836	1.4%	12,202	1.8%
Native Hawaiian and Other Pacific Islander	65	0.03%	188	0.03%
Some other race	4,669	2.3%	16,154	2.4%
Two or more races	6,702	3.4%	25,448	3.8%
Hispanic or Latino of Any Race	9,709	4.9%	35,103	5.2%
Not Hispanic or Latino	189,613	95.1%	634,641	94.8%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2019-2023, Table DP05. Available at: data.census.gov.

While the analysis above describes clear differences in racial distribution between city and county, the data in Table 6 reveals changes among racial and ethnic groups within the city of Birmingham.

Birmingham's total population declined by 7.9 percent between 2010 and 2023, but the Black or African American population experienced a significant decrease of 16.3 percent, dropping from 159,874 to 133,817. Meanwhile, the White population slightly increased by 2.7 percent, despite the city's overall decline. The number of residents identifying as Asian grew by 32.0 percent, while those identifying as Native Hawaiian or Other Pacific Islander, though a small group, more than doubled in number from 65 to 188, or 242.1 percent.

The most dramatic increases were among those identifying as "some other race" (up 52.7 percent) and those reporting two or more races, which grew by 386.7 percent—likely reflecting changing self-identification patterns and increasing multiracial awareness. The Hispanic or Latino population, crossing all racial categories, grew by 41.9 percent.

Overall, these changes point to a diversifying population and a modest growth in immigrant and multiracial communities, even amid overall population decline. However, the sharp decrease in Black residents may indicate displacement, lack of employment or sufficient income, limited access to affordable housing, or any number of other factors. These demographic shifts underscore the need for housing policies that prevent displacement and meet the needs of a racially and ethnically evolving population.

Table 6: Population by Race and Ethnicity, Birmingham, 2010–2023

	2010	2023	% Change
Race (Not Hispanic or Latino)			
Total population	216,392	199,322	-7.9%
One race	215,015	192,620	-10.4%
White	49,578	50,931	2.7%
Black or African American	159,874	133,817	-16.3%
American Indian and Alaska Native	339	302	-10.9%
Asian	2,148	2,836	32.0%
Native Hawaiian and Other Pacific Islander	19	65	242.1%
Some other race	3,057	4,669	52.7%
Two or more races	1,377	6,702	386.7%
Hispanic or Latino of Any Race			
Hispanic or Latino	6,843	9,709	41.9%
Not Hispanic or Latino	209,549	189,613	-9.5%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-2023, Table DP05. Available at: data.census.gov.

5. Household and Familial Composition

Between 2010 and 2023, Birmingham lost 2.0 percent of its households, while Jefferson County households grew by 3.3 percent. Shelby County experienced significant expansion, increasing households by 19.0 percent. The number of households across Alabama grew by 8.1 percent. This suggests suburban growth in Shelby County and a relative decline in Birmingham's share of regional households.

Table 7: Total Number of Households, Birmingham, Jefferson County, Shelby County, State of Alabama, 2010–2023

Geography	2010	2023	% Change
Birmingham	90,332	88,527	-2.0%
Jefferson County	260,441	268,911	3.3%
Shelby County	71,759	85,414	19.0%
Alabama	1,821,210	1,969,105	8.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-2023, Table S1101. Available at: data.census.gov.

Between 2010 and 2023, the average household size in Birmingham declined from 2.3 to 2.1 persons, a decrease of 7.4 percent. This drop was more pronounced than in Jefferson County (-2.4 percent) and Alabama as a whole (- 1.2 percent). Shelby County saw a slight increase of 0.8 percent, maintaining the highest average household size at 2.6. Birmingham had a smaller average household size than Jefferson County, Shelby County, and Alabama in both 2010 and 2023, and the highest percentage decrease in household size during that period (-7.4 percent).

This can indicate an increase in housing demand irrespective of overall population decline, as more households are needed to house the same number of people. Regarding housing choice, this trend points to a growing need for smaller, more flexible housing options—such as one-bedroom units, accessory dwelling units, or affordable rentals suitable for individuals, seniors, or small households.

While average household size varies among the city, counties, and state, an average family size of 3.1 is equal across those geographies. This discrepancy further indicates that the size and composition of households are changing as households are less frequently comprised exclusively of family members.

The city of Birmingham has the largest share of non-family households (52.5 percent) across the region and state, an increase from 47.6 percent in 2020. Given the large proportion of non-family households in the city, there is likely to be greater demand for multifamily and single-occupied units.

Table 8: Average Household Size, Birmingham, Jefferson County, Shelby County, State of Alabama, 2010–2023

Geography	2010	2023	% Change
Birmingham	2.3	2.1	-7.4%
Jefferson County	2.5	2.4	-2.4%
Shelby County	2.6	2.6	0.8%
Alabama	2.5	2.5	-1.2%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-2023, Table S1101. Available at: data.census.gov.

Table 9: Average Household and Family Size, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

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	Birmingham	Jefferson County	Shelby County	Alabama
Average Household Size	2.1	2.4	2.6	2.5
Average Family Size	3.1	3.1	3.1	3.1

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table S1101. Available at: data.census.gov.

Table 10: Family and Non-Family Households, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

	Birmingham	Jefferson County	Shelby County	Alabama
Total Household	88,527	268,911	85,414	1,969,105
% Family Households	47.5%	60.8%	72.3%	64.7%
% Non-Family Households	52.5%	39.2%	27.7%	35.3%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table S1101. Available at: data.census.gov.

In 2023, 52.2 percent of Birmingham's 88,527 total households were classified as nonfamily households, a significantly higher share than in Jefferson County (38.9 percent), Shelby County (27.6 percent), and the state of Alabama (35.1 percent). Family households made up only 27.3 percent of Birmingham's total, much lower than Jefferson County (32.7 percent), Shelby County (39.9 percent), and the state (35.9 percent), indicating a larger share of individuals living alone or with non-relatives in the city.

Married-couple households are particularly underrepresented in Birmingham, accounting for just 16.2 percent of households—far below the 23.7 percent in Jefferson County, 34.5 percent in Shelby County, and 28.6 percent statewide. Similarly, married-couple households with children make up only 6.9 percent of Birmingham households, compared to 16.4 percent in the county and 25.2 percent in Shelby County.

Most strikingly, Birmingham has a higher percentage of female householders with children (11.5 percent) than Jefferson County (9.6 percent), Shelby County (5.3 percent), and Alabama as a whole (8.7 percent). These households are particularly vulnerable to housing instability, economic insecurity, and housing discrimination. Female-headed households with children often face lower median incomes, reduced access to affordable childcare, and limited housing choices due to both economic constraints and persistent discrimination in rental markets.

Discrimination based on family status, race, and gender further compounds these challenges. In Birmingham, where this group is more prevalent, targeted policies are critical—such as enforcing fair housing protections, expanding access to affordable units near schools and transit, and supporting wraparound services like childcare and job training. Addressing the unique vulnerabilities of female householders with children is essential to promoting housing equity and long-term family stability in the city.

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Table 11: Household Types, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

Household Type	Birmingham	% of Households	Jefferson County	% of Households	Shelby County	% of Households	Alabama	% of Households
Family households	24,126	27.3%	87,873	32.7%	34,056	39.9%	706,436	35.9%
Family households with children	17,934	20.1%	75,667	28.1%	27,661	32.4%	568,207	28.9%
Married-couple households	14,380	16.2%	63,646	23.7%	29,438	34.5%	562,108	28.6%
Married-couple households with children	6,140	6.9%	44,181	16.4%	21,544	25.2%	352,670	17.9%
Female householders	7,300	8.3%	18,085	6.7%	3,002	3.5%	105,177	5.3%
Female householders with children	10,155	11.5%	25,839	9.6%	4,554	5.3%	170,412	8.7%
Nonfamily households	46,243	52.2%	104,705	38.9%	23,565	27.6%	690,160	35.1%
Total Households	88,527		268,911		85,414		1,969,105	

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table B11005. Available at: data.census.gov.

Between 2010 and 2023, family poverty rates in Birmingham declined significantly but remain higher than those in Jefferson County, Shelby County, and the state overall, especially among female-headed households.

During this 13-year period, Birmingham saw significant declines in poverty rates across all family types. Table 12 shows overall family poverty rate dropped from 21.2 percent to 19.4 percent, while families with children under 18 saw an especially sharp decline from 32.7 percent to 14.4 percent. Married-couple families declined from 7.5 percent to 3.4 percent, and those with children fell dramatically from 12.2 percent to 1.6 percent.

Most notably, female-headed households with no husband present saw poverty rates decline from 36.4 percent to 13.7 percent, and those with children dropped from 45.7 percent to 11.4 percent. These

improvements may reflect gains in employment, income supports, or access to services. However, female-headed households remain more likely to experience poverty than other family type.[8]

In 2023, Birmingham had significantly higher poverty rates across nearly all household types compared to Jefferson County, Shelby County, and Alabama overall. As seen in Table 13, 19.4 percent of all families in Birmingham lived below the poverty level, nearly double the state rate (11.3 percent) and more than four times the rate in Shelby County (4.5 percent). The disparity is especially stark for female-headed households with no husband present: 13.7 percent in Birmingham lived in poverty, compared to just 1.8 percent in Shelby County. Married-couple families exhibited much lower poverty rates across all geographies.

Among female-headed households with children, 11.4 percent in Birmingham lived below the poverty line, which is nearly double the state rate (5.6 percent) and more than seven times higher than in Shelby County (1.5 percent).

Table 12: Individuals and Households with Income Below Poverty Level in Last 12 Months, Birmingham, 2010–2023

	2010	2023
All Families	21.2%	19.4%
With related children of householder under 18 years	32.7%	14.4%
Married-couple families	7.5%	3.4%
With related children of the householder under 18 years	12.2%	1.6%
Families with Female householder, no husband present	36.4%	13.7%
With related children of householder under 18 years	45.7%	11.4%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2010- 2023, Table B17010. Available at: data.census.gov.

Table 13: Individuals and Households with Income Below Poverty Level in Last 12 Months, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

	Birmingham	Jefferson County	Shelby County	Alabama
All Families	19.4%	11.6%	4.5%	11.3%
With related children of householder under 18 years	14.4%	8.5%	2.9%	8.1%
Married-couple families	3.4%	2.9%	2.1%	3.5%
With related children of the householder under 18 years	1.6%	1.4%	1.0%	1.7%

[8] National Women's Law Center. Women in Poverty, State by State (2024). Available at: https://nwlc.org/resource/women-in-poverty-state-by-state/

	Birmingham	Jefferson County	Shelby County	Alabama
Families with Female householder, no husband present	13.7%	7.6%	1.8%	6.7%
With related children of householder under 18 years	11.4%	6.3%	1.5%	5.6%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2023, Table B17010. Available at: data.census.gov.

Table 14: Individuals and Households with Income Below Poverty Level in Last 12 Months, Birmingham, 2010–2023

	2010	2023
All Families	21.2%	19.4%
With related children of householder under 18 years	32.7%	14.4%
Married-couple families	7.5%	3.4%
With related children of the householder under 18 years	12.2%	1.6%
Families with Female householder, no husband present	36.4%	13.7%
With related children of householder under 18 years	45.7%	11.4%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-2023, Table B17010. Available at: data.census.gov.

C. Economic Data

1. HUD Income Limits and Fair Market Rent

The Department of Housing and Urban Development (HUD) sets income limits that determine household eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, and others. HUD determines income limits based on Median Family Income estimates and Fair Market Rent area (FMR) definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The city of Birmingham falls within the Birmingham-Hoover, AL HUD Metro Fair Market Rent Area (Birmingham-Hoover FMR area) which includes five adjacent counties: Bibb, Blount, Jefferson, St. Clair, and Shelby.[9] Table 15 shows the HUD income limits for this the Birmingham-Hoover FMR area.

The income limits determine eligibility for assisted housing programs like housing choice vouchers, public housing, and other assisted housing listed in Section III.C. The income limits are based on median

[9] HUD. Small Area Fair Market Rents (2023). Available at: https://www.hud.gov/sites/dfiles/PIH/documents/SAFMR-FAQs_10.24.23.pdf

family income and fair market rent estimates.[10] HUD sets Fair Market Rents to reflect average rental costs for standard-quality housing in a given area; they are used to determine the maximum rent HUD will cover in programs like the Housing Choice Voucher Program. Based on rental housing surveys, FMRs are typically set at the 40th percentile, meaning 40 percent of renters pay at or below that amount. They help establish payment standards and ensure housing assistance remains aligned with local market conditions.

HUD income limits for the Birmingham-Hoover, AL metro area vary by household size. In 2024 for a family of four, the extremely low-income limit is $31,200, very low-income is $47,200, and low-income (80 percent of Area Median Income) is $75,500. Limits increase with household size, reflecting higher cost burdens for larger families.

Table 15: HUD Income Limits, Birmingham-Hoover, AL HUD Metro Fair Market Rent Area, 2024[11]

Number of Persons in Family	1	2	3	4	5	6	7	8
Extremely Low Income Limit	$19,850	$22,650	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
Very Low (50%) Income Limit	$33,050	$37,800	$42,500	$47,200	$51,000	$54,800	$58,550	$62,350
Low (80%) Income Limit	$52,850	$60,400	$67,950	$75,500	$81,550	$87,600	$93,650	$99,700

Source: HUD User. FY 2024 Income Limits Summary. Available at: https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn

2. Income and Poverty

The 2023 data reveal clear income and poverty disparities between Birmingham and Jefferson County. Birmingham's median household income was $44,376—significantly lower than Jefferson County's median income of $64,589, reflecting broader economic disparities between the city and county. Birmingham also had a higher poverty rate, with 25.2 percent of residents living below the poverty line, compared to 16.3 percent countywide.

These disparities become further pronounced across racial and ethnic groups when comparing income and poverty data among racial and ethnic groups within the city of Birmingham. White households experienced substantial income growth between 2010 and 2023, with median income rising from

[10] HUD Office of Policy Development and Research (PD&R). Income Limits (2024). Available at: https://www.huduser.gov/portal/datasets/il.html

[11] The Birmingham-Hoover, AL HUD Metro FMR Area contains the following areas: Bibb County, AL; Blount County, AL; Jefferson County, AL; St. Clair County, AL; and Shelby County, AL.

$43,625 to $69,307, and poverty declining slightly from 16.5 to 14.7 percent. In contrast, Black households saw a more modest increase in median income, from $28,172 to $36,301—still just over half the median income of White households in 2023. The poverty rate among Black households declined from 33.8 to 28.9 percent during the study period as of 2023 but remained nearly double that of White households.

Other groups also experienced mixed outcomes. Hispanic households saw a notable drop in poverty—from 36.8 to 27.7 percent—and a modest income gain. Asian households' median income rose substantially, from $37,520 to $59,390, with a 2023 poverty rate of 19.8 percent. However, American Indian and Alaska Native households experienced a decline in median income to $18,913 and now have the highest poverty rate at 59.4 percent. Households reporting two or more races also gained income but still face high poverty (21.3 percent).

Table 16: Income and Poverty by Race and Ethnicity, Birmingham and Jefferson County, 2023

	Birmingham			Jefferson County		
Race/Ethnicity	**Total Households**	**Median Household Income**	**% Below Poverty Level**	**Total Households**	**Median Household Income**	**% Below Poverty Level**
White	25,321	$69,307	14.7%	137,198	$84,395	9.0%
Black	58,089	$36,301	28.9%	114,347	$45,810	23.8%
American Indian and Alaska Native	124	$18,913	59.4%	458	$41,905	30.0%
Asian	1,630	$59,390	19.8%	4,819	$86,549	12.4%
Native Hawaiian and Other Pacific Islander	42	$63,250	24.6%	106	$47,151	8.5%
Some Other Race	1,472	$45,500	30.2%	4,332	$50,202	31.6%
Two or More Races	1,849	$51,567	21.3%	7,651	$59,633	19.1%
Hispanic	3,139	$48,664	27.7%	9,468	$50,441	25.9%
Total Households	**88,527**	**$44,376**	**25.2%**	**268,911**	**$64,589**	**16.3%**

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2019-2023, Table S1903 and S1701. Available at: data.census.gov.

Table 17: Income and Poverty by Race and Ethnicity, Birmingham, 2010–2023

	2010		2023	
Race/Ethnicity	**Median Income**	**% Below Poverty**	**Median Income**	**% Below Poverty Level**

	2010		2023	
		Level		
White	$43,625	16.5%	$69,307	14.7%
Black	$28,172	33.8%	$36,301	28.9%
American Indian and Alaska Native	$25,550	-	$18,913	59.4%
Asian	$37,520	-	$59,390	19.8%
Native Hawaiian and Other Pacific Islander	-	-	$63,250	24.6%
Some other race	$38,365	-	$45,500	30.2%
Two or more races	$33,676	-	$51,567	21.3%
Hispanic*	$36,079	36.8%	$48,664	27.7%

*Hispanic ethnicity is counted independently of race.

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, Table S1903, and U.S. Census Bureau, Source: U.S. Census Bureau, ACS 5-Year Estimates 1-Year Estimates 2010, Table S1701; U.S. Census Bureau, Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Tables S1903 and S1701. Available at: data.census.gov.

Table 18: Household Income, Birmingham and Jefferson County, 2023

	Birmingham		Jefferson County	
Income and Benefits	Estimate	%	Estimate	%
Total households	88,527	-	268,911	-
Less than $10,000	8,322	9.4%	17,210	6.4%
$10,000 to $14,999	6,905	7.8%	12,908	4.8%
$15,000 to $24,999	10,800	12.2%	22,589	8.4%
$25,000 to $34,999	9,826	11.1%	22,589	8.4%
$35,000 to $49,999	12,482	14.1%	31,731	11.8%
$50,000 to $74,999	14,961	16.9%	43,832	16.3%
$75,000 to $99,999	8,499	9.6%	32,807	12.2%
$100,000 to $149,999	8,410	9.5%	37,648	14.0%
$150,000 to $199,999	3,630	4.1%	20,437	7.6%
$200,000 or more	4,515	5.1%	27,160	10.1%
Median household income (dollars)	$44,376	-	$64,589	-

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	Birmingham		Jefferson County	
Mean household income (dollars)	$68,440	-	$97,165	-

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table S1901. Available at: data.census.gov.

3. Low-to-Moderate Income

HUD uses low- and moderate-income (LMI) households as a threshold for many federal programs covered as part of the City's Analysis of Impediments and Consolidated Plan. HUD defines LMI as households earning under 80 percent of the Area Median Income (AMI).[12]

Table 19 shows that, in 2020, Birmingham had 121,080 LMI residents, representing 60.0 percent of its total population—much higher than Jefferson County (44.5 percent), Shelby County (26.4 percent), and the state of Alabama overall (41.2 percent). This highlights that economic hardship is more concentrated within Birmingham compared to its surrounding counties and the state.

Table 19: Low- and Moderate-Income Persons, Birmingham, Jefferson County, Shelby County, State of Alabama, 2020[13]

	Total LMI Persons	% of LMI Persons in the Jurisdiction
City of Birmingham	121,080	60.0%
Jefferson County	286,050	44.5%
Shelby County	56,365	26.4%
Alabama	1,967,744	41.2%

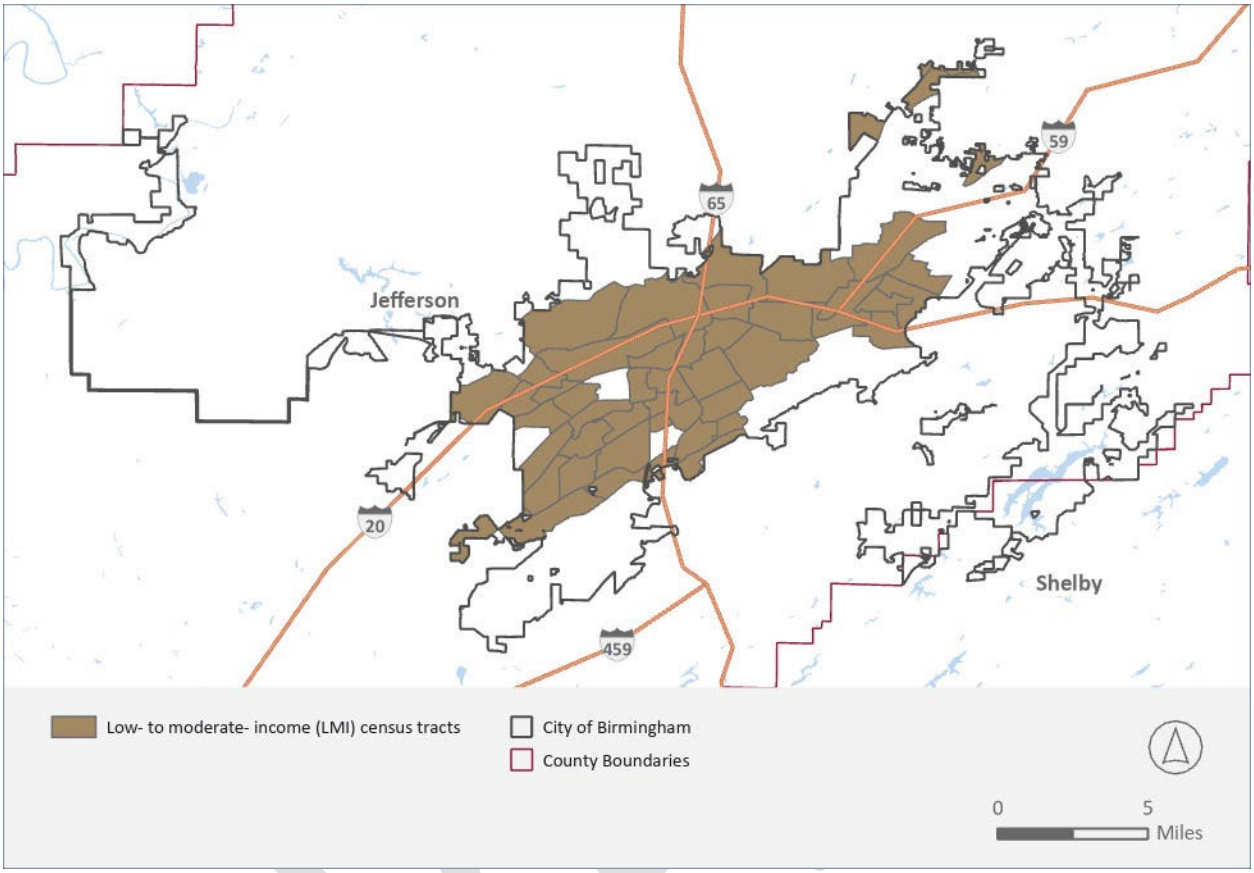
Source: HUD Low- and Moderate-Income Summary Data (LMISD), based on ACS 5-Year Estimates, *2016-2020. Available at: https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-block-groups-places/.*

Map 2 shows that the majority of Birmingham's census tracts are classified as low- to moderate-income (LMI) areas. These tracts, concentrated throughout the central, western, and southwestern parts of the city, reflect widespread economic disadvantage. LMI areas typically have higher rates of poverty, lower homeownership rates, and greater barriers to accessing quality education, healthcare, and housing.

[12] HUD. Low and Moderate Definition under CDBG Program. Available at: https://www.hud.gov/program_offices/comm_planning/communitydevelopment/rulesandregs/memoranda/lmid ef84

[13] Note: City of Birmingham data is derived from local government summaries, while Jefferson County, Shelby County, and State of Alabama data is derived from block group summaries.

Map 2: Low- to Moderate-Income Census Tracts, Birmingham, 2020



Source: HUD Low- and Moderate-Income Summary Data (LMISD), based on American Community Survey 5-Year 2016-2020. Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::low-to-moderate-income-population-by-tract/about

4.Family Income and Poverty

While Birmingham has made encouraging gains, the city continues to face deeper economic challenges than its regional counterparts. Families in poverty, while declining in the city, remains higher than Jefferson and Shelby County overall.

Table 21 shows that Birmingham saw significant reductions in family poverty across all household types between 2010 and 2023. The overall poverty rate for families fell from 21.2 percent to 19.4 percent, with the most dramatic decline among families with children—from 32.7 percent to 14.4 percent. Married-couple families consistently had the lowest poverty rates, improving from 7.5 percent to 3.4 percent overall, and from 12.2 percent to just 1.6 percent among those with children. The most notable gains occurred among female-headed families with no husband present. This group saw poverty fall from 36.4 percent to 13.7 percent overall, and from 45.7 percent to 11.4 percent among those with children—indicating a meaningful narrowing of economic disparities.

Despite this progress, Birmingham's 2023 family poverty rates remain higher than those of surrounding areas, as illustrated in Table 20. Jefferson County's overall family poverty rate was 11.6 percent, Shelby County's was just 4.5 percent, and Alabama's was 11.3 percent. Among female-headed families with

children, 11.4 percent in Birmingham lived in poverty compared to 9.6 percent in Jefferson County, 5.3 percent in Shelby County, and 8.7 percent statewide.

Table 20: Families with Income Below Poverty Level in Last 12 Months, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

	Birmingham	Jefferson County	Shelby County	Alabama
All Families	19.4%	11.6%	4.5%	11.3%
With related children of householder under 18 years	14.4%	8.5%	2.9%	8.1%
Married-couple families	3.4%	2.9%	2.1%	3.5%
With related children of the householder under 18 years	1.6%	1.4%	1.0%	1.7%
Families with Female householder, no husband present	13.7%	7.6%	1.8%	6.7%
With related children of householder under 18 years	11.4%	6.3%	1.5%	11.3%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table B17010. Available at: data.census.gov.

Table 21: Families with Income Below Poverty Level in Last 12 Months, Birmingham, Jefferson County, Shelby County, State of Alabama, 2010–2023

	2010	2023
All Families	21.2%	19.4%
With related children of householder under 18 years	32.7%	14.4%
Married-couple families	7.5%	3.4%
With related children of the householder under 18 years	12.2%	1.6%
Families with Female householder, no husband present	36.4%	13.7%
With related children of householder under 18 years	45.7%	11.4%

Source: U.S. Census Bureau, ACS 5-Year Estimates 5-Year Estimates 2006-2010, 2019-2023, Table B17010. Available at: data.census.gov.

5. Employment

Between 2010 and 2023, Birmingham's labor force participation rate declined from 61.4 percent to 58.5 percent, and its unemployment rate dropped sharply from 12.9 percent to 6.1 percent. In 2023, Birmingham's labor force participation (58.5 percent) was slightly higher than the state of Alabama overall (58.1 percent) but lower than Jefferson County (61.2 percent) and significantly lower than Shelby County (65.7 percent). Similarly, Birmingham's unemployment rate of 6.1 percent was higher than

Jefferson and Shelby Counties (both under 5 percent) and higher than the state average (4.8 percent). Employment rates mirrored these patterns, with Shelby County showing notably stronger workforce engagement and lower unemployment than Birmingham. The data reflect Birmingham's relative improvement since 2010 but highlight its ongoing economic challenges compared to surrounding areas.

Table 22: Labor Force Statistics, Birmingham, 2010–2023

	2010	2023
Population 16 years and over	173,717	165,803
Labor Force Participation Rate	61.4%	58.5%
Employed	53.4%	54.9%
Unemployment Rate	12.9%	6.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-2023, Table DP03. Available at: data.census.gov.

Table 23: Labor Force Statistics, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

	Birmingham	Jefferson County	Shelby County	Alabama
Population 16 years and over	165,803	533,233	181,376	4,056,609
Labor Force Participation Rate	58.5%	61.2%	65.7%	58.1%
Employed	54.9%	58.1%	63.6%	55.0%
Unemployment Rate	6.1%	4.8%	2.9%	4.8%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table DP03. Available at: data.census.gov.

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III. Housing Profile

This section provides a comprehensive overview of Birmingham's current housing landscape, highlighting trends in housing supply, affordability, demand, and community needs. It provides an overview of housing trends for the city, including an assessment of housing units, housing type, home values, publicly supported housing, housing affordability, and housing quality and maintenance issues.

1. Key Findings

- Birmingham's housing stock declined by 2.2 percent between 2010 and 2023, contrasting with growth in Jefferson and Shelby Counties and the state overall.
- Single-family detached homes in Birmingham decreased by 10.2 percent since 2010, while most new residential construction has been in large multifamily buildings, with relatively little new single-family development.
- Over 70 percent of Birmingham's housing was built before 1970, increasing risks related to aging infrastructure, lead paint exposure, and housing quality concerns.
- The city's vacancy rate remains high at 18.7 percent, with nearly 70 percent of vacant units classified as "other vacant," often indicating blight or abandonment – especially in neighborhoods located in the northwestern section of the city.
- Birmingham's median home value rose by 61.5 percent from 2010 to 2023 but remains significantly lower than the county, state, and neighboring Shelby County.
- As of December 2024, nearly one in ten housing units in Birmingham are publicly supported, with the Housing Choice Voucher (HCV) program accounting for the largest share at 5.0 percent.
- Birmingham's publicly supported housing overwhelmingly serves Black residents, who comprise over 97 percent of public housing and HCV program participants.
- HCV use is heavily concentrated in Birmingham's northern, western, and southwestern neighborhoods, reinforcing patterns of racial and economic segregation.
- Few new Low-Income Housing Tax Credit (LIHTC) developments have been built in Birmingham since 2007, with limited availability of larger three- and four-bedroom units.

B. Housing Stock

1. Housing Units

Between 2010 and 2023, Birmingham lost 2.2 percent of its housing units, declining from 111,375 to 108,903 units. During the same period, Jefferson County saw modest growth (3.1 percent), Shelby County expanded significantly (15.3 percent), and Alabama's housing stock grew by 7.9 percent overall. Birmingham's slower housing inventory growth may indicate limited new construction, ongoing population loss, or a shift in market demand toward suburban areas.

While the city's number of units decreased between 2010 and 2023, the occupancy rate remained quite stable, increasing marginally from 81.1 percent to 81.3 percent. The number of vacant units also decreased slightly, from 21,043 to 20,376.

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Table 24: Total Housing Units, Birmingham, Jefferson County, Shelby County, State of Alabama, 2010–2023

Total Housing Units	2010	2023	% Change
Birmingham	111,375	108,903	-2.2%
Jefferson County	300,183	309,542	3.1%
Shelby County	78,760	90,805	15.3%
Alabama	2,146,513	2,316,192	7.9%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2006-2010, 2019-2023, Table B25001. Available at data.census.gov

Table 25: Housing Occupancy, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

	Birmingham		Jefferson County		Shelby County		Alabama	
	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Total Units	108,903	-	309,542	-	90,805	-	2,316,192	-
Occupied Units	88,527	81.3%	268,911	86.9%	85,414	94.1%	1,969,105	85.0%
Vacant Units	20,376	18.7%	40,631	13.1%	5,391	5.9%	347,087	15.0%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table B25002. Available at: data.census.gov.

Table 26: Housing Occupancy, Birmingham, 2010–2023

	2010		2023	
	Estimate	%	Estimate	%
Total Units	111,375	-	108,903	-
Occupied Units	90,332	81.1%	88,527	81.3%
Vacant Units	21,043	18.9%	20,376	18.7%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2006-2010, 2019-2023, Table B25002. Available at: data.census.gov.

2. Housing Type

Birmingham's total housing inventory declined by 2.2 percent, from 111,375 to 108,903 units, between 2010 and 2023. The most significant change occurred in the stock of single-family detached homes, which decreased by 10.2 percent, from 69,647 to 62,563 in the same period. Single family detached homes remain the dominant housing type in Birmingham but now represent a smaller share of the housing stock (57.4 percent, down from 62.5 percent). Duplex or two-unit housing increased by 14 percent, but only represented 2.1 percent of housing in 2010 and 1.9 percent in 2023.

Meanwhile, the multifamily housing stock increased in several categories. Units in buildings with 5 to 9 units rose by 13.3 percent, and those with 20 or more units jumped by 37.1 percent. Smaller multifamily buildings with three to four units also grew by 9.8 percent, while mid-sized buildings (10 to 19 units) declined by 9.9 percent.

Birmingham's housing stock simultaneously shifted slightly toward smaller units. The share of no-bedroom units (efficiency and studio units) more than doubled from 1.2 percent to 3.1 percent, and one-bedroom units increased from 14.1 percent to 15.8 percent. Meanwhile, the proportion of larger homes declined slightly: two- and three-bedroom units dropped from a combined 74.6 percent to 71.9 percent, and four-bedroom homes dipped from 8.8 to 7.5 percent.

The number of mobile homes rose, from 641 to 912, while nontraditional housing units like RVs and boats increased from 28 to 49. While these housing types are relatively rate in the city, (at a combined 0.9 percent of total units in 2023), these units often serve as lower-cost alternatives when traditional housing is unavailable or unaffordable. Their proliferation points to growing housing and economic insecurity, limited rental or ownership options, or displacement pressures.

This gradual diversification of Birmingham's housing stock suggests a growing demand for newly constructed or renovated units that are smaller, more affordable, and located in denser areas and buildings, as well as a growing need for less conventional housing options with deeper levels of affordability and fewer barriers to access.

Despite a heavy majority of single-family units, the city exhibits a more compact urban landscape than surrounding counties and the state overall, as well as higher concentrations of multi-family housing and a broader spectrum of rental housing options. Just 57.4 percent of Birmingham homes are single-family detached units, compared to 68.5 percent in Jefferson County, 76.4 percent in Shelby County, and 68.9 percent statewide.

Birmingham has a much higher concentration of large and mid-sized multi-family housing, with 14.0 percent of housing units located in large multifamily buildings with 20 or more units - nearly twice the share in Jefferson County and more than five times that of Shelby County. Nearly 19 percent of Birmingham's homes are in 5 to 19-unit structures, compared to 6.6 percent in Shelby County and 7.5 across Alabama.

Table 27: Housing Type, Birmingham, 2010–2023

Housing Type	2010		2023		% Change
Units in Structure	Estimate	%	Estimate	%	%
Total housing units	111,375	-	108,903	-	N/A
1-unit, detached	69,647	62.5%	62,563	57.4%	-10.2%
1-unit, attached	2,348	2.1%	2,309	2.1%	-1.7%
2 units	2,357	2.1%	2,026	1.9%	-14.0%
3 or 4 units	5,028	4.5%	5,523	5.1%	9.8%

Housing Type	2010		2023		% Change
5 to 9 units	8,919	8.0%	10,102	9.3%	13.3%
10 to 19 units	11,268	10.1%	10,151	9.3%	-9.9%
20 or more units	11,139	10.0%	15,268	14.0%	37.1%
Mobile home	641	0.6%	912	0.8%	42.3%
Boat, RV, van, etc.	28	0.03%	49	0.04%	75.0%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-2023, Table B25024. Available at: data.census.gov.

Table 28: Housing Type, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

Housing Type	Birmingham		Jefferson County		Shelby County		Alabama	
Units in Structure	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Total housing units	108,903	-	309,542	-	90,805	-	2,316,192	-
1-unit, detached	62,563	57.4%	212,089	68.5%	69,372	76.4%	1,596,598	68.9%
1-unit, attached	2,309	2.1%	8,401	2.7%	4,538	5.0%	42,022	1.8%
2 units	2,026	1.9%	4,704	1.5%	439	0.5%	41,408	1.8%
3 or 4 units	5,523	5.1%	11,161	3.6%	1,033	1.1%	68,703	3.0%
5 to 9 units	10,102	9.3%	19,655	6.3%	2,341	2.6%	96,326	4.2%
10 to 19 units	10,151	9.3%	19,869	6.4%	3,661	4.0%	76,469	3.3%
20 or more units	15,268	14.0%	24,007	7.8%	2,413	2.7%	99,293	4.3%
Mobile home	912	0.8%	9,560	3.1%	6,952	7.7%	290,589	12.5%
Boat, RV, van, etc.	49	0.04%	96	0.03%	56	0.1%	4,784	0.2%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table B25024. Available at: data.census.gov.

Table 29: Number of Bedrooms, Birmingham, 2010–2023

Number of Bedrooms	2010		2023	
	Estimate	%	Estimate	%
Total:	111,375	-	108,903	-

Number of Bedrooms	2010		2023	
No bedroom	1,378	1.2%	3,326	3.1%
1 bedroom	15,670	14.1%	17,205	15.8%
2 bedrooms	38,995	35.0%	36,249	33.3%
3 bedrooms	44,055	39.6%	42,045	38.6%
4 bedrooms	9,795	8.8%	8,214	7.5%
5 or more bedrooms	1,482	1.3%	1,864	1.7%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2006-2010, 2019-2023, Table B25041. Available at: data.census.gov.

3. Age of Housing Stock

As of 2023, Birmingham's housing stock is predominantly older, with more than 70 percent of all units built before 1970, one-third built before 1950, and 17.3 percent constructed in 1939 or earlier. In contrast, only 13.2 percent of units were built between 2000 and 2023.

The age of Birmingham's housing stock undoubtedly impacts the availability of affordable, safe, and quality housing. Most importantly, 46.1 percent of units were built before the 1978 federal ban on lead-based paint in residential properties. This places many households—particularly low-income renters and families with children—at risk of lead exposure, which can lead to serious, lifelong physical and cognitive impacts. These risks are especially acute in communities of color that have historically faced disinvestment and limited housing choice.

Older homes also frequently have outdated electrical, plumbing, and insulation systems, contributing to higher maintenance costs, reduced energy efficiency, and accessibility issues. Households living in such conditions may struggle with affordability and health concerns, further limiting their housing stability and mobility.

Table 30: Age of Housing Stock, City of Birmingham, 2023

Year Structure Built	Birmingham	
	Estimate	%
Total housing units	108,903	-
Built 2020 or later	423	0.4%
Built 2010 to 2019	7,450	6.8%
Built 2000 to 2009	6,541	6.0%
Built 1990 to 1999	6,832	6.3%
Built 1980 to 1989	10,464	9.6%

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Year Structure Built	Birmingham	
Built 1970 to 1979	15,422	14.2%
Built 1960 to 1969	16,115	14.8%
Built 1950 to 1959	18,127	16.6%
Built 1940 to 1949	8,713	8.0%
Built 1939 or earlier	18,816	17.3%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2019-2023, Table DP04. Available at: data.census.gov.

4.Vacancy and Blight

In 2023, Birmingham's vacancy rate was 18.7 percent, meaning that 20,376 of Birmingham's 108,903 total housing units were unoccupied. Table 31 breaks those vacant units down into seven U.S. Census classifications based on the intended use of the unit:

- **For rent:** The unit is currently vacant and available for rent. It is being actively advertised or offered for lease.
- **Rented, not occupied:** The unit has been rented but is not yet occupied, often due to timing between lease signing and move-in.
- **For sale only:** The unit is vacant and available for sale to the general public, typically listed through a real estate agent or advertised for purchase.
- **Sold, not occupied:** The unit has been sold but is not yet occupied, possibly awaiting the new owner's move-in or completion of final sale steps.
- **For seasonal, recreational, or occasional use:** The unit is used only occasionally or seasonally—such as vacation homes, second homes, or short-term stays—and is not the usual residence of the owner or renter.
- **For migrant workers:** The unit is intended for occupancy by migratory agricultural workers and is vacant at the time of the survey.
- **Other vacant:** The unit does not fall into any of the above categories. This includes units held off the market for reasons such as foreclosure, repair needs, legal issues, owner preference, or abandonment.[14]

The majority of vacant units (68.5 percent) were categorized as "other vacant," a rate much higher than Shelby County (29.0 percent) and the state of Alabama (52.6 percent). Units classified as "other vacant" often include abandoned homes, properties held off the market, or those unfit for occupancy, or homes left empty by an owner living elsewhere due to age or long-term illness.

[14] U.S. Census Bureau. October 2023. The older population: 2020 (C2020BR-09). U.S. Department of Commerce, Economics and Statistics Administration. Available at: https://www2.census.gov/library/publications/decennial/2020/census-briefs/c2020br-09.pdf

In 2023, the share of vacant housing units classified as "for rent" was relatively consistent across geographies: 18.8 percent in Birmingham, 18.6 percent in Jefferson County, 17.0 percent in Shelby County, and 14.1 percent statewide. These similar rates suggest a stable but limited portion of the overall housing market is actively available to renters, regardless of urban or suburban context.

Map 3 reveals that the highest residential vacancy rates are concentrated in the city's northern and western neighborhoods, including areas like North Birmingham, Ensley, and parts of the southwest. These patterns align with historical disinvestment, population decline, and aging housing stock.

This consistency may reflect broader rental market dynamics, including steady demand for rental housing, relatively low turnover, and housing affordability constraints that limit mobility. In both urban areas like Birmingham and growing suburban areas like Shelby County, rental housing is often quickly reoccupied, keeping the "for rent" share modest even amid overall vacancy. Just 2.6 percent of vacant homes in Birmingham were listed for sale, lower than Jefferson (4.6 percent), Shelby (8.5 percent), and Alabama overall (4.6 percent), suggesting limited turnover in homeownership opportunities.

In some neighborhoods, housing with code violations and blight affects the value of occupied homes in good repair.[15] The City's Community Framework Plans are nine area plans that are extensions of the City's Comprehensive Plan and address issues and opportunities at a community level.[16] These plans include maps that identify areas in the communities of concentrated blight and identify opportunities for addressing blight concerns. From the City of Birmingham's Comprehensive Plan, revitalization efforts must begin with effective control of blight and vacancy, including land banking, environmental programs and careful targeting of improvements.[17]

Table 31: Vacancy Status, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

Vacancy Status	Birmingham		Jefferson County		Shelby County		Alabama	
	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Total	20,376	-	40,631	-	5,391	-	347,087	-
For rent	3,823	18.8%	7,571	18.6%	916	17.0%	48,861	14.1%
Rented, not occupied	865	4.2%	1,858	4.6%	772	14.3%	11,733	3.4%
For sale only	527	2.6%	1,881	4.6%	460	8.5%	16,037	4.6%
Sold, not occupied	531	2.6%	1,245	3.1%	779	14.5%	15,225	4.4%
For seasonal, recreational, or	593	2.9%	1,333	3.3%	901	16.7%	71,987	20.7%

[15] City of Birmingham. Birmingham Comprehensive Plan. Available at: https://www.birminghamal.gov/work/birmingham-comprehensive-plan.

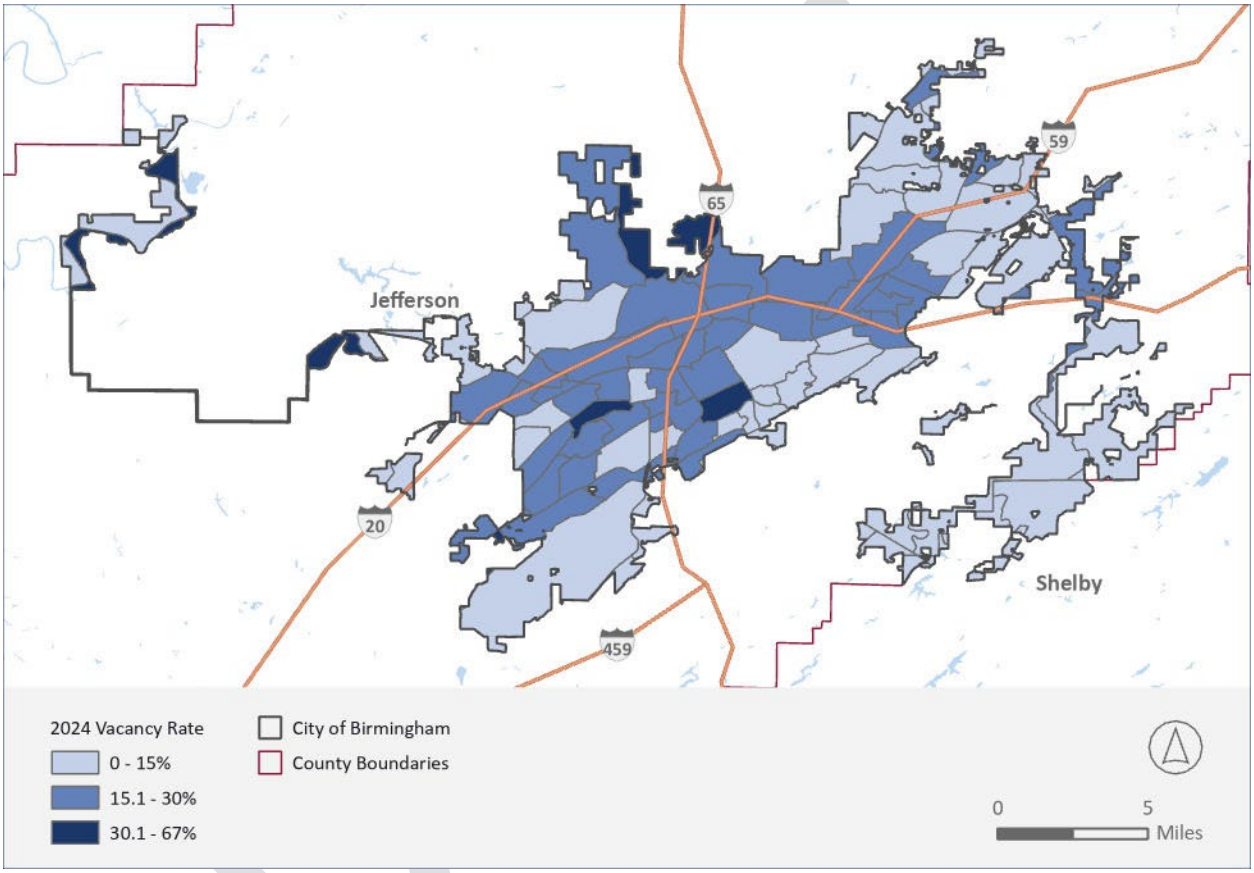
[16] Imagine Birmingham. Community Framework Plans. Available at: https://www.imaginebham.com/.

[17] City of Birmingham. Birmingham Comprehensive Plan. Available at: https://www.birminghamal.gov/work/birmingham-comprehensive-plan.

Vacancy Status	Birmingham		Jefferson County		Shelby County		Alabama	
occasional use								
For migrant workers	75	0.4%	75	0.2%	0	0.0%	554	0.2%
Other vacant	13,962	68.5%	26,668	65.6%	1,563	29.0%	182,690	52.6%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2019-2023, Table B25004. Available at: data.census.gov.

Map 3: Vacancy Rate by Census Tract, Birmingham, 2024



Source: ESRI (2024). Key Demographic Indicators: 2024 Vacant Housing Units.

From stakeholder interviews, 90 percent of respondents noted that blight is a critical issue in Birmingham; while the City is actively taking steps to address blight, challenges remain. The City was recently granted authorization to foreclose on buildings with code enforcement liens.[18] This provides the City with a tool to address blighted properties.

[18] Brooks, W. (2025). City of Birmingham hopes to see legislation to help with vacant properties. WBRC News. Available at: https://www.wbrc.com/2025/01/28/city-birmingham-hopes-see-legislation-help-with-vacant-properties/.

5. Building Permits

Between 2010 and 2023, Birmingham issued 7,622 building permits for residential construction. The overwhelming majority (80.5 percent) were for units in multifamily structures with five or more units, reflecting a strong emphasis on large-scale residential development. Single-family homes made up only 16.0 percent of total permits, while smaller multifamily structures (2-unit and 3 to 4-unit buildings) accounted for just 3.4 percent combined.

This distribution aligns with trends shown in earlier permit data, where multifamily construction drove most of Birmingham's housing growth over the past decade. The city's strong focus on large multifamily developments suggests a strategy aimed at addressing rental demand and housing density, but it also highlights the relatively limited production of new single-family homes, which may impact homeownership opportunities.

Table 32: Building Permits Issued for Residential Structures by Type, Birmingham, 2010–2023

	Total Building Permits for Residential Construction	%
Total building permits	7,622	-
Units in single-family structures	1,222	16.0%
Units in 2-unit multi-family structures	148	1.9%
Units in 3- and 4-unit multi-family structures	113	1.5%
Units in 5+ unit multi-family structures	6,139	80.5%

Source: HUD Office of Policy and Research. State of the Cities Data Systems (SOCDS) Building Permits Database, 2010-2023.

Figure 1 displays the total number of building permits issued annually for residential structures, including both single and multi-family structures. The data reveals significant volatility over the period, with major peaks in 2012, 2014, and 2022. Permit activity dropped sharply after 2015, hitting a low in 2017, before gradually rebounding. A sharp increase occurred between 2020 and 2022, likely tied to post-pandemic construction booms.

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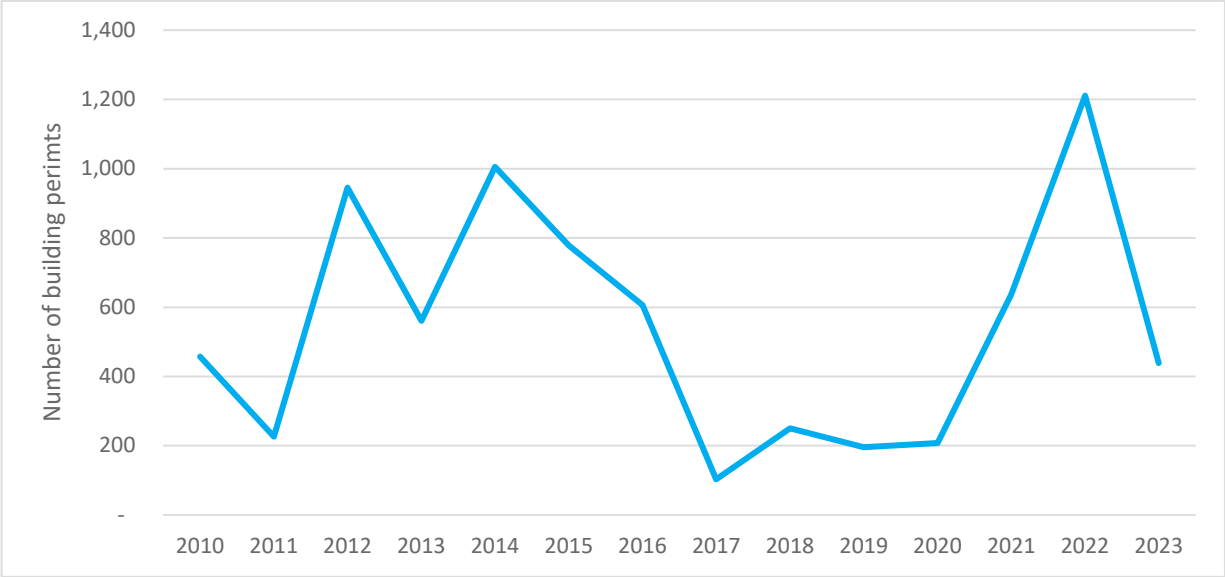
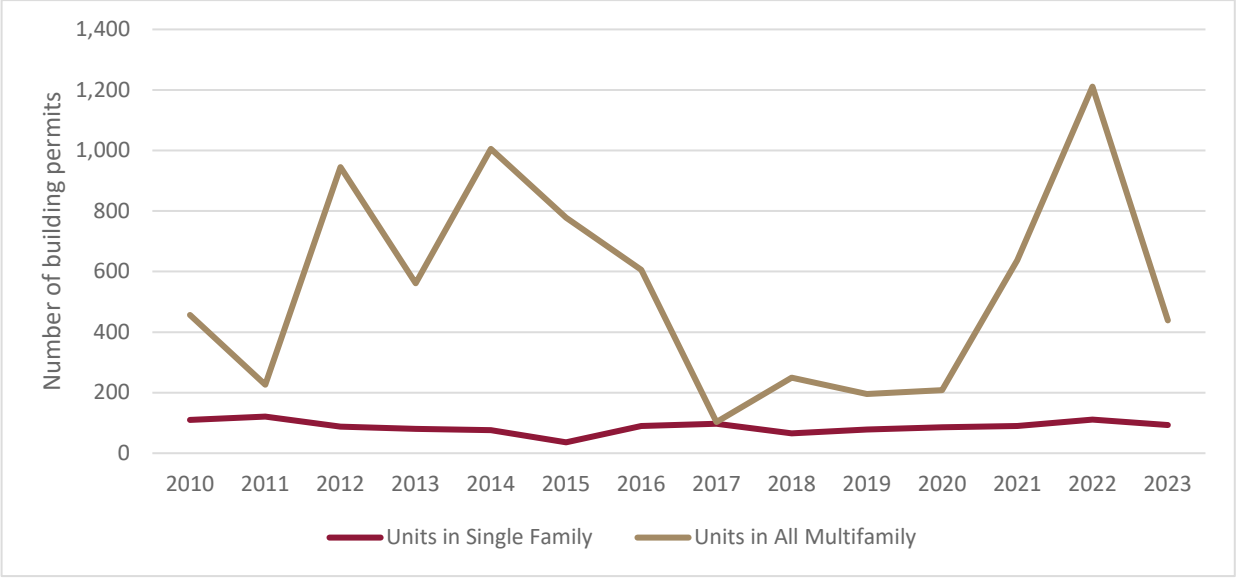
Figure 1: Total Building Permits Issued for Residential Structures, Birmingham, 2010–2023



Source: HUD Office of Policy and Research (PD&R). State of the Cities Data Systems (SOCDS) Building Permits Database, 2010-2023.

Figure 2 compares number of permits issued for single family structure to permits issued for multifamily structures. It shows that single-family permits remained relatively stable and low throughout the period. By contrast, the changes in total permits were driven almost entirely by large fluctuations in multifamily construction. Peaks in multifamily permitting occurred in 2012, 2014, and especially 2022, aligning with the peaks seen in the previous figure.

Figure 2: Building Permits Issued for Single Family vs. Multifamily Structures, Birmingham, 2010–2023



Source: HUD Office of Policy and Research (PD&R). State of the Cities Data Systems (SOCDS) Building Permits Database, 2010-2023.

6. Home Values

The ACS median home value is the midpoint value of all owner-occupied housing units in a specific area. The ACS uses self-reported home values, which reflect what owners believe their property would sell for if listed for sale.

Table 33 shows the change in median home values in owner-occupied units in the city of Birmingham, Jefferson County, Shelby County, and the state of Alabama between 2010 and 2023. The median value of owner-occupied homes in Birmingham increased by 61.5 percent between 2010 and 2023, rising from $85,800 to $138,600; however, Birmingham's home values remain well below those in Jefferson County ($224,900), Shelby County ($298,700), and the state average ($195,100).

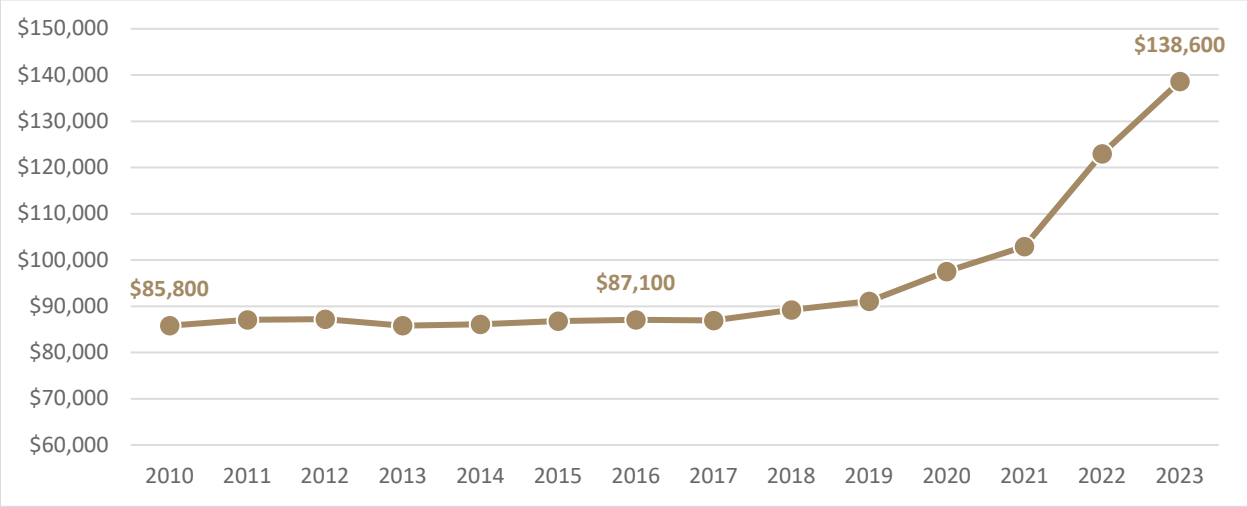
Table 33: Median Value of Owner-Occupied Units, Birmingham, Jefferson County, Shelby County, State of Alabama, 2010–2023

Jurisdiction	Year		% Change
	2010	2023	
Birmingham	$85,800	$138,600	61.5%
Jefferson County	$138,300	$224,900	62.6%
Shelby County	$193,900	$298,700	54.0%
Alabama	$117,600	$195,100	65.9%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2006-2010, 2019-2023. Available at data.census.gov.

Figure 3 illustrates only a moderate increase in the median value of owner-occupied units in Birmingham between 2010 and 2017, followed by a steep uptick of just over 35 percent between 2021 and 2023—likely due to the effect of the COVID pandemic on real estate markets.

Figure 3: Median Annual Value of Owner-Occupied Units, Birmingham, 2010–2023



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2010-2023. Available at data.census.gov.

C. Publicly Supported Housing

Publicly supported housing refers to housing units that reduce housing costs for eligible households through a range of programs that provide project or tenant-based assistance. Publicly supported housing is comprised of two primary categories:

1. Subsidy and incentive programs, including the Housing Choice Voucher Program (HCV), Project-Based Section 8 (PBRA), Low-Income Housing Tax Credit (LIHTC) developments, and other federal and state initiatives that reduce the cost of housing by providing assistance to households in the form of vouchers or through tax incentives aimed at encouraging the development or preservation of affordable housing units.
2. Public Housing, which is housing owned and operated by the government through a Public Housing Authority or Public Housing Agency (PHA) that directly provides housing to income-eligible households.

The Housing Authority of the Birmingham District (HABD) is the largest provider of affordable housing in the state of Alabama and the 17th largest PHA in the nation. HABD is responsible for administering and managing publicly supported housing programs in the city of Birmingham, including the Housing Choice Voucher Program (HCV), Project-Based Section 8 (PBRA), other HUD-assisted multifamily projects, and traditional public housing.

1. Publicly Supported Housing Units and Households

As of December 2024, nearly one in ten housing units in Birmingham were subsidized (10,286 units out of 105,831). The largest share comes from the HCV program, which accounts for 5.0 percent of all housing in the city. Public housing units make up 2.8 percent, followed by project-based Section 8 (1.7 percent) and other multifamily programs (0.3 percent).

Table 34: Publicly Supported Housing Units by Program Category, Birmingham, 2024

Housing Type	Estimate	% of Total Housing Units
Total housing units	105,831	-
Total publicly supported housing units	10,286	9.72
Public housing units	2,923	2.8%
Project-based Section 8 units	1,788	1.7%
Other multifamily units	311	0.3%
HCV program units	5,264	5.0%

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

Table 35 demonstrates that Birmingham's publicly supported housing programs overwhelmingly serve Black or African American residents across all program types. In public housing, 97.0 percent of residents

are Black, compared to 1.4 percent who are White and 1.5 percent who are Hispanic. The HCV program shows a similar pattern, with 96.7 percent of participants identifying as Black.

Even in Project-Based Section 8 and Other Multifamily programs, where racial diversity is slightly higher, Black residents still account for over 78 percent of occupants. White residents represent only 1.6 percent of HCV participants and 16.2 percent of Project-Based Section 8 households. These figures reflect long-standing racial disparities in housing access and economic opportunity, as well as the legacy of segregation and disinvestment in predominantly Black communities.

Table 35: Publicly Supported Housing Units by Race and Ethnicity, Birmingham, 2024

Housing Type	White		Black or African American		Hispanic or Latino		Asian or Pacific Islander	
	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Public Housing	28	1.4%	1,916	97.0%	29	1.5%	-	0.0%
Project-Based Section 8	252	16.2%	1,284	82.7%	9	0.6%	1	0.1%
Other Multifamily	57	20.3%	220	78.8%	1	0.4%	-	0.0%
Housing Choice Voucher Program	74	1.6%	4,554	96.7%	71	1.5%	8	0.2%

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

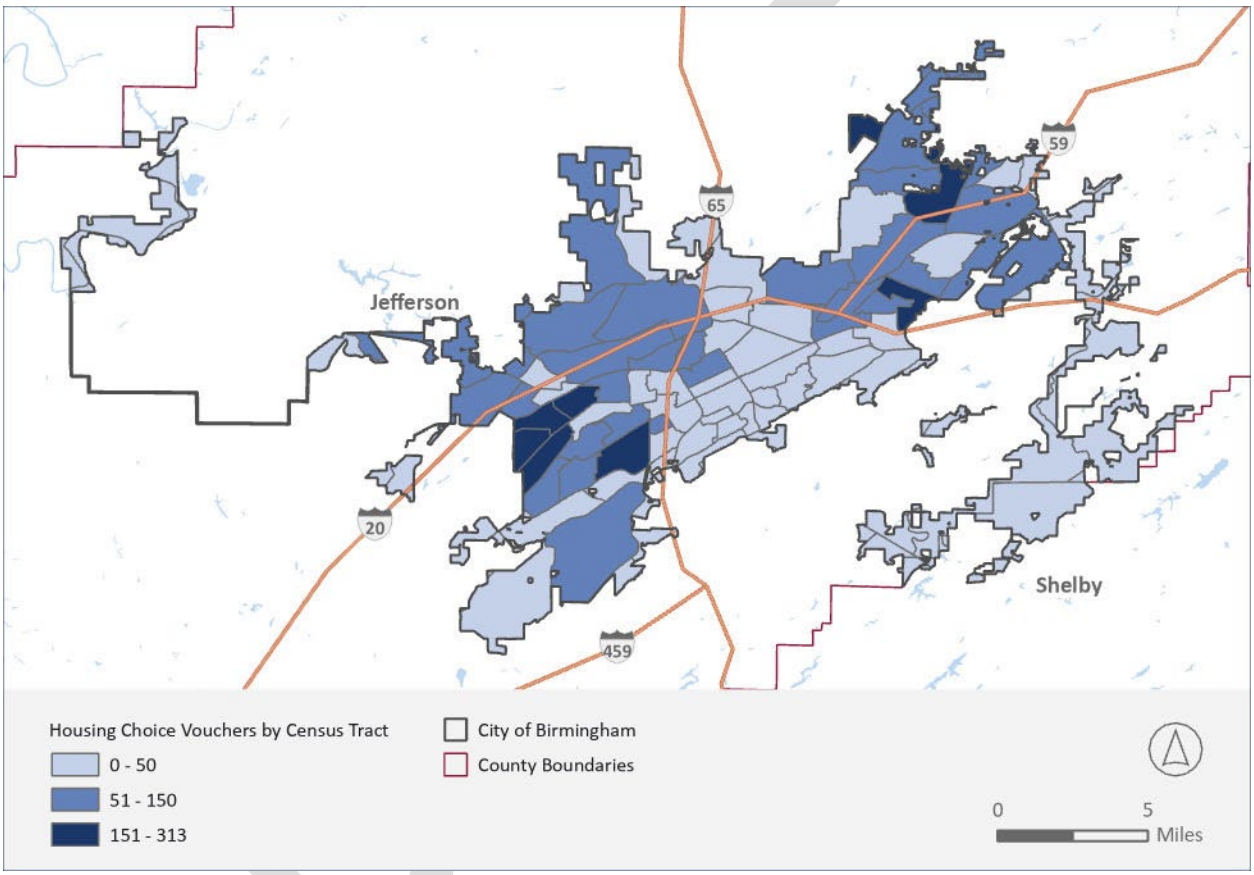
2. Housing Choice Voucher Program

HUD's HCV Program helps low-income individuals and families afford safe, decent, and sanitary housing in the private market. Participants receive vouchers that subsidize a portion of their rent, with the tenant typically paying 30 percent of their income toward housing costs. The program allows families to choose their own housing, such as apartments, single-family homes, or townhomes, provided the unit meets program requirements and passes inspection. Administered locally by public housing agencies, the HCV program is a key tool in promoting housing stability, reducing cost burdens, and expanding access to neighborhoods of opportunity.

As discussed earlier, the HCV program is administered by the HABD in the city of Birmingham and serves the largest percentage of publicly supported households and 5.0 percent of all housing in the city.

Map 4 shows that voucher use is heavily concentrated in the city's northern, western, and southwestern neighborhoods. Census tracts with the highest numbers of vouchers overlap with areas historically marked by economic hardship, disinvestment, and higher vacancy rates. In contrast, southeastern parts of Birmingham exhibit very low voucher usage, indicating barriers to accessing higher-opportunity neighborhoods, like limited rental inventory or low HCV participation rate among landlords. This distribution highlights persistent patterns of economic and racial segregation, where residents who depend upon housing vouchers are concentrated in lower-opportunity communities, limiting access to schools, jobs, and community services.

Map 4: Housing Choice Vouchers by Census Tract, Birmingham, 2024



Source: HUD Open Data. Housing Choice Vouchers by Tract (2024). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::housing-choice-vouchers-by-tract/about.

3. HUD-Assisted Multifamily Properties

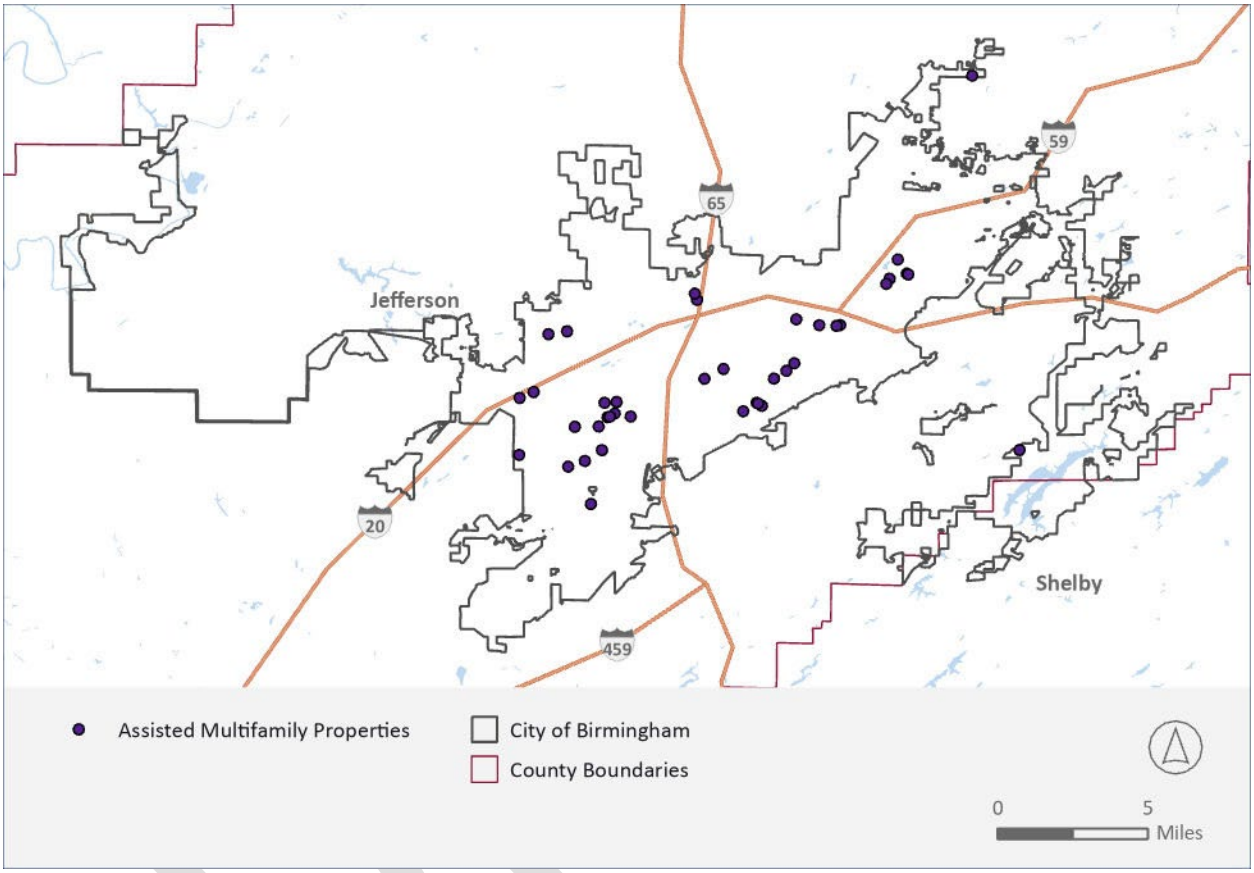
HUD-assisted multi-family properties are privately-owned rental housing properties with five or more dwelling units that receive federal funding and support from HUD to provide affordable housing for low-income families, seniors, people with disabilities, and other vulnerable populations.

These properties are subsidized through three primary programs: Section 8 Project Based Assistance, Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for Persons with Disabilities. HUD-assisted multi-family properties can include high-rise buildings, senior housing, assisted

living facilities, nursing homes, hospitals, and mobile home parks.[19]

Map 5 shows the location of HUD-assisted multifamily housing properties. Their placement directly influences residents' access to essential services such as employment opportunities, education, healthcare, and public transportation. In 2024, there were 2,645 total units at HUD-assisted multifamily properties in Birmingham (Table 36).

Map 5: Location of HUD-Assisted Multifamily Properties, Birmingham, 2024



Source: HUD Open Data. Assisted Multifamily Properties (2024). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::multifamily-properties-assisted/about.

Table 36: HUD-Assisted Multifamily Properties, Birmingham, 2024

Property Name	Address	Total Units
Agape House	2100 Avenue H Ensley	18
Agape II	2117 Avenue H	12
Alameda Terrace Apartments	1750 Alameda Court	66

[19] HUD Office of Policy Development and Research. (2025). Multifamily Properties – Assisted. Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::multifamily-properties-assisted/about.

Property Name	Address	Total Units
Bankhead Towers	2300 5th Avenue North	251
Birmingham Towers	2712 31st Avenue North	125
Community Options, Inc.	8400 Division Avenue	18
Crestline Homes	2724 34th Ave North	33
Deer Park Apartments	304 16th Place Southwest	59
Deville Place	7744 1st Avenue South	22
Don L. West Teamster Manor	204 59th Street South	30
East Lake House	7901 First Avenue South	66
Episcopal Place	1112 26th Street South	100
Episcopal Place II	1100 South 26th Street	41
Fair Park Apartments	4800 Court V	20
Faush Metropolitan Manor	5701 1St Avenue South	50
Forest Hills Village Apartments	2615 Tempest Drive	152
Four Winds East	617 39Th Street South	14
Four Winds West	1301 Monroe Avenue Southwest	62
Frank Salerno Group Home	4545 11th Avenue North	3
Freedom Manor	1631 5th Avenue North	100
Garden Of Hope	2017 Jefferson Avenue	62
Gerry Fullan House	5224 Georgia Road	10
Harc I	1217 Monroe Avenue Southwest	50
Highland Manor	2040 S Highland Avenue	111
Horizon Homes	4201 5th Ave South	21
Janmar Apartments	1501 2nd Court West	20
Jernigan House	224 Glenwood Lane	4
Marland Apts.	2727-E Jefferson Avenue Southwest	40
Mcmillon Adventist Estates	1001 57th Street Ensley	65
Mcmillon Estates II	1001 57th Street West	38
Monarch Ridge Apartments	2969 -4 Gallant Drive	240
Monroe Avenue Apartments	1400 Monroe Avenue Southwest	76

Property Name	Address	Total Units
New Pilgrim Homes	3416 7Th Avenue South	123
Parkland Place	2535 Highland Avenue	10
Princeton Towers	909 Princeton Avenue Southwest	240
Rickwood Apartments	1132 2nd Court West	24
Southampton Apartments	100 Dugan Avenue	100
St. Charles Villas	100 Pratt Highway	112
Villa Maria II	8132 6th Ave South	57
Villa Maria Manor	500 82nd Street South	0

Source: HUD Open Data. Assisted Multifamily Properties (2024). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::multifamily-properties-assisted/about.

4.Low Income Housing Tax Credit Developments

The Low-Income Housing Tax Credit (LIHTC) program is the federal government's primary tool for promoting the development and preservation of affordable rental housing. Created in 1986 and administered by the IRS, LIHTC provides tax credits to private developers and investors who build or rehabilitate housing for low-income households.[20]

State housing finance agencies allocate credits through a competitive process. In return, developers must reserve a portion of units—typically at least 20 to 40 percent—for tenants earning no more than 60 percent of the area median income (AMI). These affordability restrictions usually last for 30 years.

LIHTC reduces development costs, allowing landlords to charge below-market rents. While not a direct subsidy for tenants, the program significantly expands the affordable housing supply. In Birmingham, LIHTC plays a central role in creating and preserving affordable housing options.

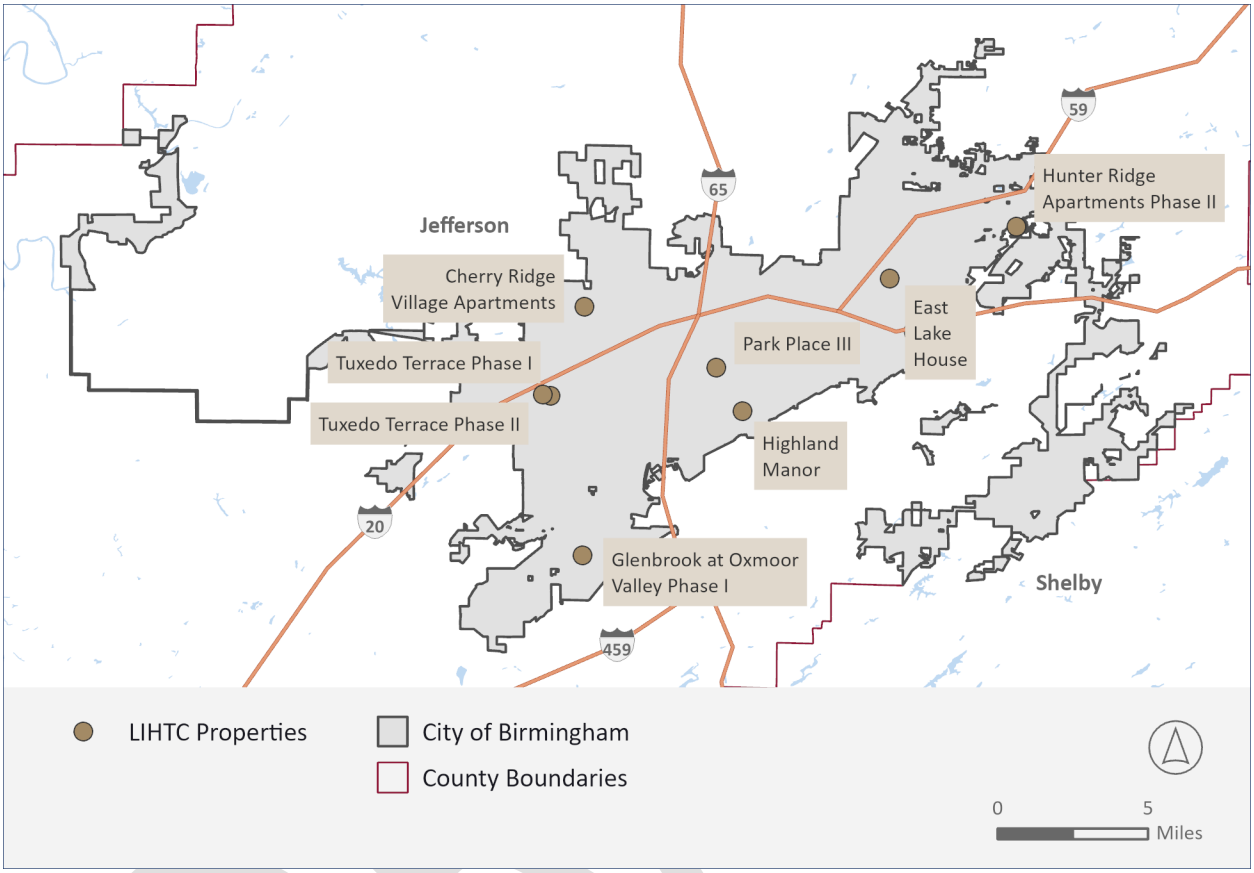
However, without additional subsidies, LIHTC units may remain unaffordable for extremely low-income households. To meet the deepest housing needs, LIHTC developments often require layered financing and rental assistance.

Map 6 shows the location of all LIHTC-funded developments in the city of Birmingham between 2007 and 2022. Over the past decade, there have been few LIHTC projects. From the table below, the last LIHTC development in Birmingham was Highland Manor (Table 37). Located in downtown Birmingham,

[20] HUD Office of Policy Development and Research. Low-Income Housing Tax Credit (LIHTC). Available at: https://www.huduser.gov/portal/datasets/lihtc.html.

Highland Manor was originally built as a hotel in 1962 and was renovated in 2018 to become affordable housing.[21] In general, there have been few LIHTC projects with 3- or 4-bedroom units.

Map 6: Location of LIHTC Projects, Birmingham, 2007–2022



Source: HUD User Office of Policy Development and Research (PD &R). (2022). Low-Income Housing Tax Credit (LIHTC): Property Level Data. Available at: https://www.huduser.gov/portal/datasets/lihtc/property.html.

Table 37: LIHTC Projects, Birmingham, 2000–2022

Project Name	Total Number of Units	Total Low-Income Units	Studio or 1 Bedroom Units	2 Bedroom Units	3 Bedroom Units	4 Bedroom Units	Year allocated
Emerald Pointe	192	192	40	122	30	0	2000
Avondale Gardens	64	54	46	6	12	0	2001
Livingston Oaks Apartments	96	81	16	48	32	0	2001

[21] Alabama Housing Finance Authority. (2018). Development Spotlight: Highland Manor, Birmingham. Available at: https://www.ahfa.com/multifamily/development-spotlights/development-spotlight-highland-manor-birmingham.

Project Name	Total Number of Units	Total Low-Income Units	Studio or 1 Bedroom Units	2 Bedroom Units	3 Bedroom Units	4 Bedroom Units	Year allocated
Cherry Ridge Independent Living Apartments	56	47	32	24	0	0	2002
Park Place I	197	97	55	110	31	1	2002
Park Place III	198	119	50	100	47	1	2003
Bankhead Towers	251	251	218	33	0	0	2003
Hunter Ridge Apartments Phase I	200	200	56	88	56	0	2003
Magnolia Court Apartments	240	240	40	176	24	0	2004
Phoenix Building	74	60	8	66	0	0	2004
The Park At Rocky Ridge	168	168	24	96	48	0	2004
Hunter Ridge Apartments Phase II	120	120	12	72	36	0	2006
Park Place III	76	76	68	8	0	0	2006
Highgate Apartments	200	200	16	120	56	8	2006
East Lake House	66	66	66	0	0	0	2007
Tuxedo Terrace Phase I	112	112	32	48	28	4	2007
Glenbrook At Oxmoor Valley Phase I	100	100	20	60	20	0	2007
Tuxedo Terrace Phase II	108	108	8	24	70	6	2008
Cherry Ridge Village Apartments	56	56	28	28	0	0	2012
Highland Manor	108	108	0	0	0	0	2015

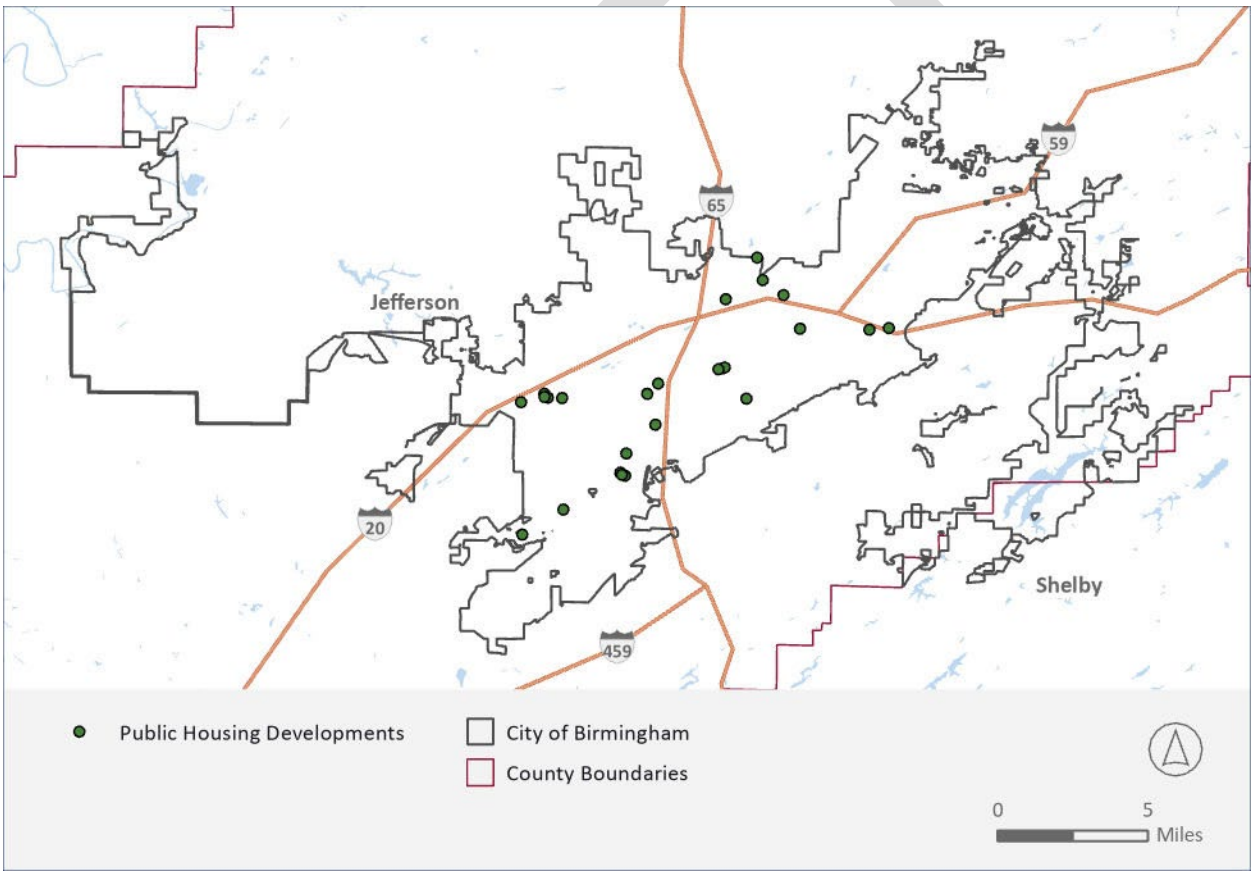
Source: HUD User Office of Policy Development and Research (PD &R). 2022. Low-Income Housing Tax Credit (LIHTC): Property Level Data. Available at: https://www.huduser.gov/portal/datasets/lihtc/property.html.

5. Public Housing

Traditional public housing refers to public housing units that are managed by HABD. HUD provides technical and professional assistance in planning, developing and managing these developments.[22] HABD has 3,574 public housing units in the properties listed below (Table 38). There are currently 524 vacant units; 465 are vacant for repairs, 11 are non-dwellings (i.e., rent offices, resident council, and other administrative uses), and 40 are vacant due to residents moving out.

From interviews with HABD in March 2025, the waiting list for public housing units is around 6,000 households. This demand indicates a need for 2,506 one-bedroom units, 1,698 two-bedroom units, 1,783 three-bedroom units, 294 four-bedroom units, and 37 five-bedroom units. There is also a need to increase the number of accessible units, as there has been an increase in the number of older adult residents and residents requesting accommodations and modifications.

Map 7: Location of Public Housing Developments, HABD, 2024



Source: HUD Open Data. Public Housing Developments (2024). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::public-housing-developments-1/about.

[22] U.S. HUD. (2024). Public Housing Developments. Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::public-housing-developments-1/about.

Table 38: Public Housing Developments, Housing Authority of the Birmingham District, 2025

Year Built	Property Name	Number of Units	Address	Repositioning Strategy
1940	Elyton Village	478	31 4th Court West	RAD/Section 18 Blend
1953	Charles P. Marks Village	500	7527 66th Street, South	RAD/Section 18 Blend/Transfer of Assistance
1938	Smithfield Court	456	150 Reverend Abraham Woods Jr Blvd	CNI/RAD/Section 18 Blend/Transfer of Assistance
1961	Tom Brown Village	248	4165 5th Court, North	RAD/Section 18 Blend
1960	Rev. Dr. Morrell Todd Homes	456	4600 8th Court, North	CNI/RAD/Section 18 Blend/Transfer of Assistance
1964	Collegeville Center	394	3031 29th Avenue, North	RAD/Section 18 Blend/Transfer of Assistance
1968	Russell B. Harris Homes	188	514 Chester Avenue	RAD/Section 18 Blend
1972	North Birmingham Homes	271	3127 43rd Avenue North	RAD/Section 18 Blend
1975	Ralph Kimbrough Homes	231	2817 Wallace Covington Circle	RAD/Section 18 Blend
1975	Roosevelt City-Benjamin Greene Homes	118	5828 Brewer Drive	RAD/Section 18 Blend
2005	Park Place	87	600 24th Street North	RAD
2005	Park Place II	85	25th Street North	RAD
2005	Park Place III	68	2200 Park Place	RAD
2009	Tuxedo Terrace I	56	2025 Avenue Q	RAD
2010	Tuxedo Terrace II	54	1418 22nd Street	RAD
2009	Glenbrook at Oxmoor	50	2801 Sydney Drive	RAD
2010	Mason City I	6	1801 14th Way Southwest	Complete 5h Homeownership
2012	Mason City III	8	1801 15th Street Southwest	Complete 5h Homeownership
2012	Mason City IV	1	1909 14th Way Southwest	Complete 5h Homeownership

Year Built	Property Name	Number of Units	Address	Repositioning Strategy
2014	Tuxedo Terrace Phase I	9	1512 21st Street	Complete 5h Homeownership
2014	Tuxedo Terrace Phase II	6	1613 21st Street	Complete 5h Homeownership
2014	Tuxedo Terrace III	6	2044 Avenue O	Complete 5h Homeownership

Source: HABD. Thrive 2035. Available at: https://habd.org/real-estate-development

Demographics of Public Housing Residents

As of 2024, Birmingham's public housing residents were overwhelmingly Black, comprising 97.1 percent of the population. Hispanic or Latino residents make up 1.5 percent, and White residents make up 1.4 percent. This racial disparity highlights a significant concentration of Black households in public housing, which may reflect broader patterns of residential segregation, income inequality, or systemic barriers to accessing other forms of housing assistance.

Table 39: Demographics of Public Housing Residents, Birmingham, 2024

Race and Ethnicity	Number of Public Housing Residents	% of Public Housing Residents
White	28	1.4%
Black or African American	1,916	97.1%
Asian or Pacific Islander	0	0.0%
Hispanic or Latino	29	1.5%

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html

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IV. Housing Problems

This section examines the extent and impact of HUD-identified housing problems on access to fair housing in Birmingham, Jefferson County, and Shelby County, and highlights disparities in housing conditions by race, income, and tenure. By analyzing patterns of housing instability, cost burden, and the shortage of affordable units, this section identifies key disparities that create barriers to fair housing access and provides a foundation for policies that promote equitable, stable, and inclusive communities.

A. Key Findings

- Over 37 percent of households in Birmingham experience at least one housing problem, disproportionately impacting Black, Hispanic, and Native American households.
- Severe housing problems, such as severe cost burden and severe overcrowding, affect 20.5 percent of Birmingham households, with minority households bearing a greater burden.
- Birmingham's median monthly housing cost in 2023 was $991, lower than Jefferson and Shelby counties but still unaffordable for many low-income residents.
- Cost burden is significantly higher among renters, with nearly 47 percent paying more than 30 percent of their income on housing and 24.9 percent paying more than half.
- There is a critical shortage of affordable units for renters and owners with incomes below 30 percent of the Area Median Family Income, with nearly 10,000 rental units needed.
- As of April 2025, Birmingham faces continued challenges with housing displacement, reflected in 143 properties in foreclosure and persistent eviction pressures despite Emergency Rental Assistance efforts.

B. Housing Problems

There are four housing problems in the Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) data from HUD used in this section's analysis: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.

The housing problems outlined in the data and narrative below are defined as follows:

- **Substandard Housing:** Lacking complete kitchen facilities (a complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator).
- **Substandard Housing:** Lacking complete plumbing facilities (complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower).
- **Cost Burden:** Monthly housing costs (including utilities) exceed 30 percent of household monthly income;
- **Severe Cost Burden:** Monthly housing costs (including utilities) exceed 50 percent of household monthly income;
- **Overcrowding:** More than one person per room; and
- **Severe Overcrowding:** Households have more than 1.51 persons per room.

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In Birmingham, 37.6 percent of households experience at least one of the four housing problems. That proportion is greater among Black or African American households (41.6 percent), Hispanic households (51.3 percent), and Native American households (44.8 percent). A greater proportion of households in Birmingham face a housing problem than in Jefferson County (29.4 percent of households), Shelby County (19.9 percent), or the state of Alabama (25.2 percent).

Table 40: Housing Problems by Race and Ethnicity, Birmingham, Jefferson County, Shelby County, State of Alabama, 2024

Households experiencing any of 4 housing problems	% White Households	% Black Households	% Hispanic Households	% Asian/Pacific Islander Households	% Native American Households	% Total
Birmingham	27.7%	41.6%	51.3%	26.7%	44.8%	37.6%
Jefferson County	21.2%	38.5%	44.7%	24.5%	34.2%	29.4%
Shelby County	18.5%	25.3%	24.2%	33.3%	1.5%	19.9%
Alabama	19.9%	37.3%	36.6%	25.8%	19.4%	25.2%

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

C. Severe Housing Problems

Housing problems are considered severe when monthly housing costs are greater than 50 percent of household income or there is severe overcrowding (more than 1.5 persons per room). In Birmingham, 20.5 percent of households experience at least one of four severe housing problems, compared to 15.8 percent of households in Jefferson County, 9.6 percent of households in Shelby County, and 13.1 percent of households in Alabama (Table 41). This rate is greater among Black or African American households (21.9 percent), Asian and Pacific Islander households (28.4 percent), and Native American households (24.1 percent) in Birmingham.

Table 41: Severe Housing Problems by Race and Ethnicity, Birmingham, Jefferson County, Shelby County, State of Alabama, 2024

Households experiencing any of 4 severe housing problems	% White Households	% Black Households	% Hispanic Households	% Asian/Pacific Islander Households	% Native American Households	% Total
Birmingham	16.0%	21.9%	16.9%	28.4%	24.1%	20.5%
Jefferson County	11.0%	20.6%	18.2%	25.0%	13.5%	15.8%
Shelby County	9.1%	9.3%	19.7%	16.0%	1.5%	9.6%
Alabama	10.0%	19.5%	16.1%	22.8%	10.5%	13.1%

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

D. Disproportionate Housing Costs

1. Monthly Housing Costs

Monthly housing costs are defined by the U.S. Census Bureau to include monthly rent or mortgage payments, and utilities including water, sewer, and electricity. The table below describes the monthly housing costs for the owner and renter-occupied housing units Birmingham, Jefferson and Shelby counties and the state of Alabama.

The median monthly housing cost in Birmingham in 2023 was $991, compared to $1,122 in Jefferson County, $1,330 in Shelby County, and $917 in the state of Alabama. Monthly housing costs can play a central role in both affordability and a household's ability to maintain their home. When housing costs consume a large portion of a household's income, less money remains available for ongoing maintenance and repairs. Over time, this can lead to the deterioration of housing quality, especially in older homes that require consistent upkeep. High monthly costs also make it difficult for owners and landlords to invest in necessary improvements such as energy efficiency upgrades, safety repairs, or accessibility modifications. In the long term, this cycle of unaffordable costs and deferred maintenance can contribute to broader neighborhood decline, reduced property values, and increased health and safety risks for residents.

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Table 42: Monthly Housing Costs, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

	Birmingham		Jefferson		Shelby		Alabama	
	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Less than $ 500	15,116	17.1%	41,419	15.4%	11,139	13.0%	466,732	23.7%
$500 to $999	28,436	32.1%	70,554	26.2%	17,702	20.7%	580,974	29.5%
$1,000 to $2,500	40,121	45.3%	130,632	48.6%	46,560	54.5%	775,329	39.4%
$2,500 or more	2,347	2.7%	20,614	7.7%	8,862	10.4%	86,735	4.4%
Median Monthly Housing Cost	$991		$1,122		$1,330		$917	

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019-2023. Available at data.census.gov.

E. Cost Burden

A household is considered cost burdened if their monthly housing costs are more than 30 percent of their household income. The table below shows how household income compares to the HUD Area Median Family Income (HAMFI) among owners and renters.[23] Among households with less than or equal to 30 percent of HAMFI, 72.3 percent were renters. This group faces significant challenges with housing affordability, as housing costs consume a large portion of their income. Households in the 30-50 percent HAMFI range, of which 60 percent are renters, also face challenges with housing affordability. Households are more likely to be owners than renters in the higher income groups. Sixty-five percent of those with household incomes greater than 100 percent HAMFI are owners.

Table 43: Income Distribution, Owner and Renter-Occupied Households, Birmingham, Jefferson County, Shelby County, State of Alabama, 2021

Geography	Household Income <= 30% HAMFI		Household Income >30% to <=50% HAMFI		Household Income >50% to <=80% HAMFI		Household Income >80% to <=100% HAMFI		Household Income >100% HAMFI		% Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Birmingham	27.7%	72.3%	39.7%	60.3%	41.5%	58.5%	51.7%	48.3%	65.1%	34.9%	45.8%	54.2%
Jefferson County	38.3%	61.7%	46.8%	53.2%	55.4%	44.6%	64.0%	36.0%	80.8%	19.2%	63.9%	36.1%
Shelby County	57.7%	42.3%	66.2%	33.8%	70.4%	29.6%	76.2%	23.8%	89.2%	10.8%	80.9%	19.1%

[23] HAMFI is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. Available at: https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html.

Geography	Household Income <= 30% HAMFI		Household Income >30% to <=50% HAMFI		Household Income >50% to <=80% HAMFI		Household Income >80% to <=100% HAMFI		Household Income >100% HAMFI		% Total	
Alabama	41.9%	58.1%	53.6%	46.4%	62.0%	38.0%	70.0%	30.0%	83.6%	16.4%	69.4%	30.6%

Source: HUD User Office of Policy Development and Research (PD &R). Consolidated Planning/CHAS Data (2021). Available at: https://www.huduser.gov/portal/datasets/cp.html.

Among owner-occupied households, 23.1 percent are cost burdened and 10.6 percent are severely cost burdened, or pay more than 50 percent of their household income towards housing. Cost burden is much greater among renters. Forty-seven percent of renters are cost burdened and 24.9 percent are severely cost burdened.

Cost burden has a major impact on both housing availability and overall affordability in a city. High rates of cost burden signal a mismatch between housing prices and what residents can reasonably afford. As more households struggle to pay for housing, demand for lower-cost units rises, often outpacing supply and intensifying competition. This pressure can push moderate- and lower-income households out of the market altogether, leading to overcrowding, displacement, or homelessness.

Table 44: Income by Cost Burden, Owner-Occupied Households, Birmingham, 2021

Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	67.4%	46.2%	12.6%
Household Income >30% to <=50% HAMFI	48.6%	18.6%	12.1%
Household Income >50% to <=80% HAMFI	22.0%	5.2%	14.4%
Household Income >80% to <=100% HAMFI	8.6%	0.7%	10.1%
Household Income >100% HAMFI	3.1%	0.3%	35.4%
Total Owner-Occupied Households	23.1%	10.6%	

Source: HUD User Office of Policy Development and Research (PD &R). Consolidated Planning/CHAS Data (2021). Available at: https://www.huduser.gov/portal/datasets/cp.html.

Table 45: Income by Cost Burden, Renter-Occupied Households, Birmingham, 2021

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	75.1%	60.9%	32.9%
Household Income >30% to <=50% HAMFI	68.1%	22.9%	18.3%

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Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income >50% to <=80% HAMFI	38.3%	2.9%	20.3%
Household Income >80% to <=100% HAMFI	13.8%	1.1%	9.5%
Household Income >100% HAMFI	2.6%	0.0%	19.0%
Total Renter-Occupied Households	46.8%	24.9%	

Source: HUD User Office of Policy Development and Research (PD &R). Consolidated Planning/CHAS Data (2021). Available at: https://www.huduser.gov/portal/datasets/cp.html.

F. Housing Affordability Gap

The gap between the number of households in need of affordable housing and the number of available affordable units highlights a critical shortfall in the housing market. When affordable units are insufficient to meet demand, many low- and moderate-income households are forced to spend more than they can afford, live in overcrowded or substandard conditions, or face displacement. This shortage often leads to greater housing instability, increased homelessness, and widening economic inequality within a community. A persistent gap signals that the existing housing stock is not aligned with residents' income levels and underscores the urgent need for targeted investment in new affordable housing development, preservation of existing affordable units, and policies that support equitable housing access.

The affordability gap is most stark among renters with household income less than or equal to 30 percent HAMFI. Among those renter households, there is a gap or shortage of 9,980 affordable units. Among owner households with household income less than or equal to 30 percent HAMFI, there is a shortage of 3,336 affordable units in Birmingham.

Table 46: Renter Household Affordability Gap, Birmingham, 2021

Income Distribution Overview	Number of Renter Households	Number of Affordable Units	Gap
Household Income <= 30% HAMFI	15,250	5,270	-9,980
Household Income >30% to <=50% HAMFI	8,490	7,540	-950
Household Income >50% to <=80% HAMFI	9,420	12,385	2,965
Household Income >80% to <=100% HAMFI	4,385	25,015	20,630
Total	46,330	50,210	3,880

Source: HUD User Office of Policy Development and Research (PD &R). Consolidated Planning/CHAS Data (2021). Available at: https://www.huduser.gov/portal/datasets/cp.html.

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Table 47: Owner Household Affordability Gap, Birmingham, 2021

Income Distribution Overview	Number of Owner Households	Number of Affordable Units	Gap
Household Income <= 30% HAMFI	5,835	2,499	-3,336
Household Income >30% to <=50% HAMFI	5,600	6,280	680
Household Income >50% to <=80% HAMFI	6,670	10,435	3,765
Household Income >80% to <=100% HAMFI	4,695	40,379	35,684
Total	39,190	59,593	20,403

Source: HUD User Office of Policy Development And Research (PD &R). Consolidated Planning/CHAS Data (2021). Available at: https://www.huduser.gov/portal/datasets/cp.html

G. Evictions

The eviction process in Alabama can take approximately 3 to 6 weeks from the date the notice is given to the tenant until the tenant is physically removed by the sheriff. The exact timeline may vary depending on local court schedules, the tenant's actions (whether they contest the eviction), and other factors. Before filing an eviction lawsuit, the landlord must give the tenant proper notice, depending on the reason for eviction. Reasons can range from non-payment of rent, violation of lease terms (e.g., unauthorized pets, damage to property), end of lease (if the lease is not renewed or extended), to illegal activity occurring on the property.[24]

During the COVID-19 pandemic, the federal government established the Emergency Rental Assistance (ERA) program under the U.S. Department of the Treasury to provide communities with funding to support housing stability for renters.[25] As of April 2025, the City of Birmingham's Emergency Rental Assistance Program has supported a total of 4,364 individuals/households. The City started the ERA program in June of 2021 and as of April 2025 is still currently active.

H. Foreclosures

This section summarizes foreclosure policies and trends in the city of Birmingham. Reviewing these policies helps to better understand potential barriers to housing that result in foreclosures for Birmingham residents. Trends such as a high concentration of foreclosures in low-income communities, or policies that place protected classes under the Fair Housing Act, such as seniors or minorities at a disadvantage in resolving mortgage delinquencies reveal that these communities disproportionately face barriers to fair housing.

[24] Eviction process provided by City of Birmingham, Department of Community Development.

[25] U.S. Department of the Treasury. Emergency Rental Assistance Program. Available at: https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program.

According to U.S. foreclosure laws, in the state of Alabama, lenders may foreclose on deeds of trusts or mortgages in default using either judicial or non-judicial foreclosure process. The judicial process involves filing a lawsuit to obtain a court order to foreclose. This method is used when no power of sale is present in the mortgage or deed of trust. A "power of sale" clause in a deed of trust or mortgage pre-authorizes the sale of the property to pay off the balance on a loan in the event of default.

However, when no power of sale is present, lenders may, at their discretion, choose to forego a lawsuit and foreclose by selling the property. The non-judicial process of foreclosure is used when a power of sale clause exists in a mortgage or deed of trust. In deeds of trust or mortgages where a power of sale exists, the power given to the lender to sell the property may be executed by the lender or their representative.[26]

Based on data from RealtyTrac, as of April 2025, there are currently 143 properties in Birmingham in foreclosure, 15 bank-owned properties, and 128 properties headed for auction.[27] The median estimated home value for homes in foreclosure ranges from $667,050 to $35,000. Foreclosure homes account for three percent of properties in Birmingham, with zip code 35215 containing 41 foreclosures, the highest number of foreclosure properties in a single zip code.[28]

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[26] United States Foreclosure Laws, Alabama Foreclosure Law Summary. Available at: http://www.foreclosurelaw.org/Alabama_Foreclosure_Law.htm.

[27] RealtyTrac. (2025). Birmingham, AL Home Values and Market Trends. Available at: https://www.realtytrac.com/market-trends/birmingham-al/.

[28] RealtyTrac. (2025). Birmingham, AL Home Values and Market Trends. Available at: https://www.realtytrac.com/market-trends/birmingham-al/.

V. Populations with Special Needs

In addition to assessing the overall housing and economic conditions in Birmingham, the following sections focus on the specific housing needs of residents with special needs between 2010 and 2023. Many individuals in these groups encounter greater barriers to accessing and maintaining stable housing. Examining their experiences over this period helps identify whether fair housing challenges have had a disproportionate impact on these communities.

1. Key Findings

- The total number of homeless persons in the Birmingham/Jefferson, St. Clair, Shelby Counties CoC area decreased from 2019 to 2024, but the number of unsheltered individuals increased, reflecting persistent housing instability.
- Black individuals make up 62.5 percent of the homeless population in the CoC, while White individuals comprise 33.5 percent, highlighting significant racial disparities in rates of homelessness.
- Chronic homelessness in Birmingham is concentrated among middle-aged adults between 45 and 54 years old.
- Unaccompanied youth homelessness fell from 67 in 2019 to 48 in 2024, but 20 youth remained unsheltered, emphasizing ongoing service needs.
- The 2024 Point-in-Time count recorded 124 households as victims of domestic violence, with half remaining unsheltered, suggesting that the true need for safe housing is likely much higher.
- Veterans comprise 5.7 percent of Birmingham's adult population and face higher rates of disability and housing access challenges, particularly among Black veterans who make up 73.4 percent of the veteran population.
- Birmingham's senior population grew by 19.1 percent between 2010 and 2023, and more than one-third of seniors (37.9 percent) report living with a disability, underscoring the need for accessible housing.
- In 2023, 6.1 percent of Birmingham residents had a disability and lived below the poverty level. Their median income was just $26,245, highlighting economic hardship among disabled residents.
- Birmingham's HIV prevalence and new diagnoses remain high, highlighting the ongoing importance of supportive housing programs like HOPWA.
- Birmingham's foreign-born population is relatively small but highly diverse, with residents from Latin America, Asia, and Africa facing unique fair housing barriers.
- Around 4.4 percent of Birmingham households have limited English proficiency, posing barriers to housing access for Spanish-speaking and Asian-language households.

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B. People Experiencing Homelessness

1. Definition of Homelessness

HUD has defined four categories of homelessness: literally homeless, imminent risk of homelessness, homeless under other federal statutes, or fleeing/attempting to flee domestic violence:[29]

- **Literally homeless:** Individual or family who lacks a fixed, regular, and adequate nighttime residence;
- **Imminent risk of homelessness:** An individual or family who will imminently lose their primary nighttime residence, provided that:
    - Residence will be lost within 14 days of the date of application for homeless assistance; No subsequent residence has been identified; and
    - The individual or family lacks the resources or support networks needed to obtain other permanent housing.
- **Homeless under other federal statutes:** Unaccompanied youth under 25 years of age, or families with Category 3 children and youth, who do not otherwise qualify as homeless under this definition, but who:
    - Are defined as homeless under the other listed federal statutes;
    - Have not had a lease, ownership interest in permanent housing during the 60 days prior to the homeless assistance application;
    - Have experienced persistent instability as measured by two moves or more during in the preceding 60 days; and
    - Can be expected to continue in such status for an extended period of time due to special needs or barriers
- **Fleeting/attempting to flee domestic violence:** Any individual or family who:
    - Is fleeing, or is attempting to flee, domestic violence;
    - Has no other residence; and
    - Lacks the resources or support networks to obtain other permanent housing.

2. Continuum of Care (CoC) Program

One Roof is the City of Birmingham's Coordinated Entry provider for the Continuum of Care (CoC). HUD's Continuum of Care Program is designed to promote a community-wide commitment to the goal of ending homelessness, to provide funding to nonprofits, Tribes, and local governments to quickly rehouse homeless individuals and families, and to promote access to and effective utilization of mainstream programs by homeless individuals and families.[30]

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[29] HUD Exchange. Four Categories of the Homeless Definition. Available at: https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-esg-homeless-eligibility/four-categories/

[30] U.S. HUD. Continuum of Care Program. Available at: https://www.hud.gov/hud-partners/community-coc.

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The 2024 Point-In-Time (PIT) count from One Roof shows a decrease in the total number of homeless persons from 2019 with an increase in the total number of unsheltered people. In 2024, the Birmingham/Jefferson, St. Clair, and Shelby Counties CoC counted a total of 911 homeless persons, of whom 395 were unsheltered, 80 were staying in transitional housing, and 436 were staying in emergency shelters. In 2019, the CoC counted 981 homeless persons, of whom 326 who were unsheltered, 211 were staying in transitional housing, and 444 were staying in emergency shelters.

Table 48: Summary of Persons by Household Type, Birmingham/Jefferson, St. Clair, Shelby Counties CoC, 2024

	Emergency Shelter	Transitional Housing	Unsheltered	Total
Persons in Households without children	345	47	389	781
Persons in households with at least one adult and one child	87	33	6	126
Persons in households with only children	4	0	0	4
Total persons	436	80	395	911

Source: HUD Exchange. CoC Homeless Populations and Subpopulations Reports (2024). Available at: https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_AL-500-2024_AL_2024.pdf

Table 49 shows that in a given night, Black, African American, or African individuals in the AL-500 Birmingham/Jefferson, St. Clair, Shelby Counties CoC area experience the highest rates of both sheltered and unsheltered homelessness in a given night. Homelessness also disproportionately impacts Black, African American, or African individuals in the AL-500 Birmingham/Jefferson, St. Clair, Shelby Counties CoC, who make up 62.5 percent of the homeless population. White individuals account for 33.5 percent, while smaller racial groups experience homelessness at significantly lower rates. These figures highlight significant racial disparities, with Black individuals experiencing homelessness at a much higher rate compared to their overall population share.

Table 49: Demographic Summary by Race and Ethnicity, Birmingham/Jefferson, St. Clair, Shelby Counties CoC, 2024

Sheltered Homeless Population by Race and Ethnicity	Sheltered: Emergency Shelter	Sheltered: Transitional Housing	Unsheltered	Total	%
American Indian, Alaska Native, or Indigenous	1	0	1	2	0.2%

Sheltered Homeless Population by Race and Ethnicity	Sheltered: Emergency Shelter	Sheltered: Transitional Housing	Unsheltered	Total	%
Asian or Asian American	0	1	0	1	0.1%
Black, African American, or African	285	50	234	569	62.5%
Hispanic/Latina/e/o Only	6	2	0	8	0.9%
Middle Eastern or North African	0	0	0	0	0.0%
Native Hawaiian or Other Pacific Islander	1	0	1	2	0.2%
White	136	25	144	305	33.5%
Hispanic and One or More Race	3	0	14	17	1.9%
Non-Hispanic and Multiple Race	4	2	1	7	0.8%
Total	436	80	395	911	

Source: HUD Exchange. CoC Homeless Populations and Subpopulations Reports (2024). Available at: https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_AL-500-2024_AL_2024.pdf

Chronic homelessness, which refers to individuals who have experienced long-term or repeated episodes of homelessness while having a disabling condition, affected 228 people among individuals experiencing homelessness. Additionally, specific subpopulations included 34 veterans and 12 parenting youth. The most represented age group was individuals between the ages of 45 and 54, indicating a concentration of middle-aged adults facing chronic housing instability.

Table 50: Chronically Homeless Persons in Shelter Type, Birmingham/Jefferson, St. Clair, Shelby Counties CoC, 2024

	Sheltered: Emergency Shelter	Sheltered: Transitional Housing	Unsheltered	Total
Chronically Homeless Persons	107	8	113	228

Source: HUD Exchange. CoC Homeless Populations and Subpopulations Reports (2024). Available at: https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_AL-500-2024_AL_2024.pdf

The 2024 PIT count for the AL-500 Birmingham/Jefferson, St. Clair, Shelby Counties CoC counted 80

homeless veterans and 40 homeless households with at least one adult and one child in the jurisdiction. This represents a decrease since the 2019 PIT count in which there were 91 homeless veterans and 65 homeless households with at least one adult and one child.

The 2024 PIT count recorded 48 unaccompanied youth, 4 of whom were under 18 and 40 of whom were ages 18 to 24. This is a decrease since the 2019 PIT count which counted 67 unaccompanied youth. At the same time, there were 20 unsheltered youth indicating the ongoing need for both youth homelessness services and outreach. [31]

Table 51: Subpopulation by Shelter Type, Birmingham/Jefferson, St. Clair, Shelby Counties CoC, 2024

Subpopulation	Sheltered: Emergency Shelter	Sheltered: Transitional Shelter	Unsheltered	Total	%
Severely Mentally Ill	47	8	55	110	22.5%
Chronic Substance Abuse	36	0	58	94	19.3%
Veterans	48	12	20	80	16.4%
HIV/AIDS	13	0	13	26	5.3%
Victims of Domestic Violence	43	19	62	124	25.4%
Unaccompanied Youth	16	12	20	48	9.8%
Parenting Youth	2	4	0	6	1.2%
Children of Parenting Youth	0	0	0	0	0.0%

Source: HUD Exchange. CoC Homeless Populations and Subpopulations Reports (2024). Available at: https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_AL-500-2024_AL_2024.pdf

Birmingham continues to work with One Roof to provide a CoC strategy and to achieve the following:

- Developing a more effective Coordinated Entry process;
- Providing funding for staff needs and plan development costs;
- Developing a community-based board, including representatives from the City, Jefferson County, the United Way and large members of the business and religious communities;
- Developing a needs and resource assessment for the homeless population; and

[31] AL-500 Birmingham/Jefferson, St. Clair, Shelby Counties CoC. HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations. Available at: https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_AL-500-2024_AL_2024.pdf

- Focus on avoiding individuals and families becoming homeless.

C. Senior Population

Between 2010 and 2023, Birmingham's population aged 65 and older grew by 19.1 percent, increasing from 27,110 to 32,296 residents. The increase in older adults signals a demographic shift with important implications for housing policy.

As more residents age into retirement, fixed incomes and increased disability rates can make it harder for seniors to access safe, affordable, and accessible housing. Older adults are more likely to experience mobility challenges, need proximity to health care and services, and require housing modifications to safely age in place. Without sufficient affordable housing options that meet these needs, seniors may face rising cost burdens, unsafe living conditions, or institutionalization.

1. Senior Population and Disability

Among the 30,816 Birmingham residents aged 65 and over in 202, 37.9 percent—roughly 11,691 individuals—reported having at least one disability. The most common disability type was ambulatory difficulty, affecting 27.0 percent of seniors, followed by cognitive difficulty (10.4 percent), self-care difficulty (8.8 percent), and independent living difficulty (9.3 percent). Smaller shares reported hearing (9.6 percent) and vision (8.7 percent) difficulties. These figures highlight the need for accessible housing, supportive services, and age-friendly infrastructure to accommodate seniors with mobility and sensory impairments.

Table 52: Senior Population by Disability, Birmingham, 2023

	Total Civilian Non-Institutionalized Population	% of Population 65 and Over with a Disability
Total Civilian Non-Institutionalized Population	195,983	-
65 Years and Over	30,816	15.7%
With a Disability	11,691	37.9%
With a Hearing Difficulty	2,956	9.6%
With a Vision Difficulty	2,687	8.7%
With a Cognitive Difficulty	3,191	10.4%
With an Ambulatory Difficulty	8,322	27.0%
With a Self-Care Difficulty	2,723	8.8%
With an Independent Living Difficulty	1,871	9.3%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2019-2023, Table S1810. Available at: data.census.gov.

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2. Senior Population and Poverty

In addition to disability, many older adults in Birmingham face economic hardship. An estimated 17.9 percent of seniors live below the poverty level—significantly higher than Jefferson County (12.7 percent), Shelby County (8.1 percent), and the state of Alabama overall (11.4 percent). This elevated rate of senior poverty in Birmingham underscores the intersection of aging, disability, and income insecurity.

Table 53: Senior Population by Poverty Rate, Birmingham, Jefferson County, Shelby County, Alabama, 2023

	Population 65 and Over Below Poverty Level	% of Population 65 and Over Below Poverty Level
Birmingham	5,515	17.9%
Jefferson County	13,552	12.7%
Shelby County	2,963	8.1%
Alabama	98,015	11.4%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table S1701. Available at: data.census.gov.

D. People with Disabilities

1. Disability by Type

In 2023, 18.2 percent of Birmingham's civilian non-institutionalized population—about 35,660 people—reported having a disability. [32] Ambulatory difficulty was the most common type, affecting 10.3 percent of residents, followed by cognitive difficulty at 7.8 percent and independent living difficulty at 7.1 percent. Vision, hearing, and self-care difficulties were each reported by fewer than 4 percent.

Table 54: Disability by Type, Birmingham, 2023

	Total	With a Disability	% with a Disability
Total Civilian Non-institutionalized population	195,983	35,660	18.2%
With a Hearing Difficulty	-	5,787	3.0%
With a Vision Difficulty	-	7,235	3.7%

[32] The ACS captures six types of disabilities. Disability types and definitions are available at: https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html.

	Total	With a Disability	% with a Disability
With a Cognitive Difficulty	-	14,460	7.8%
With an Ambulatory Difficulty	-	19,118	10.3%
With a self-care Difficulty	-	6,808	3.7%
With an independent Living Difficulty	-	11,309	7.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2019-2023, Table S1810. Available at: data.census.gov.

Black residents had the highest disability count in 2023, with 20.4 percent affected, compared to 14.2 percent of White residents. Native Hawaiian and Other Pacific Islander residents had the highest percentage at 46.2 percent, though their population was very small. Hispanic or Latino residents reported a lower rate of 7.2 percent. These disparities suggest unequal health outcomes and point to the need for targeted accessibility and health interventions across racial and ethnic groups.

Table 55: Disability by Race and Ethnicity, Birmingham, 2023

	Total	Total with a Disability	% with a Disability
White alone	49,079	6,966	14.2%
Black or African American alone	132,519	26,975	20.4%
American Indian and Alaska Native alone	293	40	13.7%
Asian alone	2,810	104	3.7%
Native Hawaiian and Other Pacific Islander alone	65	30	46.2%
Some other race alone	4,630	243	5.2%
Two or more races	6,587	1,302	19.8%
Ethnicity			
White alone, not Hispanic or Latino	46,442	6,735	14.5%
Hispanic or Latino (of any race)	9,610	696	7.2%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023, Table S1810. Available at: data.census.gov.

Disability types in Birmingham vary widely by age. Seniors (65+) report the highest rates across all categories, especially ambulatory (27.0 percent) and independent living difficulties (15.7 percent). Working-age adults (18–64) have moderate rates, with cognitive and ambulatory disabilities most common. Children under 18 primarily report cognitive disabilities (6.8 percent), with low rates in other categories.

Table 56: Disability Type by Age Group, Birmingham, 2023

Age of Population by Disability Type	Hearing	Vision	Cognitive	Ambulatory	Self-Care	Independent Living
Total	3.0%	3.7%	7.8%	10.3%	3.7%	7.1%
Population under 18 Years	0.8%	1.3%	6.8%	0.5%	0.7%	-
Population 18 to 64 Years	2.0%	3.1%	7.3%	8.4%	3.1%	5.1%
Population 65 years and over	9.6%	8.7%	10.4%	27.0%	8.8%	15.7%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023, Table S1810. Available at: data.census.gov.

In 2023, 6.1 percent of Birmingham residents had a disability and lived below the poverty level, totaling 11,584 people. Their median income was just $26,245, highlighting economic hardship among disabled residents.

Table 57: Disability and Income Below Poverty Level, Birmingham, 2023

	Estimate	%
Population with a Disability and Income Below Poverty Level	11,584	6.1%
Median Income of Population with a Disability and Income Below Poverty Level	$26,245	-

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023, Table C18130 and B18140. Available at: data.census.gov.

E. Housing Opportunities for Persons with AIDS (HOPWA) Program

In 2022, Birmingham had 4,698 residents living with HIV, with an area prevalence rate of 466 cases per 100,000 people. The city also recorded a new HIV diagnosis rate of 18 per 100,000. These rates are significantly higher than national averages, highlighting ongoing public health challenges. The data point to the need for expanded prevention efforts, access to care, and community education to address HIV transmission and improve health outcomes, particularly in historically underserved areas.

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Table 58: HIV Cases, Birmingham, 2022

Category	Totals and Rates
Number of Persons living with HIV (PLWH)	4,698
Area Prevalence (PLWH per population)	466 per 100,000
New Diagnoses Rate	18 per 100,000

Source: AIDSVu Location Profiles (2022) Available at: https://map.aidsvu.org/profiles/city/birmingham-al/overview.

HUD established the HOPWA program to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families. To be eligible for HOPWA, individuals must be medically diagnosed with HIV/AIDS and low-income, as defined by HUD (at or below 80 percent of AMI), and homeless or at risk of becoming homeless. Services provided through HOPWA funding can include rental, mortgage, and utility assistance, as well as short, transitional, and long-term housing.

In the City of Birmingham, HOPWA funds are administered through AIDS Alabama, which offers housing options for people living with HIV/AIDS and their families, as well as people who are homeless regardless of their HIV status.[33] AIDS Alabama manages a suite of programs, including:

- Permanent Housing
- Rapid Re-Housing
- Rural Housing
- Young Adult Housing
- 1917 Temporary Housing
- Youth Transitional Housing
- Permanent Supportive Housing
- Rental Assistance
- Shelter Plus Care
- Housing Chronically Homeless
- Youth Overnight, Emergency Shelter

Through these programs, AIDS Alabama provided 204 individuals with supportive services between July 1, 2022- June 30, 2023, and a total of 140 households benefitted from the HOPWA housing subsidy. AIDS Alabama also assisted 126 non-homeless and special needs households and 222 non-homeless and special needs individuals with services such as case management, meals/nutritional services, and transport during the same period.

[33] AIDS Alabama. Housing and Homelessness Prevention. Available at: https://www.aidsalabama.org/housingservices.

F. Persons Protected Under the Violence Against Women Act

The Violence Against Women Act (VAWA) was passed in 1994 and reauthorized in 2013. Subsequent guidance issued by HUD in 2016 established new housing protections for individuals participating in HUD-funded housing programs who are survivors of domestic violence, dating violence, sexual assault, and/or stalking (DV). HUD's 2016 Final Rule extended core protections to CoC, ESG, and HOPWA programs.[34]

VAWA housing protections include:

- Protection against housing denials, program terminations, and evictions that directly result from being a victim of DV.
- Acts of violence against someone cannot be considered to be serious or repeated violations of a lease or good cause for eviction or terminating federal assistance.
- Providing for Emergency Transfers to allow survivors to move to another safe and available unit if they fear for their life and safety.
- The housing authority, housing provider, or landlord may evict the abuser alone and let the victim and other household members remain in the home. If the federal housing assistance was based on the abuser's eligibility, then the victim and any remaining tenants have the right to prove eligibility for housing. If the victim cannot prove eligibility, they must be given a reasonable time to prove eligibility for another federal housing program or to find new housing.
- Victims with Section 8 Housing Choice Vouchers are permitted to move and keep the voucher even if the lease has not ended.

The 2024 Point-in-Time Homelessness Count for AL-500 Birmingham/Jefferson, St. Clair, Shelby Counties CoC, reported 124 households as victims of domestic violence. Of those, 43 were in emergency shelters, 19 were in transitional housing, and 62 were unsheltered. It should be noted that the Point-in-Time count only captures one night of sheltered and unsheltered adults, and the number of victims of domestic violence, dating violence, sexual assault and stalking who need housing assistance in Birmingham is likely substantially higher than 124 households.

G. Veterans

In 2023, veterans made up 5.7 percent of Birmingham's adult population, totaling 9,245 individuals. The veteran population is overwhelmingly male (91.8 percent) and disproportionately Black or African American (73.4 percent), compared to 64.5 percent of the general adult population. Veterans are also more likely to have a disability—29.7 percent report having one, compared to 20.9 percent of nonveterans.

[34] U.S. HUD. Violence Against Women Reauthorization Act of 2013: Implementation in HUD Housing Programs. 81 FR 80724. Vol 81, No. 221. https://www.govinfo.gov/content/pkg/FR-2016-11-16/pdf/2016-25888.pdf.

These figures suggest that Birmingham's veteran population faces distinct challenges related to both disability and housing access. Higher disability rates among veterans may increase the need for accessible housing, supportive services, and proximity to medical care, including U.S. Department of Veterans Affairs (VA) services. Additionally, with many veterans identifying as Black, ensuring fair housing choice for this group must include attention to both racial equity and veteran-specific needs. Targeted housing assistance, inclusive zoning, and accessible design are essential to address barriers and support veterans aging in place or transitioning to stable, independent living.

Table 59: Veteran Demographics, Birmingham, 2023

Veteran Demographics	Birmingham		Veterans		Nonveterans	
	Total	%	Estimate	%	Estimate	%
Population 18 years and Over	161,307	-	9,245	5.7%	152,062	94.3%
Sex						
Male	74,567	46.2%	8,486	91.8%	66,081	43.5%
Female	86,740	53.8%	759	8.2%	85,981	56.5%
Race						
White alone	46,942	29.1%	2,159	23.4%	44,783	29.5%
Black or African American alone	103,976	64.5%	6,789	73.4%	97,187	63.9%
American Indian and Alaska Native alone	228	0.1%	8	0.1%	220	0.1%
Asian alone	2,662	1.7%	33	0.4%	2,629	1.7%
Native Hawaiian and Other Pacific Islander alone	58	0.0%	16	0.2%	42	0.0%
Some other race alone	3,007	1.9%	39	0.4%	2,968	2.0%
Two or more races	4,434	2.7%	201	2.2%	4,233	2.8%
Ethnicity						
Hispanic or Latino (of any race)	6,053	3.8%	29	0.3%	6,024	4.0%
White alone, not Hispanic or Latino	45,112	28.0%	2,145	23.2%	42,967	28.3%
Disability Status						
With a disability	32,846	21.5%	2,675	29.7%	30,171	20.9%
Without a disability	120,214	78.5%	6,323	70.3%	113,891	79.1%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023, Table S2101. Available at: data.census.gov.

H. Foreign-Born Population

Table 60 lists the ten most prevalent countries of origin for foreign-born residents of Jefferson County in 2023. This data is only available at the County level, but still yields important insights about challenges and consideration for foreign-born residents in the city of Birmingham.

The top country of birth was Mexico, with 8,147 residents representing 1.3 percent of the population. India followed with 2,433 residents (0.4 percent), along with smaller populations from Central America, China, South Central Asia, and Eastern Africa. No other individual country accounted for more than 0.3 percent of the population. This data suggests that while Jefferson County has a relatively small immigrant population, it is composed of residents from a wide range of regions, including Latin America, Asia, and Africa. These communities may face unique barriers to fair housing, including language access, limited credit history, immigration-related discrimination, or unfamiliarity with U.S. housing systems. Ensuring fair housing for immigrant populations requires culturally competent outreach, translated materials, and enforcement of protections against national origin discrimination.

Table 60: Top Countries of Birth in Jefferson County, 2023

Country	Number	% of Population
Mexico	8,147	1.3%
India	2,433	0.4%
Other Central America	1,553	0.3%
China excl. Taiwan	1,449	0.2%
Other South Central Asia	1,149	0.2%
Eastern Africa	975	0.2%
Other South America	812	0.1%
Philippines	697	0.1%
Korea	624	0.1%
Vietnam	572	0.1%

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

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I. Limited English Proficiency Populations

In 2023, 4.4 percent of Birmingham's households—approximately 3,933—were classified as limited English-speaking, meaning no one age 14 or older speaks English "very well." Over half of all Spanish-speaking households (50.2 percent) fell into this category, along with 48.1 percent of households speaking Asian and Pacific Island languages. Though smaller in number, these groups face heightened barriers to accessing housing information, applying for assistance, and asserting fair housing rights.

Table 61: Limited English Proficiency Populations, Birmingham, 2023

Language Spoken	Total	Limited English-speaking households	% limited English-speaking households
All households	88,527	3,933	4.4%
Households speaking --			
Spanish	7,842	3,933	50.2%
Other Indo-European languages	1,092	240	17.7%
Asian and Pacific Island languages	728	88	48.1%
Other languages	559	43	11.4%

Source: U.S. Census Bureau, ACS 5-Year Estimates, 2019-2023, Table DP02. Available at: data.census.gov.

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VI. Segregation and Integration

This section reviews the patterns of segregation and integration present in Birmingham. The history of housing segregation in Birmingham includes redlining, housing segregation, and disparities in mortgage lending. This section uses federal and local data to explore and understand current patterns of segregation in Birmingham and its impact on residents.

1. Key Findings

- Between 2017 and 2020, the number of Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) in Birmingham decreased from 19 to 15, but concentrated poverty remains a significant challenge.
- Black residents make up nearly 80 percent of the population living in Birmingham's R/ECAP areas, reflecting persistent racial and economic segregation.
- Only about 27 percent of families living in R/ECAPs have children, suggesting a high share of elderly, single-adult, or extended family households.
- Based on the dissimilarity index, Black/White segregation increased from 62.2 in 2010 to 66.7 in 2020, and remains the most severe among all racial groups in Birmingham.
- Non-White/White and Asian/White segregation also increased between 2010 and 2020, while Hispanic/White segregation modestly decreased.
- Similarities between the Home Owners' Loan Corporation (HOLC) redlining maps of the 1930s and 1940s and geographic concentrations of socioeconomic and housing challenges illustrates the lasting impact of redlining on patterns of segregation, opportunity, and racial disparities in housing outcomes in Birmingham today.

B. Racially or Ethnically Concentrated Areas of Poverty (R/ECAP)

1. Defining R/ECAPs

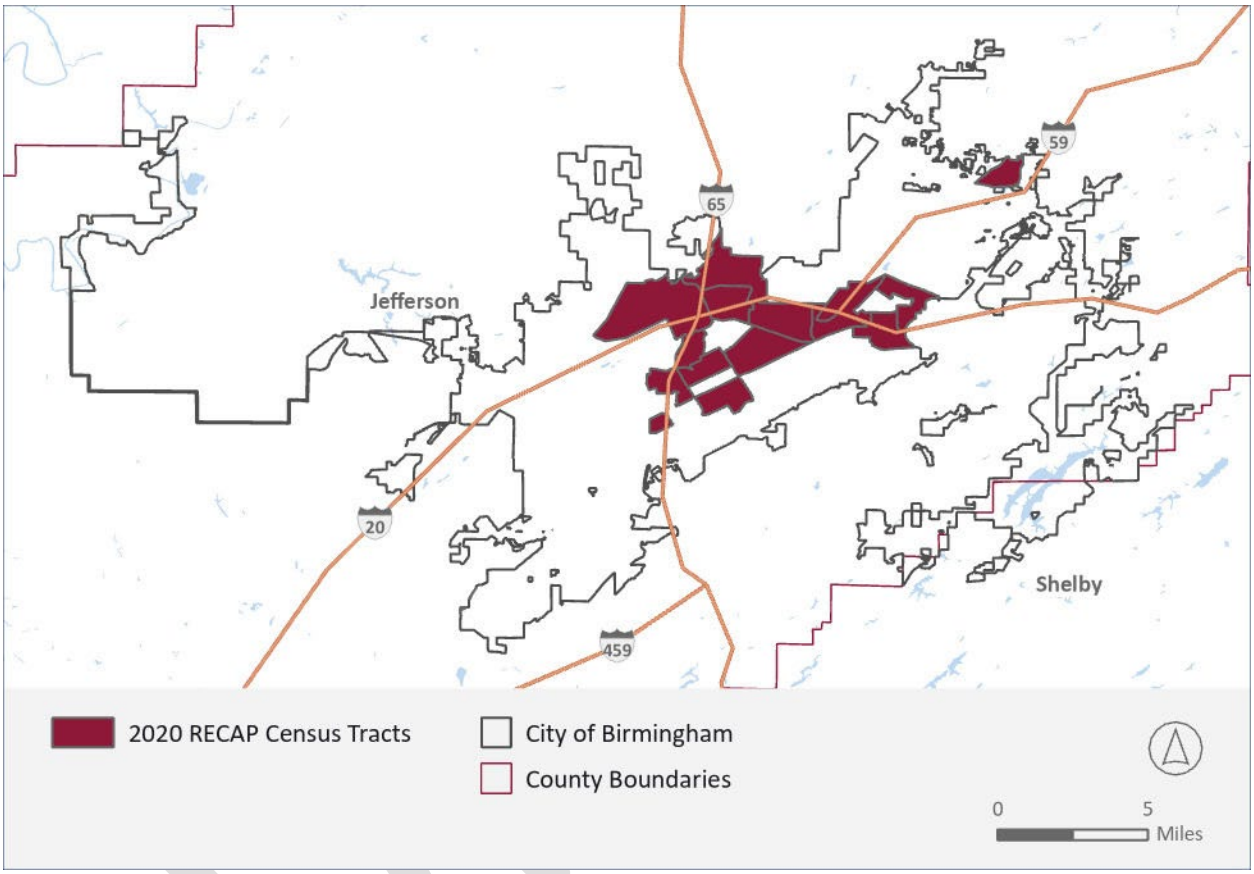
The U.S. Department of Housing and Urban Development (HUD) defines Racially and Ethnically Concentrated Areas of poverty (R/ECAPs) with a racial/ethnic concentration threshold and a poverty test of a census tract. A R/ECAP is a census tract that has a non-white population of 50 percent or more and where 40 percent or more of individuals live at or below the poverty line. To reflect regional and neighborhood differences across the county, an area is also considered a R/ECAP if the poverty rate exceeds 40 percent or is three or more times the average census tract poverty rate for the area, whichever is lower.[35]

[35] HUD Office of Policy Development and Research (PD&R). (2020). Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps-2020/about

In 2020, there were 15 R/ECAPs in Birmingham, a 21.1 percent decrease since 2017 when there were 19 R/ECAPs. R/ECAP areas represent more concentrated areas of poverty and fewer opportunities for communities of color living below the poverty threshold. The location of R/ECAP areas in Birmingham are shown in the figure below.

2. Location of R/ECAPs

Map 8: Racially or Ethnically Concentrated Areas of Poverty, Birmingham, 2020



Source: HUD Office of Policy Development and Research (PD&R). (2020). Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). Available at: https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps-2020/about

3. R/ECAP Demographics

In 2024, Birmingham's R/ECAPs had a total population of 34,063. Black, Non-Hispanic residents made up the overwhelming majority at 79.8 percent, while White, Non-Hispanic residents comprised 11.3 percent. Hispanic residents accounted for 4.7 percent, and Asian or Pacific Islander, Native American, and Other Non-Hispanic groups each represented less than 2 percent combined. The demographic breakdown shows that Black residents are disproportionately concentrated in Birmingham's most impoverished neighborhoods.

There were 14,759 families living within R/ECAPs, of which 26.7 percent were families with children. The

relatively low share of families with children suggests a significant portion of R/ECAP households may be headed by adults living alone, elderly individuals, or extended family structures. Overall, the data highlights persistent patterns of racial and economic segregation, with Black residents bearing the greatest burden of concentrated poverty in Birmingham.

Table 62: R/ECAP Demographics, Birmingham, 2024

R/ECAP Demographics	Estimate	Percent
Total Population in R/ECAPs	34,063	
White, Non-Hispanic	3,857	11.3%
Black, Non-Hispanic	27,183	79.8%
Hispanic	1,601	4.7%
Asian or Pacific Islander, Non-Hispanic	468	1.4%
Native American, Non-Hispanic	63	0.2%
Other, Non-Hispanic	111	0.3%
R/ECAP Family Type		
Total Families in R/ECAPs	14,759	
Families with children	3,941	26.7%

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

C. Racially Dissimilarity Index

The Racial Dissimilarity Index (RDI) is a common statistical measure used to describe how evenly two racial or ethnic groups are distributed across a geographic area, such as a city or metropolitan region. The RDI measures the percentage of one group that would have to move to a different neighborhood to achieve a perfectly even racial distribution across all neighborhoods. It is one of the most widely used measures in fair housing and civil rights research because it provides a clear, quantifiable way to assess patterns of segregation.

1. Segregation in Birmingham, 2010–2020

The index ranges from 0 to 100, with 0 representing complete integration (the two groups are perfectly evenly distributed), and 100 meaning the two groups are entirely segregated. For example, a Black-White dissimilarity index of 65 would mean that 65 percent of either Black or White residents would need to move to a different neighborhood for the city to be fully integrated.

Between 2010 and 2020, Birmingham's Racial/Ethnic Dissimilarity Index shows that segregation increased for most groups. The Non-White/White index rose from 60.1 to 63.6, and Black/White dissimilarity increased from 62.2 to 66.7, marking the largest gain at 4.5 points. This suggests that Black and White residents became even more geographically separated over the decade. Asian or Pacific Islander/White dissimilarity also grew, rising from 39.6 to 43.6. In contrast, Hispanic/White dissimilarity decreased by 4.0 points, indicating modest improvements in integration for Hispanic residents. Overall, Black/White segregation remains the most severe, and the general trend points to growing racial separation in Birmingham's neighborhoods.

Table 63: Racial Ethnic Dissimilarity Index, Birmingham, 2010–2020

Racial/Ethnic Dissimilarity Index	2010	2020	Change
Non-White/White	60.1	63.6	3.5
Black/White	62.2	66.7	4.5
Hispanic/White	53.8	49.8	-4.0
Asian or Pacific Islander/White	39.6	43.6	4.0

Note: Dissimilarity is shown for 2020 census tract geographies and changing geographies may change values shown.
Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

D. Historic Segregation and Redlining

The Home Owners' Loan Corporation (HOLC), created in 1933 during the New Deal, aimed to stabilize the housing market by refinancing home mortgages. In the late 1930s and early 1940s, HOLC produced "Residential Security" maps for major U.S. cities to assess mortgage lending risk. Neighborhoods were color-coded: green ("best"), blue ("still desirable"), yellow ("declining"), and red ("hazardous"). Predominantly Black, immigrant, or low-income areas were often marked red, a practice later termed redlining.

These maps documented how loan officers, appraisers, and real estate professionals used race, ethnicity, and economic status—not just housing quality—to evaluate risk. HOLC's maps entrenched racial segregation and restricted access to homeownership for communities of color, with lasting effects on wealth accumulation and neighborhood investment patterns.[36] The figure below shows the HOLC "Residential Security" map of the city of Birmingham with a color-coded gradation of neighborhoods by risk level.

[36] Nelson, R. K., et. al. Mapping Inequality: Redlining in New Deal America. Available at: https://dsl.richmond.edu/panorama/redlining/

Map 9: HOLC Redlining Map, Birmingham, 1938

Source: "Mapping Inequality," University of Richmond, 2000

Redlining reinforced racial and economic segregation, which still shapes housing patterns. As discussed in Section VI.C, Birmingham census tracts remain divided along lines that match historic redlining maps. This can contribute to unequal housing demand, with high competition and prices in some areas, and undervaluation and underinvestment in others. Residents in historically redlined areas may still face challenges accessing safe, affordable housing as well as equal access to transportation and other community services.

VII. Access to Opportunity

Access to opportunity measures poverty, local conditions, access to jobs, education, healthy and safe living conditions, public services and amenities, which are critical factors to consider when measuring fair housing choice. This section discusses access to education, affordable transportation, employment opportunities, environmental health, housing quality, exposure to lead-based paint, and broadband access. Measuring these opportunity factors provides insight into communities' quality of life and informs fair housing needs for protected classes.

1. Key Findings

- Across all HUD opportunity indices, Black residents in Birmingham experience the lowest access to low-poverty neighborhoods, quality schools, strong labor markets, job proximity, and environmental health.
- Birmingham's Low Poverty Index reveals a sharp racial gap, with Black residents scoring less than half as high as White residents, highlighting concentrated disadvantage.
- Although geographic access to jobs is relatively high for all groups, Black residents still face lower labor market engagement, suggesting systemic employment barriers beyond location.
- Environmental Health Index scores show Black residents are exposed to significantly poorer environmental conditions compared to other racial groups.
- While Birmingham's unemployment rate improved between 2010 and 2023, racial disparities persist, with Black unemployment nearly three times higher than White unemployment.
- Birmingham's economy is increasingly service-oriented, with health care, education, retail, and logistics sectors leading local employment, while manufacturing and construction have declined.
- Despite the City's efforts to increase the minimum wage to $10.25, state mandates have kept the minimum wage at $7.25, far below the local living wage needed to meet basic needs for individuals and families.
- Broadband access is highly unequal, with large gaps concentrated in historically disinvested Black neighborhoods in northern and western Birmingham.
- Environmental justice challenges—such as proximity to hazardous waste sites, lead-based paint risk, and flood vulnerability—are concentrated in Birmingham's minority and low-income neighborhoods.

B. HUD-Defined Opportunity Factors

Data from HUD's AFFH-T indices reveal persistent disparities in opportunity and well-being across racial and ethnic groups in Birmingham.

Across all five indices—low poverty, school proficiency, labor market engagement, jobs proximity, and environmental health—White, non-Hispanic and Asian, non-Hispanic residents consistently score highest, indicating greater access to low-poverty neighborhoods, higher-performing schools, stronger labor markets, proximity to jobs, and better environmental conditions. In contrast, Black, non-Hispanic residents face the lowest index scores in nearly every category, reflecting concentrated disadvantage and systemic barriers.

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The Low Poverty Index is especially stark: White residents score 47.7, compared to just 19.5 for Black residents and 28.4 for Hispanic residents. Among those living below the poverty line, disparities deepen—Black residents score just 13.0, while White and Asian populations score over 30.

Table 64: Low Poverty Index by Race/Ethnicity, Birmingham, 2024

Total Population	White, Non-Hispanic	Black, Non-Hispanic	Hispanic	Asian or Pacific Islander, Non-Hispanic	Native American, Non-Hispanic
Low Poverty Index	47.7	19.5	28.4	47.4	37.8
Population below the federal poverty line					
Low Poverty Index	30.2	13.0	14.7	30.7	28.5

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

School Proficiency follows a similar pattern. Black and Native American residents score the lowest (13.5 and 15.5), while White and Asian residents score notably higher (25.6 and 21.8). These gaps suggest inequitable access to high-quality schools, which can have long-term effects on economic mobility.

Table 65: School Proficiency Index by Race/Ethnicity, Birmingham, 2024

Total Population	White, Non-Hispanic	Black, Non-Hispanic	Hispanic	Asian or Pacific Islander, Non-Hispanic	Native American, Non-Hispanic
School Proficiency Index	25.6	13.5	16.5	21.8	15.5
Population below the federal poverty line					
School Proficiency Index	19.9	12.5	18.2	16.4	29.7

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

Labor Market Engagement, which reflects education and employment levels, is divided by race and ethnicity. White and Asian residents score above 68, while Black residents score just 21.9 overall and 16.8 in poverty, indicating systemic exclusion from economic opportunity.

Table 66: Labor Market Engagement Index by Race/Ethnicity, Birmingham, 2024

Total Population	White, Non-Hispanic	Black, Non-Hispanic	Hispanic	Asian or Pacific Islander, Non-Hispanic	Native American, Non-Hispanic
Labor Market Engagement Index	68.2	21.9	35.9	70.7	44.3

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Total Population	White, Non-Hispanic	Black, Non-Hispanic	Hispanic	Asian or Pacific Islander, Non-Hispanic	Native American, Non-Hispanic
Population below the federal poverty line					
Labor Market Index	50.0	16.8	22.7	59.1	44.0

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

Despite disparities in opportunity, the Jobs Proximity Index is relatively high across all groups, suggesting that geographic access to employment exists, but other barriers, such as discrimination or skill mismatches, limit equitable engagement.

Table 67: Jobs Proximity Index by Race/Ethnicity, Birmingham, 2024

Total Population	White, Non-Hispanic	Black, Non-Hispanic	Hispanic	Asian or Pacific Islander, Non-Hispanic	Native American, Non-Hispanic
Jobs Proximity Index	78.3	64.0	70.4	87.1	67.2
Population below the federal poverty line					
Jobs Proximity Index	77.2	67.7	72.7	86.2	70.0

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

Finally, the Environmental Health Index shows Black residents exposed to significantly poorer environmental conditions (score of 8.1), compared to 15.2 for Whites and 21.8 for Asians, reflecting historic segregation and proximity to industrial hazards.

Table 68: Environmental Health Index by Race/Ethnicity, Birmingham, 2024

Total Population	White, Non-Hispanic	Black, Non-Hispanic	Hispanic	Asian or Pacific Islander, Non-Hispanic	Native American, Non-Hispanic
Environmental Health Index	15.2	8.1	11.2	21.8	12.6
Population below the federal poverty line					
Environmental Health Index	18.0	8.8	8.0	30.3	10.3

Source: HUD Affirmatively Furthering Fair Housing Tables - data version AFFHT0007, released December 2024, Available at: archives.huduser.gov/portal/datasets/affht.html.

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Overall, these indices highlight deeply entrenched racial disparities in access to opportunity and neighborhood conditions in Birmingham, with profound implications for housing equity, health, and economic outcomes. Addressing them requires coordinated, equity-focused housing, education, and environmental strategies.

C. Local Opportunity Factors

In addition to the Access to Opportunity Indices discussed in the previous section, HUD also uses data provided by the American Community Survey (ACS) and HUD Comprehensive Housing Affordability Strategy (CHAS) to understand how neighborhood conditions may limit or support residents' ability to thrive.

HUD uses ACS and CHAS data to establish Local Opportunity Factors, which are measurable community characteristics that affect residents' access to economic, educational, housing, and social opportunities. High-opportunity areas typically have better schools, more jobs, lower poverty, and safer environments, while low-opportunity areas may present barriers to upward mobility. The following analysis examines employment, education, broadband access, and environmental justice and health data.

1. Unemployment

Despite improvements over time, the data highlight ongoing racial gaps in employment outcomes across gender and race. Between 2010 and 2023, Birmingham's overall unemployment rate dropped significantly from 12.9 percent to 6.1 percent. Both male and female unemployment rates declined, with male unemployment falling from 12.5 percent to 7.1 percent and female unemployment from 11.7 percent to 5.1 percent. Racial disparities persist: the Black or African American unemployment rate decreased from 15.7 percent to 8.1 percent but remained much higher than the White unemployment rate, which fell from 6.8 percent to 2.7 percent. Unemployment among Asian and Hispanic residents also declined but remained above White residents' rates.

Table 69: Unemployment Rate, Birmingham 2010–2023

	2010	2023
Civilian labor force	12.9%	6.1%
Male	12.5%	7.1%
Female	11.7%	5.1%
White	6.8%	2.7%
Black or African American	15.7%	8.1%
Asian	6.0%	4.7%
Some other race*	5.1%	2.5%
Hispanic**	7.0%	4.3%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-2023, Tables S3201 and DP03. Available at: data.census.gov.
**Does not include Native American/Hawaiian/Pacific Islander. **Hispanic* ethnicity is counted independently of race.

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In 2023, Birmingham's unemployment rate (6.1 percent) was higher than Jefferson County (4.8 percent), Shelby County (2.9 percent), and the state of Alabama (4.8 percent). Male unemployment in Birmingham (7.1 percent) exceeded female unemployment (5.1 percent), a trend seen statewide. Black residents faced the highest unemployment rates across all geographies, with Birmingham's Black unemployment at 8.1 percent. White unemployment remained low and consistent across regions, while Hispanic and Asian unemployment rates varied more widely, especially in Shelby County.

Table 70: Unemployment Rate, Birmingham, Jefferson County, Shelby County, State of Alabama, 2023

	Birmingham	Jefferson County	Shelby County	Alabama
Civilian labor force	6.1%	4.8%	2.9%	4.8%
Male	7.1%	4.9%	2.2%	4.3%
Female	5.1%	4.2%	3.1%	4.7%
White	2.7%	2.6%	2.6%	3.6%
Black or African American	8.1%	7.5%	5.2%	7.9%
Asian	4.7%	4.8%	0.6%	2.6%
Some other race*	2.5%	3.5%	0.2%	4.5%
Hispanic**	4.3%	4.8%	2.1%	4.8%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Tables S3201 and DP03. Available at: data.census.gov.
**Does not include Native American/Hawaiian/Pacific Islander. **Hispanic* ethnicity is counted independently of race.

Map 10, which illustrates the 2024 unemployment rate for each census tract in Birmingham, indicates that unemployment is unevenly distributed across the city. Census tracts with the highest unemployment rates (10.1 percent to 17.6 percent) are concentrated in the western, northwestern, and parts of the eastern sections of the city. These areas are shown in the darkest shades of blue, indicating deeper economic distress. In contrast, tracts with lower unemployment rates (0 to 5 percent) are more common in the southern and southeastern parts of Birmingham, including areas closer to Shelby County. This pattern reflects longstanding disparities, where predominantly minority and historically disinvested neighborhoods experience higher unemployment compared to more affluent, predominantly White census tracts in the south and southeast.

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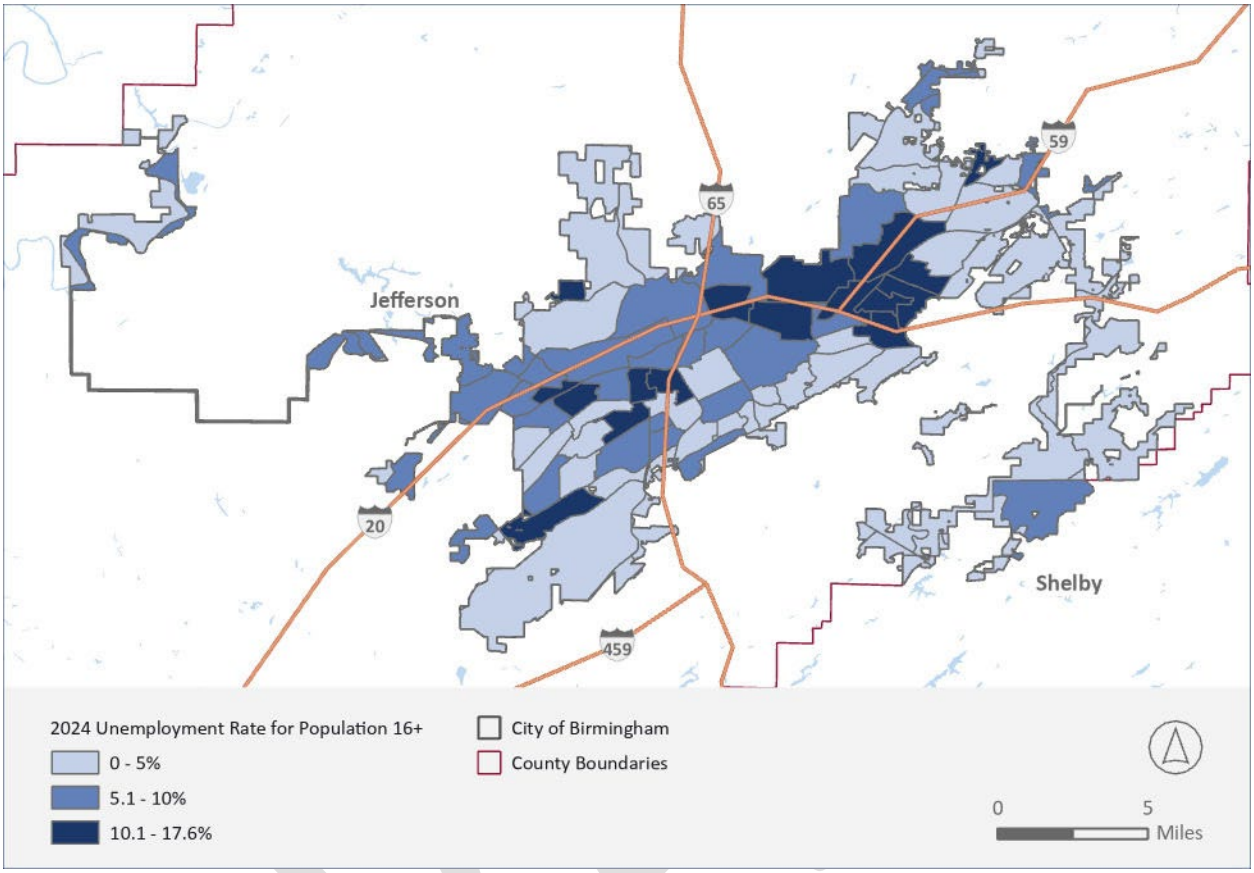
Map 10: Unemployment Rate by Census Tract, Birmingham, 2024



Source: ESRI Updated Demographics. (2024). Forecasts using American Community Survey 5-Year Estimates 2019-2023.

2. Occupation by Industry

Birmingham's economy and employment landscape are primarily driven by educational, health care and social assistance services; retail trade; and professional, scientific, management, administrative, and waste management services. Educational services and health care represent the largest employment sector, accounting for 26.7 percent of the city's workforce, reflecting Birmingham's role as a regional hub for medical and educational institutions. Retail trade follows, employing 12.4 percent of workers, supported by a strong local and regional consumer base. Professional, scientific, and management services also play a significant role, alongside a growing transportation and warehousing sector that supports logistics and distribution activities.

Table 71: Employment by Industry, Birmingham, 2010–2023

	2010	2023
Civilian employed population 16 years and over	92,727	90,956
Agriculture, forestry, fishing and hunting, and mining	0.4%	0.4%
Construction	6.0%	5.1%

	2010	2023
Manufacturing	9.0%	8.5%
Wholesale trade	3.1%	2.1%
Retail trade	11.4%	12.4%
Transportation and warehousing, and utilities	4.6%	7.2%
Information	2.6%	1.4%
Finance and insurance, and real estate and rental and leasing	7.3%	6.4%
Professional, scientific, and management, and administrative and waste management services	10.0%	10.6%
Educational services, and health care and social assistance	25.8%	26.7%
Arts, entertainment, and recreation, and accommodation and food services	10.2%	9.8%
Other services, except public administration	5.0%	4.8%
Public Administration	4.7%	4.7%

*Source: U.S. Census Bureau, ACS 5-Year Estimates 2006-2010, 2019-*2023, Table DP03. Available at: data.census.gov.

Compared to the state overall, Birmingham has a smaller share of employment in manufacturing and construction but a greater emphasis on service industries. These trends highlight Birmingham's shift toward a service-oriented economy, with health care, education, retail, and logistics serving as key pillars of local economic activity and opportunities for future growth. Birmingham also had a higher concentration of retail, finance, and transportation jobs than Alabama overall, but significantly less employment in manufacturing (8.5 percent in Birmingham compared to 14.2 percent statewide). Construction employment was lower as well. These patterns show Birmingham's continued shift toward a service- and logistics-oriented economy, differing from Alabama's more manufacturing-heavy employment base. Economic development efforts in Birmingham may need to focus on strengthening service, health care, and logistics industries while addressing declines in traditional sectors like construction and manufacturing.

Table 72: Employment by Industry, Birmingham and State of Alabama, 2023

	Alabama		Birmingham	
	Estimate	%	Estimate	%
Civilian employed population 16 years and over	2,229,912	-	90,956	-
Agriculture, forestry, fishing and hunting, and mining	29,863	1.3%	321	0.4%
Construction	154,987	7.0%	4,645	5.1%
Manufacturing	316,156	14.2%	7,716	8.5%

	Alabama		Birmingham	
Wholesale trade	49,403	2.2%	1,880	2.1%
Retail trade	258,380	11.6%	11,296	12.4%
Transportation and warehousing, and utilities	129,924	5.8%	6,536	7.2%
Information	27,500	1.2%	1,241	1.4%
Finance and insurance, and real estate and rental and leasing	124,995	5.6%	5,862	6.4%
Professional, scientific, and management, and administrative and waste management services	221,978	10.0%	9,637	10.6%
Educational services, and health care and social assistance	504,700	22.6%	24,324	26.7%
Arts, entertainment, and recreation, and accommodation and food services	181,268	8.1%	8,932	9.8%
Other services, except public administration	107,571	4.8%	4,334	4.8%
Public administration	123,187	5.5%	4,232	4.7%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2023, Table DP03. Available at: data.census.gov.

3. Minimum Wage

Comparing minimum, living, and poverty wages highlights gaps between legal wages and real economic needs, helping assess affordability, workforce stability, and overall economic opportunity in a community.

- A **living wage** is the hourly income a worker needs to earn to afford basic necessities like housing, food, healthcare, and transportation without public assistance, based on their family size and location.
- A **poverty wage** is the hourly income level that, if earned full-time for a year, would place a worker's household at or below the federal poverty line based on family size.
- **Minimum wage** is the lowest hourly pay rate that employers are legally required to pay workers.[37]

As of 2025, the minimum wage in Birmingham is $7.25 per hour, equal to the federal minimum wage. In 2016, Birmingham passed an ordinance to raise the city's minimum wage to $10.10 per hour. Soon after, the Alabama Legislature passed a state law — the Uniform Minimum Wage and Right-to-Work Act — which prohibits cities and counties in Alabama from setting their own minimum wages. The law requires that minimum wage be set at the state level only, and Alabama follows the federal minimum wage of

[37] MIT. Living Wage Calculator Methodology. Available at: https://livingwage.mit.edu/pages/methodology.

$7.25 per hour. This conflict led to a legal battle, but ultimately, courts upheld the state law, blocking Birmingham's local minimum wage increase.

In 2025, the living wage for individuals and families in the Birmingham-Hoover MSA far exceeds the federal minimum wage of $7.25 per hour. A single adult needs to earn $21.75 per hour to meet basic needs, rising to $35.85 with one child and $43.83 with two children. For two adults with one adult working, the living wage ranges from $30.91 (no children) to $40.07 (two children). When both adults work, the required living wage is lower per person, ranging from $15.45 to $24.67 depending on the number of children. Poverty wages remain much lower, highlighting the significant gap between what families need to cover essentials and prevailing wages.

Table 73: Minimum and Living Wage, MSA, 2025

	1 Adult			2 Adults (1 Working)			2 Adults (2 Working)		
	0 Children	1 Child	2 Children	0 Children	1 Child	2 Children	0 Children	1 Child	2 Children
Living Wage	$21.75	$35.85	$43.83	$30.91	$36.25	$40.07	$15.45	$20.55	$24.67
Poverty Wage	$7.52	$10.17	$12.81	$10.17	$12.81	$15.46	$5.08	$6.41	$7.73
Minimum Wage	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25	$7.25

Source: MIT Living Wage Calculation for Birmingham-Hoover, AL (Updated February 10, 2025). Available at: https://livingwage.mit.edu/metros/13820

4.Educational Attainment

In 2023, Birmingham's educational attainment levels were similar to but slightly more polarized than those of Alabama overall. A smaller share of Birmingham residents (2.7 percent) had less than a 9th-grade education compared to the state (3.7 percent). High school graduation rates were slightly lower in Birmingham (28.2 percent) than statewide (30.3 percent), but Birmingham had a higher share of residents with bachelor's degrees (18.4 percent vs. 17.0 percent) and graduate or professional degrees (12.3 percent vs. 10.8 percent). The share of residents with some college but no degree was nearly identical. Overall, Birmingham has a slightly more college-educated population compared to the state, though a significant portion of the city's residents still lack a college credential, which has implications for workforce development and economic opportunity.

Table 74: Educational Attainment, Birmingham and State of Alabama, 2023

Educational Attainment	Birmingham		Alabama	
	Estimate	Percent	Estimate	Percent
Population 25 years and over:	137,790		3,448,302	
Less than 9th grade	3,708	2.7%	127,353	3.7%

Educational Attainment	Birmingham		Alabama	
9th to 12th grade, no diploma	11,917	8.6%	282,028	8.2%
High school graduate (includes equivalency)	38,857	28.2%	1,046,374	30.3%
Some college, no degree	29,452	21.4%	726,308	21.1%
Associate's degree	11,595	8.4%	309,158	9.0%
Bachelor's degree	25,377	18.4%	584,986	17.0%
Graduate or professional degree	16,884	12.3%	372,095	10.8%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023, Table DP02. Available at: data.census.gov.

5. Broadband Access

The map below shows clear disparities in broadband coverage among Birmingham neighborhoods as of 24. Census tracts with the most limited broadband access (shown in dark red) are heavily concentrated in the northern, western, and southwestern parts of the city, including areas like North Birmingham, Fairfield, and Bessemer. These areas experience the least coverage and availability for broadband affecting over 26.9 percent—and in some cases up to 100 percent—of residents. In contrast, central, southern, and southeastern neighborhoods, including Homewood, Vestavia Hills, and Hoover, have far greater broadband access, reflected in lighter shading. This pattern closely overlaps with areas of higher poverty and historic disinvestment, suggesting that limited broadband access is reinforcing existing inequalities. Reliable internet access is critical for education, employment, healthcare, and civic participation, making these broadband gaps a serious barrier to opportunity in many Birmingham communities.

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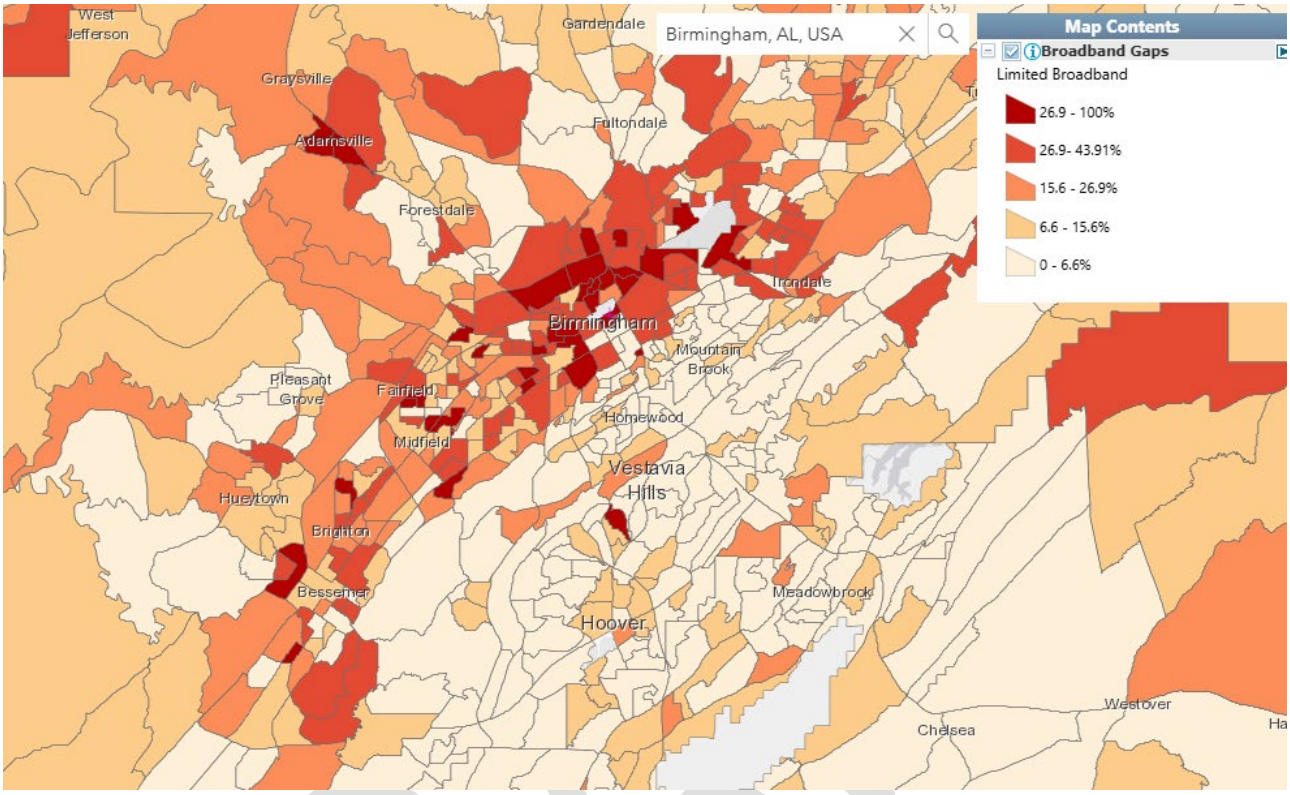
Map 11: Broadband Coverage, Birmingham, 2024



Source: EPA. Environmental Justice Screening and Mapping Tool (Version 2.3). 2024 Archive. Available at: https://pedp-ejscreen.azurewebsites.net

D. Environmental Justice and Health

1. Hazardous Sites

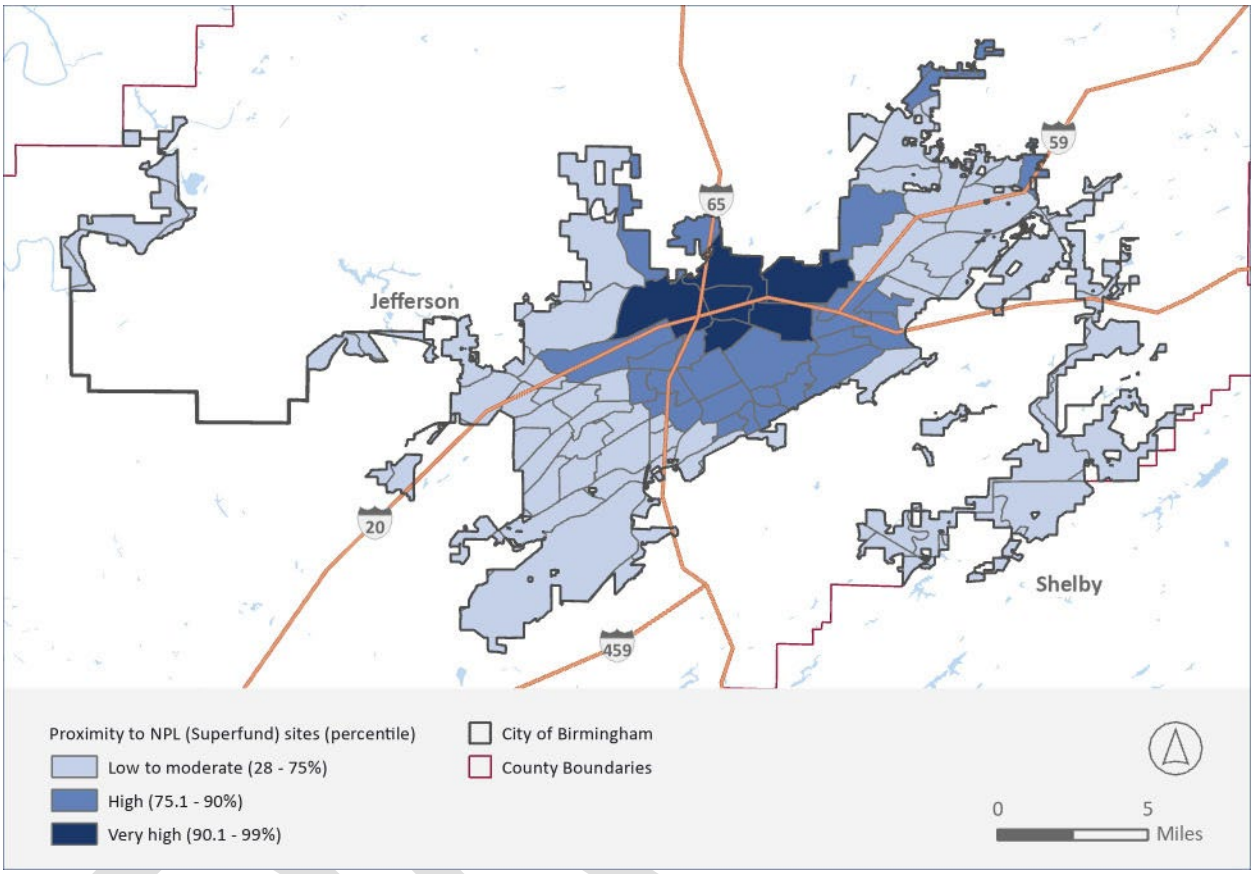
The data illustrated in Map 12 and

Map 13 reveal that Birmingham's northern and western neighborhoods—particularly North Birmingham, Collegeville, and Fairmont—rank in the highest national percentiles for proximity to Superfund sites and hazardous waste sites. These areas are adjacent to the 35th Avenue Superfund site, which was proposed for the EPA's National Priorities List in 2014 due to contamination from industrial pollutants like lead and arsenic.

Despite cleanup efforts, including the removal of contaminated soil from over 650 properties, residents continue to face environmental and health challenges. A 2024 study linked proximity to the site with changes in brain structures among young adults exposed during childhood. Community advocacy groups, such as PANIC, have called for relocation options and greater accountability from polluters. In

response, Birmingham's "Big Ask" plan proposes $37 million for property buyouts and neighborhood revitalization, though funding remains uncertain. [38]

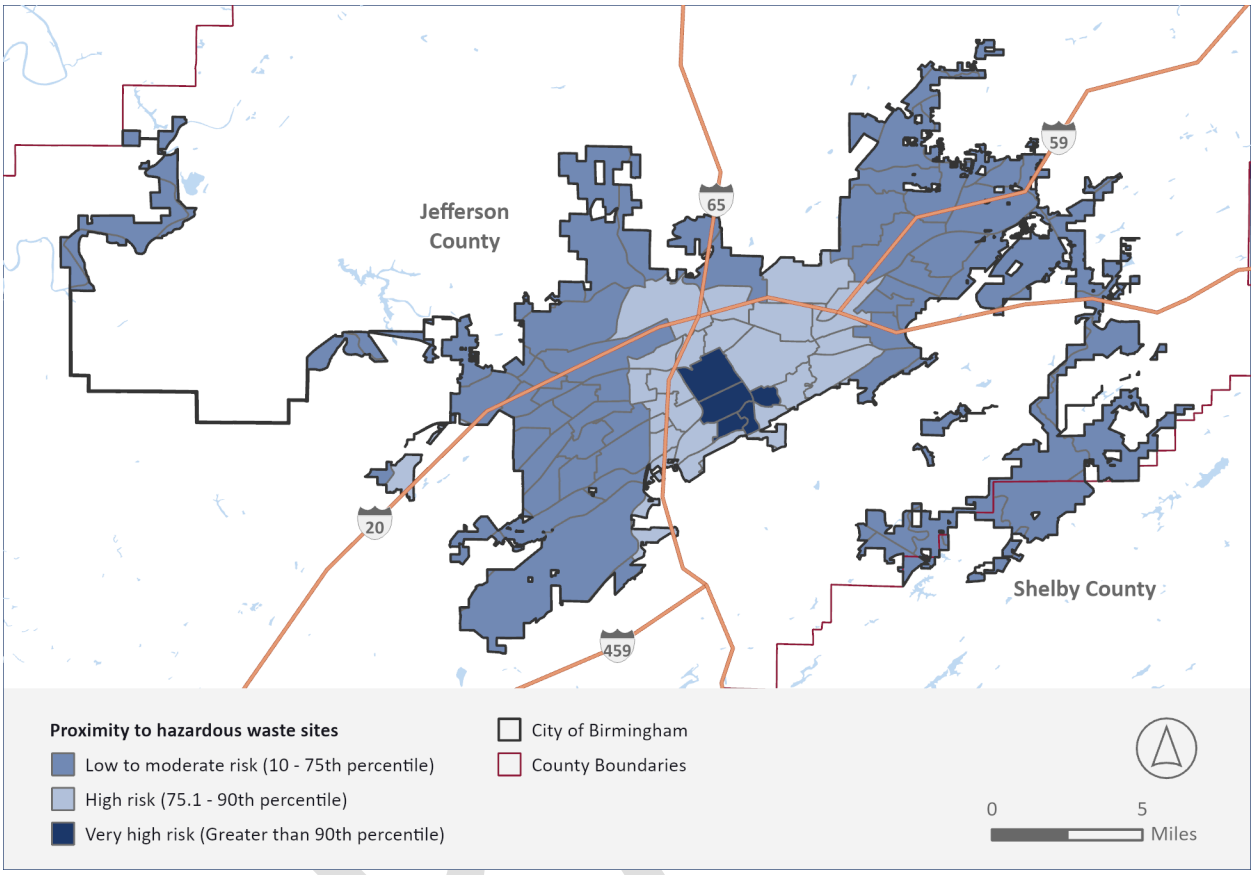
Map 12: Proximity to Superfund Sites by Census Tract (as National Percentile), Birmingham, 2024



Source: Climate and Economic Justice Screening Tool (2024). Available at: https://screeningtool.geoplatform.gov/en/%25233/33.47/-97.5.

[38] U.S. EPA. September 2024. Superfund Sites in Reuse in Alabama. Available at: https://www.epa.gov/superfund-redevelopment/superfund-sites-reuse-alabama

Map 13: Proximity to Hazardous Waste Sites by Census Tracts (as National Percentile), Birmingham, 2024



Source: Climate and Economic Justice Screening Tool (2024). Available at: https://screeningtool.geoplatform.gov/en/%25233/33.47/-97.5.

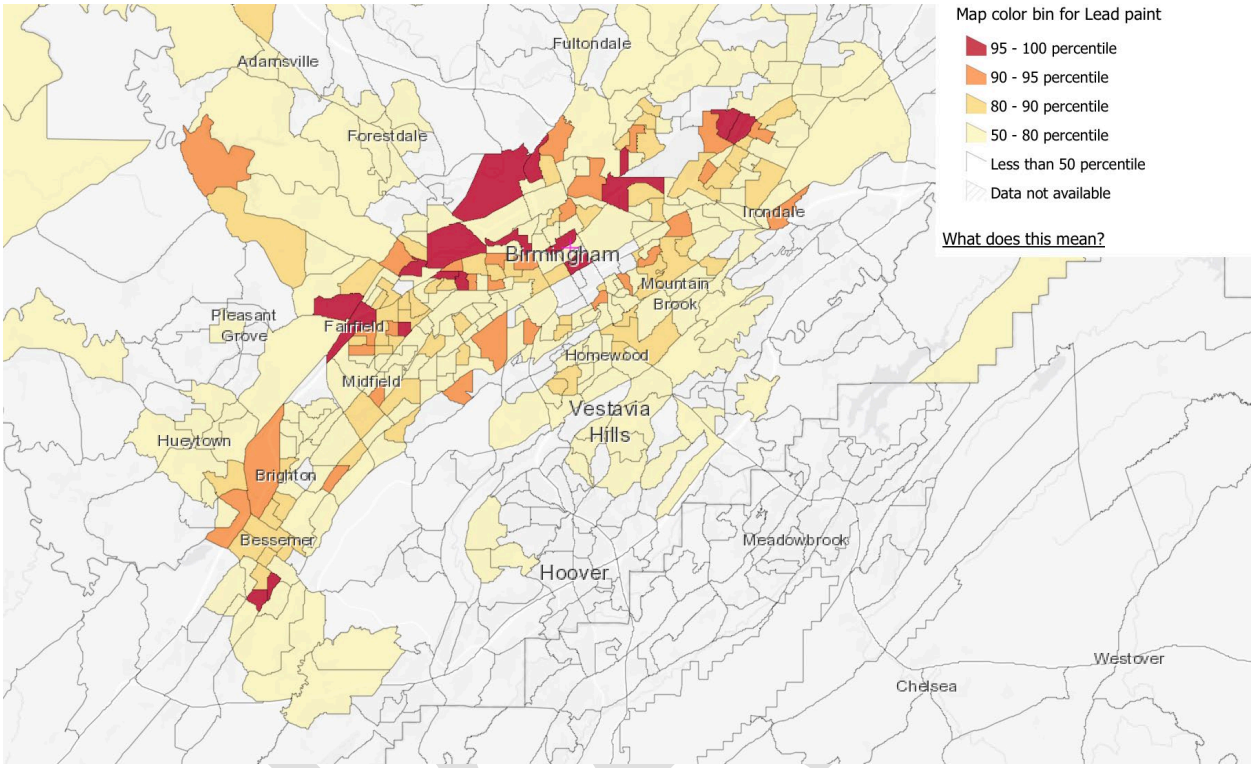
2. Lead-Based Paint

The 2024 map below shows that neighborhoods in the northern and western parts of the city are in the highest national percentiles for potential lead paint exposure. The housing stock in these areas predominantly consists of older structures built before the federal government banned lead-based paint in residential use in 1978. In fact, more than 70 percent of Birmingham's total housing units were constructed prior to 1980, indicating a high likelihood of lead-based paint hazards. Children under six are especially vulnerable to lead exposure, which can occur through inhalation or ingestion of dust from deteriorating paint. Even low levels of lead can cause developmental delays and learning difficulties.

In 2018, as part of a nationwide effort to address this hazard, HUD awarded the City of Birmingham a $4.1 million grant to implement the Lead Hazard Reduction Demonstration Program. This program sought to protect children and families from lead-based paint and home health hazards through

detection and cleanup of lead-based paint in low-income housing units and by offering training and certification in lead-based paint testing and abatement to City housing inspectors.[39]

Map 14: Lead-Based Paint Exposure, Birmingham, 2024



Source: EPA. Environmental Justice Screening and Mapping Tool (Version 2.3). 2024 Archive. Available at: https://pedp-ejscreen.azurewebsites.net/

3. Health

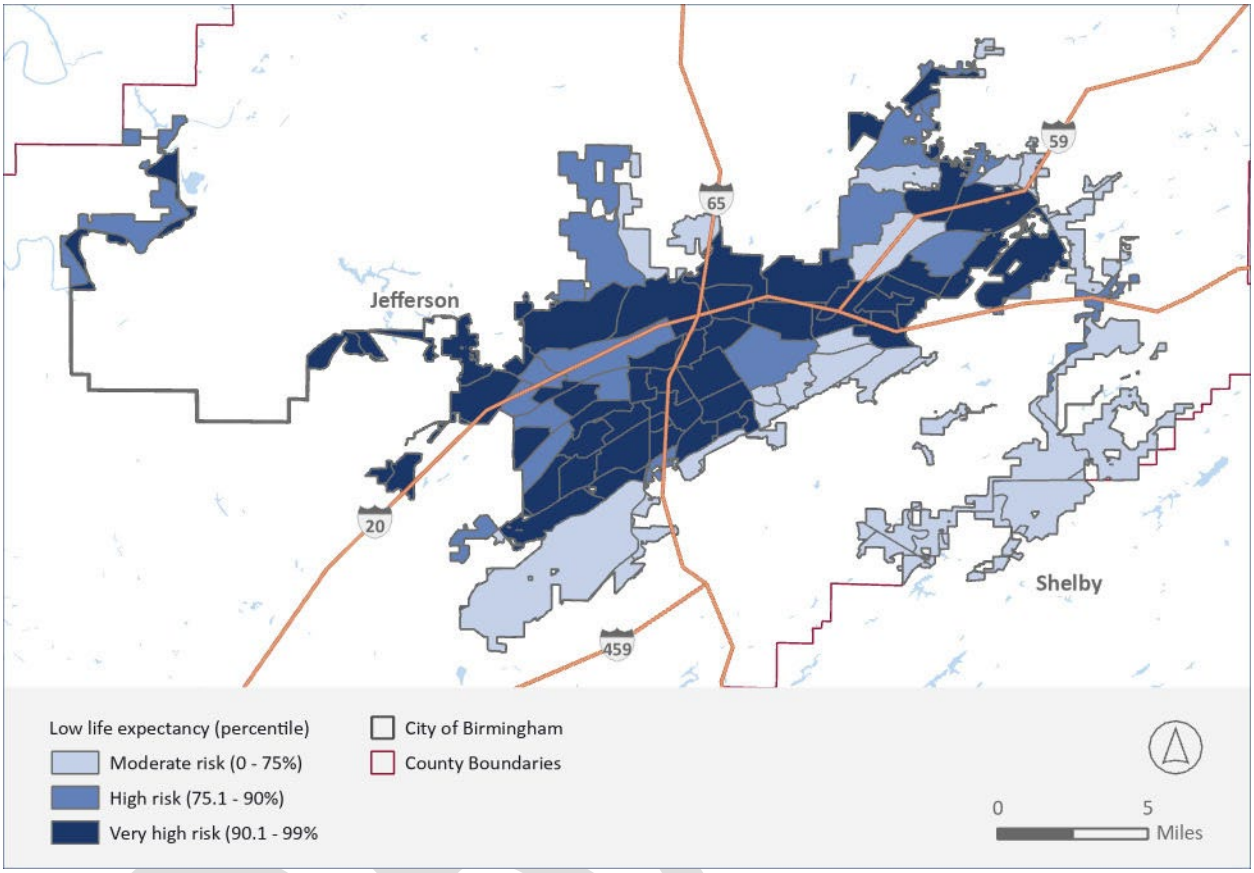
Map 15 illustrates that Birmingham's census tracts with the highest risk of low life expectancy (90th–99th percentile nationally) are heavily concentrated in the northern, western, and southwestern neighborhoods, including North Birmingham, Ensley, and parts of the west side. In contrast, areas with higher life expectancy are located in the southern and southeastern parts of the city near Vestavia Hills and Mountain Brook. These patterns closely mirror historical disinvestment, limited broadband access, environmental hazards, and lower educational attainment.

Similarly, as seen in Map 16, the neighborhoods with the highest rates of residents without health insurance coverage (28.4 percent or more) overlap with the areas facing the greatest life expectancy risks. Communities such as North Birmingham, Ensley, and Bessemer demonstrate compounded vulnerabilities. Lack of health insurance restricts access to preventative care, timely treatment, and

[39] Birmingham City Council. December 2018. Press Release: HUD awards Birmingham $4.1 million to protect families from lead-based paint. Available at: https://www.birminghamal.gov/2018/12/21/hud-awards-birmingham-4-1-million-to-protect-families-from-lead-based-paint/

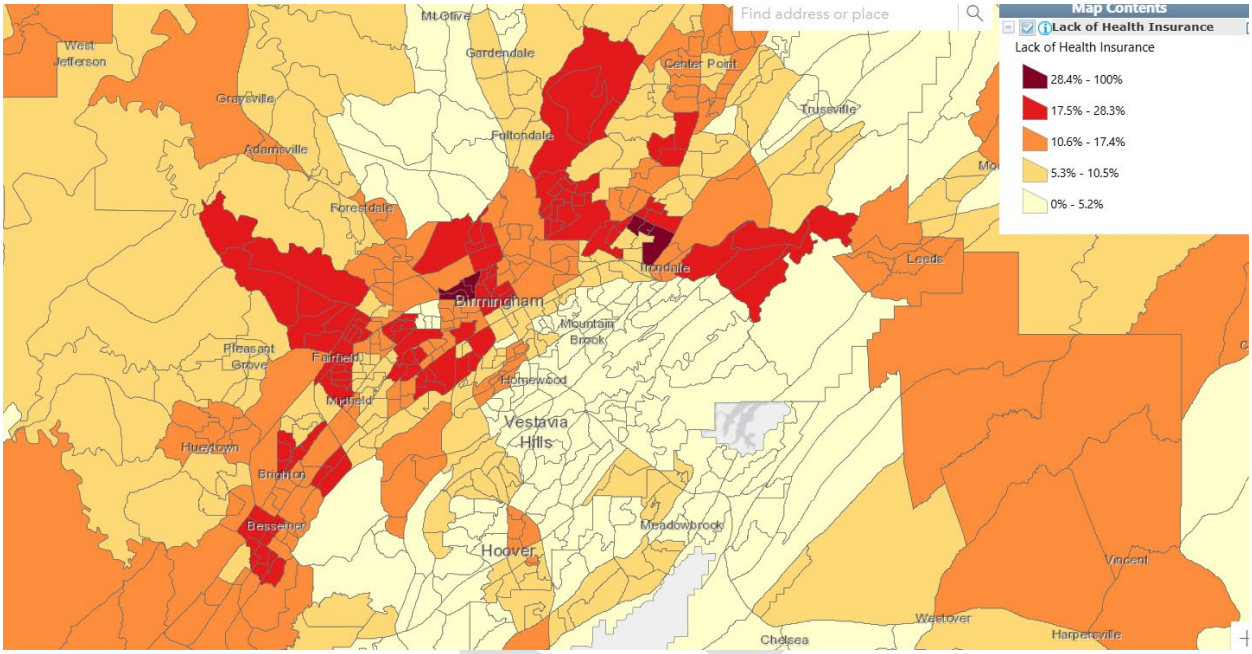
chronic disease management, further exacerbating health disparities and contributing to reduced life expectancy in Birmingham's most underserved areas.

Map 15: Low Life Expectancy by Census Tract (as National Percentile), Birmingham, 2024



Source: Climate and Economic Justice Screening Tool (2024). Available at: https://screeningtool.geoplatform.gov/en/%25233/33.47/-97.5.

Map 16: Health Insurance Coverage, Birmingham, 2024



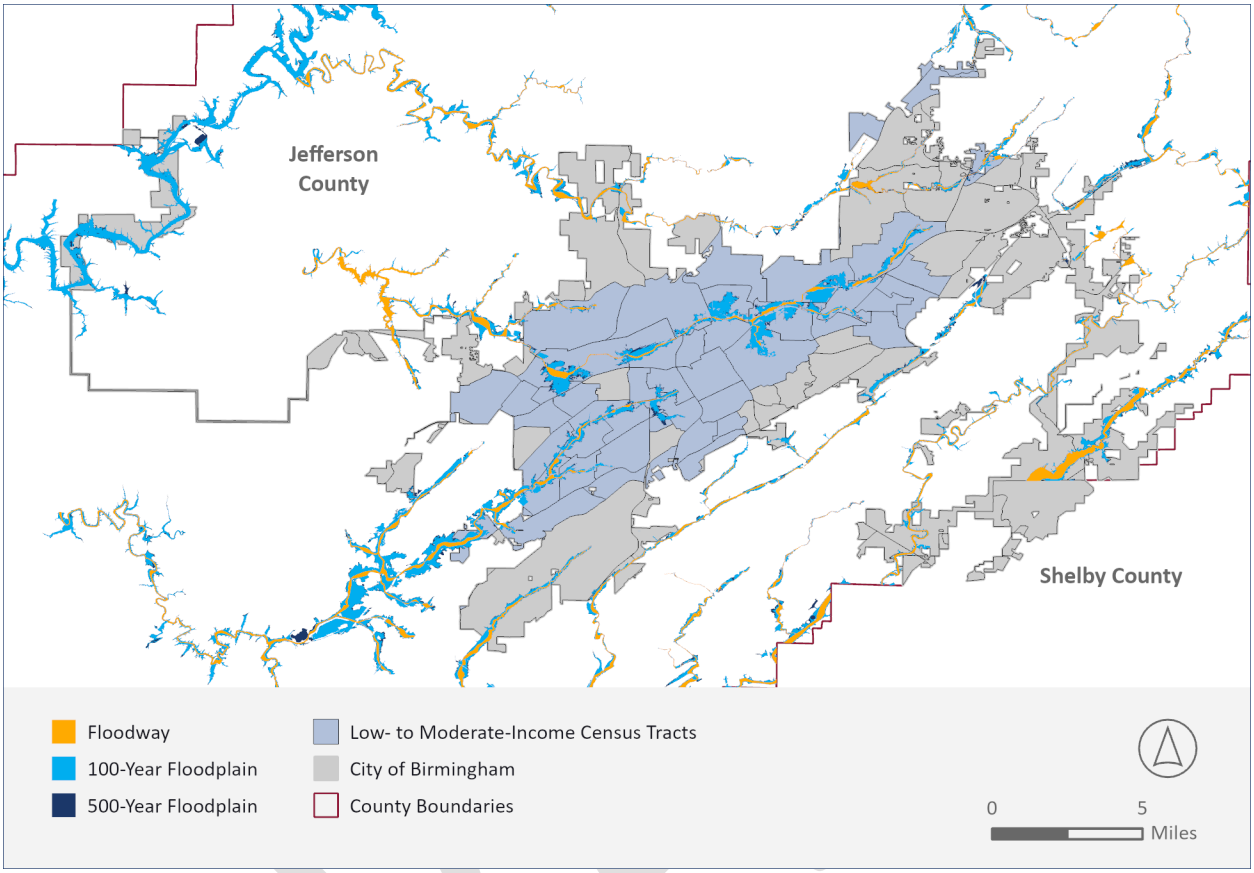
Source: EPA. Environmental Justice Screening and Mapping Tool (Version 2.3). 2024 Archive. Available at: https://pedp-ejscreen.azurewebsites.net/

4.Flooding

The 2024 flood risk map of Birmingham highlights significant vulnerabilities in neighborhoods such as North Birmingham, Smithfield, and areas near Valley Creek, which are situated within high-risk flood zones. These areas are particularly susceptible to flash flooding due to a combination of aging infrastructure and increased urban development. The city's stormwater systems, some dating back to the late 19th century, often struggle to manage intense rainfall events, leading to frequent overflows. In response, Birmingham has invested over $20 million in drainage improvement projects over the past five years, targeting flood-prone areas like 6th Avenue South in Titusville and Norwood Boulevard.[40]

[40] The Birmingham Times. (2025). Birmingham Looks to Address Flood-Prone Roads Throughout City. Available at: https://www.birminghamtimes.com/2025/02/birmingham-looks-to-address-flood-prone-roads-throughout-city.

Map 17: Floodplains, Birmingham, 2024

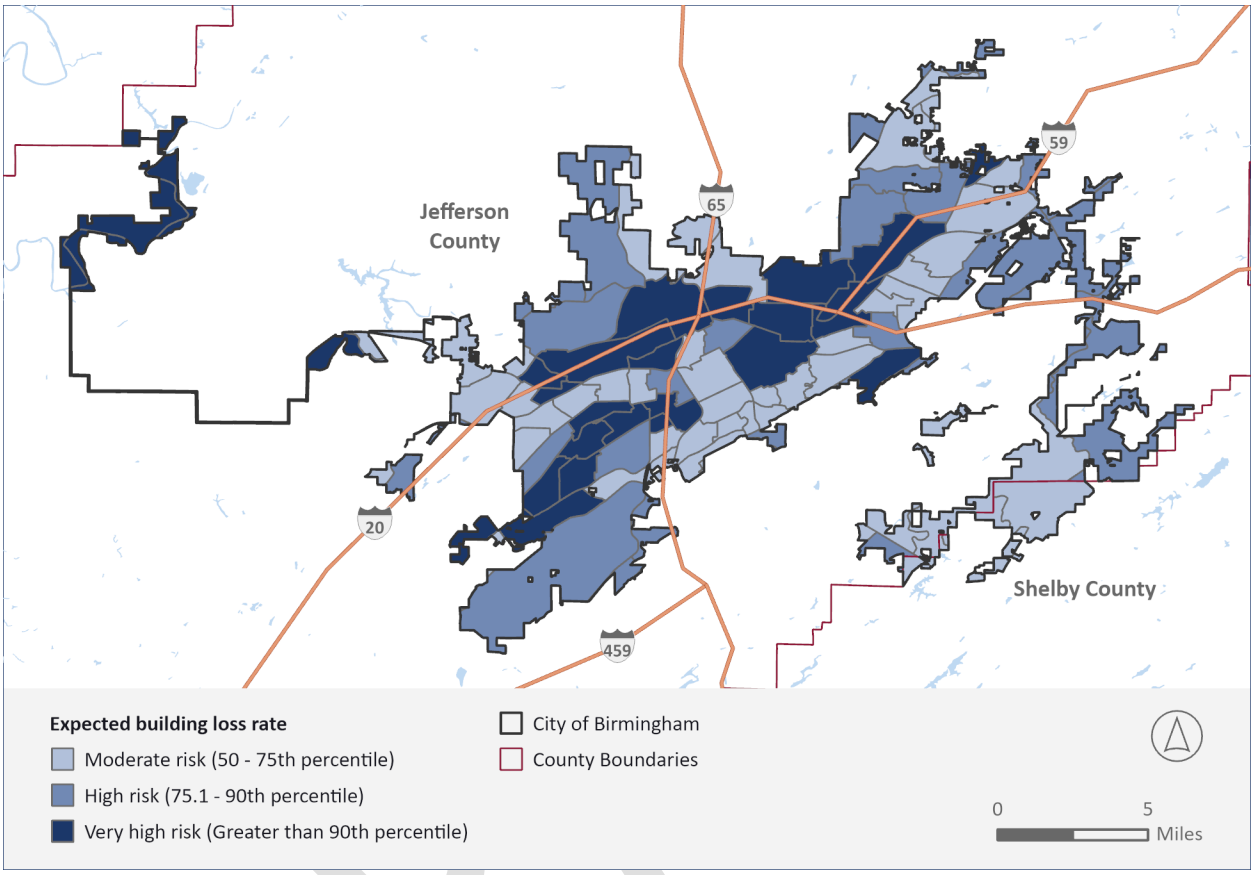


Source: FEMA. National Flood Hazard Layer (2024). Available at: https://www.fema.gov/flood-maps/national-flood-hazard-layer.

Map 18 shows that tracts with the highest projected loss (greater than the 90th percentile nationally) are concentrated in the same central, western, and southwestern neighborhoods identified as flood-prone in the previous floodplain map. Areas near Valley Creek, North Birmingham, and Ensley face both high flood risk and high expected building damage rates.

This overlap highlights a significant vulnerability: older, lower-value structures in historically disinvested communities are both more likely to flood and more likely to suffer severe damage during flood events. Combined with aging stormwater infrastructure and intensified rainfall from climate change these conditions increase physical and financial risks for residents already burdened by economic and environmental inequities.

Map 18: Expected Building Loss Rate by Census Tract (as National Percentile), Birmingham, 2024



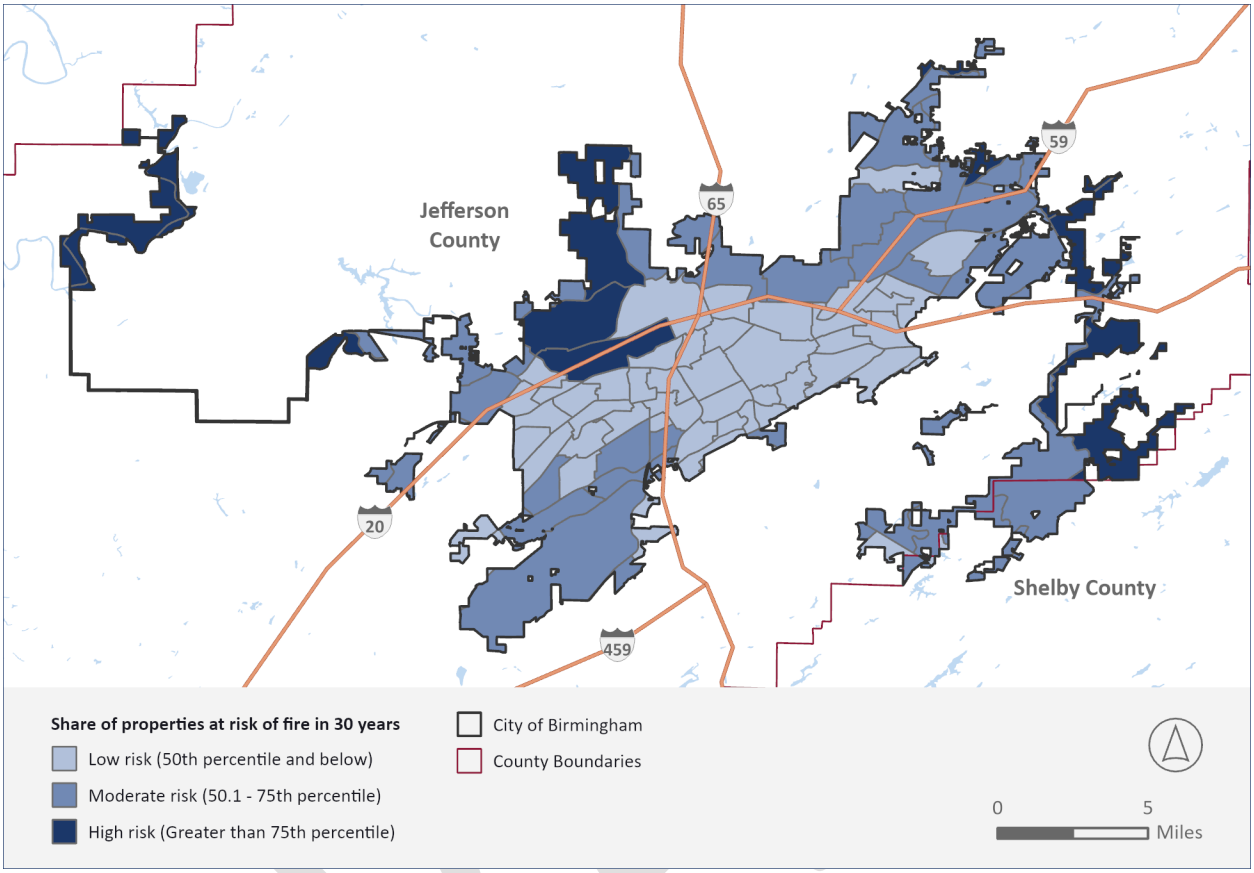
Source: Climate and Economic Justice Screening Tool (2024). Available at: https://screeningtool.geoplatform.gov/en/%25233/33.47/-97.5.

5. Wildfire Risk

The 2024 Wildfire Risk map for Birmingham indicates that while the city generally faces low to moderate wildfire risk, certain peripheral areas—particularly those near forested regions and the wildland-urban interface—exhibit elevated risk levels. These zones are more susceptible due to factors like dry vegetation, proximity to wooded areas, and prevailing weather conditions. Recent events underscore the growing concern. In March 2025, the Alabama Forestry Commission reported a record 181 wildfires in a single day, burning approximately 1,700 acres statewide. Many of these fires occurred in areas surrounding Birmingham, highlighting the vulnerability of its outskirts.[41]

[41] 6 WBRC News. (March 6, 2025). Alabama Forestry Commission suppresses record number of wildfires Tuesday. Available: https://www.wbrc.com/2025/03/06/alabama-forestry-commission-suppresses-record-number-wildfires-tuesday/

Map 19: Wildfire Risk by Census Tract (as National Percentile), Birmingham, 2024



Source: Climate and Economic Justice Screening Tool (2024). Available at: https://screeningtool.geoplatform.gov/en/%25233/33.47/-97.5.

VIII. Homeownership and Lending Analysis

Home mortgage lending patterns offer important insights into fair housing practices and the overall equity of a city's housing market. By analyzing who is approved for loans, the terms they receive, and where lending activity is concentrated, the City of Birmingham can identify potential disparities based on race, ethnicity, income, or neighborhood. Patterns such as disproportionately high denial rates for minority applicants or limited lending in certain communities may signal discriminatory practices like redlining or systemic barriers to homeownership.

Home lending patterns are analyzed using the latest available data from the Home Mortgage Disclosure Act (HMDA) for the Birmingham-Hoover Metropolitan Statistical Area (MSA), which is the smallest geographic unit available in the dataset. This section discusses lending disparities, loan denials, and denial reasons for protected classes.

1. Key Findings

- Mortgage originations in the Birmingham MSA declined sharply by 54 percent between 2020 and 2023, driven by rising interest rates and affordability challenges.
- In 2023, home purchases dominated the mortgage market at 68.7 percent of lending activity, with conventional loans accounting for the majority of loan types.
- FHA and VA loans comprised nearly one-third of all lending, reflecting continued demand for more accessible mortgage products among first-time and lower-income buyers.
- White borrowers received the majority (55.9 percent) of mortgages, while Black borrowers represented 20.1 percent of loans but had lower average loan amounts.
- Hispanic borrowers were significantly underrepresented, accounting for only 3.3 percent of mortgage activity despite a larger population share.
- Female borrowers made up 25 percent of originations, with Black women accounting for a strong 36.9 percent of all female borrower activity, although average loan sizes remained lower.
- Conventional loans had the highest denial rate (20.7 percent), while FHA and VA loans were more accessible with lower denial rates.
- Black applicants faced a mortgage denial rate of 29.8 percent, nearly double that of White applicants (16.7 percent), pointing to persistent racial disparities in lending outcomes.
- Credit history was the leading reason for loan denials among Black, White, and American Indian applicants, while debt-to-income ratio issues were particularly acute for Asian and Hispanic borrowers.
- Denial rates were highest among low-income applicants, especially Black and Hispanic households earning less than 30 percent of the area median income.

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B. Loan Origination, Type, and Purpose

Between 2020 and 2023, mortgage originations in the Birmingham MSA declined sharply—from 48,335 in 2020 to 22,370 in 2023, a 54 percent overall decrease. The most significant drop occurred in 2022, with a 37.9 percent year-over-year decline, followed by another 26.4 percent decrease in 2023. This steep downturn likely reflects rising interest rates, affordability challenges, and tightened lending conditions, which have significantly reduced homebuying activity across the region.

Table 75: All Originated Mortgages, Birmingham MSA, 2020–2023

Year	All originated mortgages	% Change from Previous Year
2023	22,370	-26.4%
2022	30,383	-37.9%
2021	48,920	1.2%
2020	48,335	-

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

In 2023, the vast majority of mortgage activity in the Birmingham MSA was driven by home purchases, which made up 68.7 percent of all loan purposes and totaled over $6 billion. Conventional loans dominated the market, accounting for 66.6 percent of all loans by dollar amount, followed by FHA (20.9 percent) and VA (11.3 percent) loans.

Loans from the Federal Housing Administration (FHA) and the U.S. Department of Veterans Affairs (VA)—typically used by first-time and lower-income buyers—represented nearly one-third of all lending, suggesting significant demand for more accessible mortgage products. The high share of purchase activity and use of non-conventional loans highlights ongoing demand for homeownership and the importance of maintaining affordable lending options.

Table 76: Loan Type, All Purposes, Birmingham MSA, 2023

Loan Type	Number of Records	Total Dollar Amount	% of Total
Conventional	31,518	$5,836,830,000	66.6%
FHA	8,194	$1,828,510,000	20.9%
VA	3,286	$992,250,000	11.3%
USDA	511	$105,875,000	1.2%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

Table 77: Loan Purpose, Birmingham MSA, 2023

Loan Type	Number of Records	Total Dollar Amount	% of Total
Home Purchase	24,254	$6,020,810,000	68.7%

Loan Type	Number of Records	Total Dollar Amount	% of Total
Cash Out Refinancing	5,707	$1,156,700,000	13.2%
Refinancing	3,390	$702,235,000	8.0%
Other Purpose	5,376	$488,220,000	5.6%
Home Improvement	4,628	$382,590,000	4.4%
Not Applicable	154	$12,910,000	0.1%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

Table 78: Loan Type, Home Purchases, Birmingham MSA, 2023

Loan Type	Number of Records	Total Dollar Amount	% of Total
Conventional	31,518	$5,836,830,000	66.6%
FHA	8,194	$1,828,510,000	20.9%
VA	3,286	$992,250,000	11.3%
USDA	511	$105,875,000	1.2%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

In 2023, White borrowers accounted for the majority of non-Hispanic mortgage activity in the Birmingham MSA, receiving 55.9 percent of loans, over $4.8 billion in lending, and an average loan amount of $201,152. Black borrowers made up a substantial 20.1 percent of lending activity—8,746 loans totaling $1.45 billion—reflecting continued progress in mortgage access, though average loan amount for this group remained significantly lower than that of White or Asian borrowers. Asian borrowers, while comprising only 2.0 percent of loans, received the highest average loan amounts at $263,287, indicating differences in purchasing power or loan qualifications. A notable 20.3 percent of loans had no race data reported, limiting the ability to fully assess lending equity.

In terms of ethnicity, Hispanic or Latino borrowers represented just 3.3 percent of total lending, far lower than their population share, which may signal ongoing barriers to access. Additionally, 20.8 percent of loans lacked ethnicity data.

While Black borrowers represent a strong share of activity, gaps in loan size and underrepresentation of Hispanic borrowers suggest the need for continued fair lending oversight, culturally competent outreach, and expanded access to affordable mortgage products to support more equitable homeownership.

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Table 79: Lending Activity, Derived Race of Borrower, Non-Hispanic or Latino, Birmingham MSA, 2023

Race (Not Hispanic or Latino)	Number of Records	Percent of Loans	Total Dollar Amount	Average Loan Amount
White	24,316	55.9%	$4,891,005,000	$201,152
Black or African American	8,746	20.1%	$1,447,730,000	$165,531
Asian	864	2.0%	$227,480,000	$263,287
Joint	471	1.1%	$119,335,000	$253,365
American Indian or Alaska Native	149	0.3%	$26,305,000	$176,544
Two or more minority races	88	0.2%	$12,520,000	$142,273
Native Hawaiian or Other Pacific Islander	47	0.1%	$7,555,000	$160,745
Other Race (Free Form Text Only)	15	0.03%	$2,975,000	$198,333
Race Not Available	8,813	20.3%	$2,028,560,000	$230,833

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

Table 80: Lending Activity, Derived Ethnicity of Borrower, Birmingham MSA, 2023

Loan Type	Number of Records	Total Dollar Amount	% of Total
Hispanic or Latino	1,398	$237,170,000	3.3%
Not Hispanic or Latino	32,615	$6,378,350,000	76.0%
Ethnicity Not Available	8,926	$2,023,785,000	20.8%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

In 2023, female borrowers accounted for 25.0 percent of all mortgage originations in the Birmingham MSA, securing over $1.69 billion in loans with an average loan amount of $156,102. Male borrowers represented 32.3 percent of loans, with a higher average amount of $187,863. Joint applicants and those with unreported gender data made up 42.6 percent combined, both with significantly higher average loan amounts (around $238,000), suggesting that dual income may have more borrowing power. Among female borrowers, 36.9 percent were Black, a substantial share that demonstrates strong participation by a historically marginalized group. However, the lower average loan amounts for female applicants may indicate continued disparities in income, property value, or lending outcomes.

Table 81: Lending Activity, Derived Gender, Birmingham MSA, 2023

Sex	Number of Records	% of Loans	Total Dollar Amount	Average Loan Amount
Female	10,889	25.0%	$1,699,640,000	$156,102
Joint	11,891	27.3%	$2,838,525,000	$238,712
Male	14,071	32.3%	$2,643,425,000	$187,863
Gender Not Available	6,658	15.3%	$1,581,875,000	$238,486

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

Table 82: Lending Activity, Female Borrowers by Race, Birmingham MSA, 2023

Female Borrowers by Race	Number of Records	% of Loans
White	5,863	53.8%
Black or African American	4,016	36.9%
Race Not Available	688	6.3%
Asian	211	1.9%
American Indian or Alaska Native	51	0.5%
Two or more minority races	32	0.3%
Joint	13	0.1%
Native Hawaiian or Other Pacific Islander	9	0.1%
Other Race (Free Form Text Only)	6	0.1%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

C. Loan Denials

1. Loan Application Denials by Loan Type

In 2023, 81.7 percent of all mortgage denials in the Birmingham MSA were for conventional loans, with a denial rate of 20.7 percent. FHA and VA loans had lower denial rates (12.7 and 11.8 percent respectively) suggesting they may be more accessible to lower-income or first-time buyers. The high denial rate for conventional loans may reflect stricter credit or income requirements, posing barriers for vulnerable groups seeking traditional financing.

Table 83: Loan Application Denials, Loan Type, Birmingham MSA, 2023

Loan Type	Number of Applications Denied	Total Dollar Amount	% of Denials within Loan Type	% of All Denials
Conventional	6,513	$720,240,000	20.7%	81.7%
FHA	1,041	$203,895,000	12.7%	13.1%
VA	387	$112,065,000	11.8%	4.9%
USDA	34	$8,190,000	6.7%	0.4%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

2. Loan Application Denials by Loan Purpose

In 2023, home purchase loans accounted for the largest share of denials in the Birmingham MSA (34.3 percent), though they had the lowest denial rate at 11.3 percent. Home improvement and "other purpose" loans had the highest denial rates (35.7 and 33.1 percent) indicating greater difficulty accessing credit for non-purchase needs.

Table 84: Loan Application Denials, Loan Purpose, Birmingham MSA, 2023

Loan Purpose	Number of Applications Denied	Total Dollar Amount	% of Denials within Loan Purpose	% of All Denials
Home Purchase	2,734	$474,355,000	11.3%	34.3%
Other Purpose	1,778	$123,900,000	33.1%	22.3%
Home Improvement	1,651	$115,745,000	35.7%	20.7%
Cash Out Refinancing	1,198	$233,630,000	21.0%	15.0%
Refinancing	614	$96,760,000	18.1%	7.7%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

3. Total Loan Denials by Race and Ethnicity

Black applicants made up 32.7 percent of all mortgage denials in the Birmingham MSA in 2023, despite representing a smaller share of overall loan applications, with a denial rate of 29.8 percent. White applicants comprised 50.8 percent of denials but had a much lower denial rate (16.7 percent). Hispanic, American Indian, and multiracial applicants also faced notably high denial rates. These disparities suggest persistent racial and ethnic barriers in mortgage lending and underscore the need for stronger fair lending enforcement and equitable access to credit.

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Table 85: Total Denials by Derived Race and Ethnicity, Birmingham MSA, 2023

Race/Ethnicity	Number of Applications Denied	% of Denials by Race/Ethnicity	% of All Denials
White	4,049	16.7%	50.8%
Black or African American	2,604	29.8%	32.7%
Race Not Available	1,006	11.4%	12.6%
Hispanic or Latino	346	24.7%	4.3%
Asian	132	15.3%	1.7%
Joint	82	17.4%	1.0%
American Indian or Alaska Native	45	30.2%	0.6%
2 or more minority races	30	34.1%	0.4%
Native Hawaiian or Other Pacific Islander	17	36.2%	0.2%
Other Race (Free Form Text Only)	10	66.7%	0.1%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

4.Loan Denial Based on Race, Ethnicity, and Income

The most common reason for home purchase loan denials in the Birmingham MSA in 2023 was credit history, particularly among Black (48.3 percent), White (38.2 percent), and American Indian applicants (52.2 percent). Debt-to-income ratio was the second most cited reason, especially for Asian (45.5 percent) and Hispanic (31.8 percent) borrowers. Black and Hispanic applicants also saw higher rates of denial due to unverifiable information and incomplete applications, suggesting potential documentation or process barriers.

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Table 86: Primary Reason Provided for Denial by Derived Race and Ethnicity, Home Purchases, Birmingham MSA, 2023

Principal Denial Reason	American Indian or Alaska Native, Non-Hispanic	Asian, Non-Hispanic	Black or African American, Non-Hispanic	Native Hawaiian or Other Pacific Islander, Non-Hispanic	White, Non-Hispanic	Hispanic or Latino	Two or more minority races	Joint
Debt-to-income ratio	17.4%	45.5%	25.2%	11.1%	26.3%	31.8%	30.0%	19.5%
Employment history	4.3%	1.8%	1.3%	0.0%	0.9%	1.4%	0.0%	2.4%
Credit history	52.2%	18.2%	48.3%	22.2%	38.2%	33.2%	46.7%	56.1%
Collateral	13.0%	17.3%	8.6%	0.0%	13.0%	6.9%	0.0%	8.5%
Insufficient cash (down payment, closing costs)	0.0%	1.8%	1.8%	0.0%	1.6%	0.3%	0.0%	1.2%
Unverifiable information	8.7%	5.5%	2.3%	0.0%	4.4%	10.7%	3.3%	4.9%
Credit application incomplete	4.3%	6.4%	5.6%	55.6%	7.2%	4.3%	10.0%	4.9%
Mortgage insurance denied	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	3.6%	6.6%	11.1%	6.5%	8.7%	10.0%	2.4%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

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Home purchase loan denial rates in the Birmingham MSA were highest among low-income applicants across all racial and ethnic groups in 2023, especially those earning 30 percent or less of the median family income. Black and Hispanic applicants in this bracket experienced particularly high denial rates.

Table 87: Home Purchase Loan Denials by Derived Race and Percent of FFIEC Median Family Income, Birmingham MSA, 2023

Race	Income Bracket (% of FFIEC Median Family Income)	Total Loan Applications	Number of Loans Denied	% of Loans Denied
American Indian or Alaska Native	30% and Below	13	8	61.5%
Asian	30% and Below	36	12	33.3%
Black or African American	30% and Below	674	385	57.1%
Native Hawaiian or Other Pacific Islander	30% and Below	7	3	42.9%
White	30% and Below	1,105	497	45.0%
American Indian or Alaska Native	31%-50%	19	8	42.1%
Asian	31%-50%	43	8	18.6%
Black or African American	31%-50%	1,405	582	41.4%
Native Hawaiian or Other Pacific Islander	31%-50%	9	2	22.2%
White	31%-50%	2,272	662	29.1%
American Indian or Alaska Native	51%-100%	67	18	26.9%
Asian	51%-100%	222	52	23.4%
Black or African American	51%-100%	3,935	1,083	27.5%
Native Hawaiian or Other Pacific Islander	51%-100%	12	3	25.0%
White	51%-100%	8,639	1,536	17.8%
American Indian or Alaska Native	101%-150%	28	6	21.4%
Asian	101%-150%	199	26	13.1%
Black or African American	101%-150%	1,643	334	20.3%
Native Hawaiian or Other Pacific Islander	101%-150%	6	2	33.3%
White	101%-150%	5,687	687	12.1%
American Indian or Alaska Native	151%-200%	10	3	30.0%
Asian	151%-200%	133	18	13.5%

Race	Income Bracket (% of FFIEC Median Family Income)	Total Loan Applications	Number of Loans Denied	% of Loans Denied
Black or African American	151%-200%	599	112	18.7%
Native Hawaiian or Other Pacific Islander	151%-200%	4	1	25.0%
White	151%-200%	2,214	200	9.0%
American Indian or Alaska Native	201%-300%	5	-	0.0%
Asian	201%-300%	130	9	6.9%
Black or African American	201%-300%	337	69	20.5%
Native Hawaiian or Other Pacific Islander	201%-300%	1	-	0.0%
White	201%-300%	2,214	200	9.0%
Ethnicity				
Hispanic or Latino	30% and Below	88	52	59.1%
Hispanic or Latino	31%-50%	211	71	33.6%
Hispanic or Latino	51%-100%	596	128	21.5%
Hispanic or Latino	101%-150%	295	50	16.9%
Hispanic or Latino	151%-200%	94	24	25.5%
Hispanic or Latino	201%-300%	68	12	17.6%

Source: Home Mortgage Disclosure Act Data, 2023. Available at: https://ffiec.cfpb.gov/data-browser/.

IX. Review of Regulations and Policies

This section evaluates the City of Birmingham's regulations, policies, and practices to assess their impact on fair housing choice. It reviews planning and zoning ordinances, building codes, public services, and relevant private sector practices, identifying both recent progress and remaining barriers to equitable housing access. While Birmingham has made notable strides through updates to its framework plans, zoning ordinance, and social justice initiatives, ongoing challenges—such as limitations in reasonable accommodation provisions, manufactured housing restrictions, and disparities in access to essential services—continue to affect protected classes. This analysis highlights areas where regulatory improvements and stronger enforcement could help further fair housing goals.

1. Key Findings

- As of 2025, seven framework plans have been completed for Pratt-Ensley, the Eastern and Western Areas, North, Northeast, and Southwest Birmingham, and Titusville. Through its Framework planning, the City of Birmingham has made significant steps to modernize its land use and zoning.
- The City is currently overhauling its zoning ordinance and has indicated that it will examine the impact of minimum and maximum floor space requirements as part of this process.
- The City has made significant progress through updates to its neighborhood framework plans, Comprehensive Plan, and zoning ordinance in expanding multifamily development, accessory dwelling units, mixed-use districts, and other uses for protected classes.
- The City's zoning ordinance lacks explicit reasonable accommodation language to account for requests from persons with disabilities in the jurisdiction seeking to amend or request an exception or adjustment to a zoning policy or ordinance.
- Birmingham's low-income and communities of color continue to face challenges and barriers to accessing and maintaining homeownership.

B. Birmingham Planning and Zoning

1. Zoning and Site Selection

The City of Birmingham last updated its zoning ordinances in December 2024. The City adopted its Comprehensive Plan in 2013 and continues to implement the Comprehensive Plan through the City's Framework Planning process in collaboration with the Regional Planning Commission of Greater Birmingham (RPCGB) to develop and complete nine framework plans. As of 2025, seven framework plans have been completed for Pratt-Ensley, the Eastern and Western Areas, North, Northeast, and Southwest Birmingham, and Titusville.

Through its Framework planning, the City of Birmingham has made significant steps to modernize its land use and zoning. Despite this progress in planning and improvements to the City's zoning regulations, further improvement is necessary in order to insure fair housing choice for protected classes. For example, Child Care Centers and Adult Care Centers are not permitted by right in any of the residential zoning districts. Where these uses are allowed, they are only permitted as an accessory use or with additional planning requirements or fees. Similar situations exist for schools and Family

Day/Night Care Homes. Clinics and hospitals are permitted in some districts which allow residential use; however, these are only allowed in a minority of zoning districts and the land zoned for clinics and hospitals (either permitted by right or conditioned by additional permitting requirements) makes up less than 20% of the total land zoned for residential use. Similarly, less than half of the zoning districts which allow residential use also allow grocery stores, and while the total land zoned for grocery stores (with or without additional permitting requirements) accounts for more than 60% of land zoned for residential uses, zoning districts which allow residential use but do not permit grocery stores tend to be located near vulnerable populations, particularly low-to-moderate income households and non-white households.

2. Minimum Floor Space Requirements

Zoning ordinances requiring minimum or maximum floor space, such as those affecting Adult Care Centers and playground equipment for childcare centers dwelling districts, may increase the construction cost associated with these spaces. In the long term, these requirements may impact the ability of members of protected classes to access these facilities. The City is currently overhauling its zoning ordinance and has indicated that it will examine the impact of minimum and maximum floor space requirements as part of this process.

3. Manufactured Housing

Manufactured housing is permitted in the Dwelling Districts – Single Family (D-1, D-2, D-3), and Multifamily (D- 4, D-5), and Planned Recreation Districts (PRD) districts and their equivalents (Real Estate (E-1), and Residential (R-1, R-2, R-3, R-4, R-4A, R-5, R-6, R-7, and R-8)), and in these only when a special exception is granted by the Zoning Board.[42] Among the requirements for a special exception are a minimum size of 1,200 square feet and a width of 24 feet. According to the 2023 Manufactured Housing Survey (MHS), the average size of a new single-wide manufactured home in the South was less than the minimum required for a special exception at 1,059 square feet, while the average size of a new double-wide manufactured home was 1,827 square feet. According to the same survey, the average price of a new single-wide manufactured home in Alabama was $82,300, while the average price of a new double-wide manufactured home was $141,200, a difference of $58,900.[43] The City's square footage requirement for manufactured homes may exclude a significant portion of available manufactured housing and increase the cost of housing for residents. Other requirements for a special exception, particularly those governing manufactured housing design, may also add to the cost of manufactured housing. The City is currently overhauling its zoning ordinance and has indicated that it will examine manufactured housing requirements as part of this process. Such an examination should take into account the effect of zoning regulations on the cost of manufactured housing as a primary dwelling for protected classes.

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[42] City of Birmingham. The City of Birmingham Zoning Ordinance, Ordinance No. 24-81 (2024). Available at: https://s3.us-east-2.amazonaws.com/assets.birminghamal.gov/s3fs-public/2025-02/Current%20Zoning%20Ordinance%202025.pdf

[43] U.S. Census Bureau. Manufactured Housing Survey MHS Annual Data. Available at: https://www.census.gov/programs-surveys/mhs/data/annual-data.html.

4. Reasonable Accommodation

The City's zoning ordinance lacks explicit reasonable accommodation language to account for requests from persons with disabilities in the jurisdiction seeking to amend or request an exception or adjustment to a zoning policy or ordinance. Under the Fair Housing Act, it is unlawful to refuse to make "reasonable accommodations" to rules, policies, practices, or services when such accommodations may be necessary to afford persons with disabilities an equal opportunity to use and enjoy a dwelling.[44] Without clear language or an explicit mechanism to handle such requests, the City limits residents of protected classes in asserting their fair housing protections. The City's Planning & Zoning Division is in the process of developing an accommodation section for the City's zoning ordinance which will address this concern.

5. Multifamily and Accessory Dwelling Units

The City of Birmingham has made significant progress through updates to its neighborhood framework plans, Comprehensive Plan, and zoning ordinance in expanding multifamily development, accessory dwelling units, mixed-use districts, and other uses for protected classes. These efforts include the 2024 Right Size Parking Initiative, which eliminated minimum parking requirements for new developments, the 2024 Urban Neighborhood Ordinance, which created compact, walkable zoning districts close to transit with a variety of higher-density residential uses, and an audit of zoning districts in the downtown core, which reduced setback requirements in an effort to increase density and housing availability. Given their recent implementation, it is difficult to determine the impact of these measures on fair housing for protected classes. Future planning and zoning updates should be informed by an analysis of the effectiveness of these recent efforts.

C. Building Codes (Accessibility)

The City of Birmingham has not adopted building codes that expand accessibility for protected classes, particularly persons with ambulatory disabilities. The City is currently overhauling its zoning ordinance and has indicated that it will examine accessibility in its building code as part of this process.

D. Social Services

In addition to providing zoning, land use, and building code guidance to further or protect fair housing goals, the City of Birmingham impacts fair housing access and opportunities through municipal social services. The City provides an array of services including public transportation, public works (water and sewage), and social justice and inclusion. The following sections explore these services and their potential impact on fair housing.

[44] Fair Housing Act, 42 USC 3604(f)(3)(B), 42 USC 3604: Discrimination in the sale or rental of housing and other prohibited practices. Available at: https://uscode.house.gov/view.xhtml?req=granuleid:USC-prelim-title42-section3604&num=0&edition=prelim.

1. Public Transportation

In the city of Birmingham, the Department of Transportation (BDOT) is responsible for transportation-related services, including:

- Transportation system design
- Transportation system permitting
- Signal system engineering, analysis, and planning
- Signal maintenance
- Lighting maintenance
- Signs and markings maintenance
- Bridge, paving, sidewalk, and tunnel inspection and planning
- On-street parking system management[45]

The City's key transportation initiatives include Birmingham On Demand, an affordable rideshare program; a traffic calming program; and Birmingham Xpress (BX), a Bus Rapid Transit (BRT) line running through the length of the city. Public transit needs are met by Birmingham Jefferson County Transit Authority (BJCT). BJCT operates the Metro Area Express (MAX) bus system. The system averages approximately 3 million riders each year. BJCT also operates a paratransit system to serve the transportation needs of persons with disabilities in the region and the Magic City Connector, which connects points of interest near Downtown Birmingham.

2. Public Works

The City of Birmingham's Department of Public Works includes trash pickup and landfill management through the work of the Department of Public Works and water and sewage through Birmingham Water Works and local sewer providers, such as Jefferson County Office of Sewer Services, Hoover Sewer Services, Southwest Water Company or Alabama Utility Services, LLC.

Birmingham residents can dispose of waste at either City landfill free of charge. Landfill permits for commercial and non-resident use may also be obtained. Meanwhile, local residential and commercial water rates are set annually by the Birmingham Water Works Board.[46] Sewer rates are set and determined by local sewer providers, such as Jefferson County Office of Sewer Services, Hoover Sewer Services, Southwest Water Company or Alabama Utility Services, LLC, and in compliance with regulatory and strategic planning requirements.[47]

3. Social Justice and Inclusion

The City of Birmingham's Office of Social Justice and Racial Equity, founded in 2019, advocates for equitable distribution of resources in the city through initiatives and activities aimed at bringing

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[45] Birmingham Department of Transportation. (2025). Overview. Available at: https://www.birminghamal.gov/government/city-departments/department-transportation.

[46] Birmingham Water Works Board. 2025 Ratebook. Available at: https://www.bwwb.org/sites/default/files/Documents/Rates/2025%20BWW%20Rate%20Booklet.pdf.

[47] Birmingham Water Works Board. Sewer Rates. Available at: https://www.bwwb.org/sewer.

residents together to dialogue and provide greater access to city government and services. Birmingham's Non-Discrimination Ordinance, adopted in 2017, includes equal access to housing as one of its goals.[48]

E. Private Practices

In conjunction with public policies and practices, private sector policies also have to potential to further or deter fair housing goals. The following is a review of key private practices that may have some effect on fair housing choice and access in Birmingham.

1. Real Estate Practices

The Birmingham Association of Realtors (BAR) promotes professional and ethical real estate practices.[49] All members of the BAR are required to complete Fair Housing training every three years, as part of the National Association of Realtors' (NAR) Code of Ethics training requirement.[50]

F. Other Local Policies

In addition to public and private policies already discussed in this section, there are other local policies to consider in assessing potential barriers to fair housing in Birmingham.

1. Property Taxes

The Fair Housing Act prohibits the consideration of the racial or ethnic composition of the surrounding neighborhood in arriving at appraised values of homes. However, the City of Birmingham conducts periodic reviews of assessment policies and procedures of the Jefferson and Shelby County tax assessors to ensure that changes do not disproportionately impact protected classes. The amount of a potential tax bill depends on two factors: assessed value of the property and tax rate, expressed as dollars per thousand, for each taxing entity in which property is located. This rate is set by the taxing entities such as state, county, municipalities, and school boards in whose jurisdictions the property lies.

2. Titles and Vacancy

Birmingham's low-income and communities of color continue to face challenges and barriers to accessing and maintaining homeownership. These families are faced with a limited supply of capital to purchase or repair homes, low credit scores, and a convoluted foreclosure process. As such, it is common for former occupants to vacate a property because of the associated high costs or cumbersome nature of the foreclosure process, which results in the value of the home or property to be often low. The Birmingham Land Bank Authority (BLBA) was created to address these issues.[51]

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[48] City of Birmingham. Birmingham Human Rights Commission. Available at: https://www.birminghamal.gov/government/mayors-office/social-justice-racial-equity/birmingham-human-rights-commission.

[49] Birmingham Association of Realtors. Our Mission. Available at: https://birminghamrealtors.com/who-we-are/about-us/.

[50] Birmingham Association of Realtors. Fair Housing Training Requirements. Available at: https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training/fair-housing-requirement.

[51] Birmingham Land Bank Authority, Programs. Programs. Available at: https://birminghamlandbank.org/programs/.

The BLBA may acquire properties that have been delinquent for five years on back taxes, municipal liens, and other assessments. The Birmingham Land Bank Authority can acquire tax deeds to these properties and immediately file actions to clear titles, back taxes and municipal liens on these properties.

X. Program and Portfolio Analysis

This section provides an overview and analysis of the City of Birmingham's federally funded housing and community development programs, with a focus on participation demographics, service delivery outcomes, and alignment with fair housing goals. Reviewing the reach and impact of programs such as CDBG, ESG, HOME, and HOPWA helps assess whether available resources are meeting the needs of eligible populations, particularly those most vulnerable to housing instability and discrimination.

1. Key Findings

- The City's support of small, local businesses helps stimulate jobs and expand economic opportunities for the business owners, employees, and the neighborhoods served.
- Technical assistance was provided to 200 businesses throughout the city with a focus on Woodlawn, Ensley and 4th Avenue Business District. Eleven (13) low-moderate income jobs were created and/or retained. The City also assisted in creating/retaining four additional jobs.
- Addressing aging housing stock across the City is a priority need to prevent unsafe and unsanitary living conditions, neighborhood blight, and potential homelessness. The number of safe, affordable housing units for low-income households is also a priority, as rents and the cost of living for residents increases.
- The City provided housing assistance to 66 homeowners and provided 3,264 affordable housing units to non-homeless households. The City is working with a developer on the construction of new affordable homes in the Pratt City area of Birmingham.
- The City remains focused on reducing homelessness and providing opportunities for housing for low-income individuals and households. Homeless service agencies in the city assisted 94 people. A total of 2,644 homeless people were assisted with ESG funding. Combining both funding sources, 2,738 homeless persons were served in 2023.
- The City will continue its support of nonprofit and service organizations based on the need to improve the capacity of services across the jurisdiction. The City assisted 4,680 persons with improved public services that were non-housing and non-homeless.
- The City will continue its partnership with AIDS Alabama to administer HOPWA funding to support the needs of the HIV/AIDS community. The City anticipates opportunities to serve special needs populations that were demonstrated to have an increased need in the jurisdiction, such as homeless youth and the elderly.
- AIDS Alabama assisted 126 households using HOPWA funds. There were 222 people assisted with non-homeless services such as case management, meals/nutritional services and transportation. In addition, affordable housing units were provided to 100 special needs households in 2023.

B. Federal Programs

In program year 2024, the City of Birmingham received a total of nearly $9.2 million from HUD for its federally funded housing programs (Table 88). These programs included the Community Development Block Grant (CDBG), the Emergency Shelter Grants Program (ESG), the HOME Investment Partnerships Program (HOME), and the Housing Opportunities for Persons with AIDS Program (HOPWA).

Table 88: HUD Program Awards and Allocations, Birmingham, 2024

Program	Amount
CDBG	$5,760,968
ESG	$1,122,100
HOME	$1,788,325
HOPWA	$518,372
Total	$9,189,765

Source: City of Birmingham Annual Action Plan (2024)

The City of Birmingham has set an ambitious array of goals for the use of its federal entitlement grant resources. The priority needs of the city are affordable housing, non-housing community development, and homelessness. The city will focus its resources on the following activities:

- Affordable housing supply and quality;
- Economic development and job creation;
- Improve public facilities and public and community services; and
- Homeless prevention and rapid re-housing.

The City of Birmingham has long placed a high priority on affordable housing and community services because they reflect essential community values and are articulated by our robust citizen participation plan and community engagement process. The City is committed to maintaining high-quality programs for those in need, but as with all cities, Birmingham faces challenges due to decreasing general fund and federal funding availability. These projected cuts will impact the City's ability to address all the many needs identified. Each program, its participants, and eligible activities are discussed below.

Based on the City's 2023 Consolidated Annual Performance and Evaluation Report (CAPER), using CDBG, HOME, ESG, and HOPWA funding, the City of Birmingham:

- Provided affordable housing assistance to 66 homeowners;
- Assisted 126 households through AIDS Alabama;
- Assisted 94 people through CDBG homeless service agencies;
- Assisted 2,644 homeless persons with ESG funding; and
- Combining both funding sources (CDBG and ESG), assisted 2,738 homeless persons.

In program year 2023, a total of 9,466 families were assisted CDBG, HOME, ESG and HOPWA funds. Most of the families assisted are Black or African American, which is consistent with the percentage of Black or African Americans that reside in the city of Birmingham. Most of the families assisted were of non-Hispanic ethnicity. The recipients of the housing rehabilitation programs in program year 2023 were mostly located in northern, western, and southwestern neighborhoods of Birmingham. These are predominantly African American neighborhoods such as Evergreen, North Birmingham, West End Manor, Powderly, Grasselli, Roosevelt City and Arlington West End Neighborhoods.

1. CDBG

CDBG provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended 42 U.S.C. 5301 et seq. The program was designed to reinforce several important values and principles of community development:

- CDBG's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- CDBG's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in enhancing community development.
- CDBG's technical assistance activities and set-aside for grantees builds the capacity of these partners.

From the City's 2023 CAPER, the City uses its CDBG housing dollars primarily to assist low to very low-income homeowners for housing rehabilitation. The principal program undertaken for this purpose in the 2023 program year was the provision of critical housing rehabilitation assistance through the City's Critical Repair Grant Program. This program provides grants of up to $30,000 to assist low to moderate income qualifying homeowners to enable repairs to critical building systems, including roofs, HVAC systems. Additional rehabilitation was carried out through sub-recipients, including the Independent Living Center (d/b/a Disability Rights and Resources) and Metro Changers Volunteer rehabilitation program.

Table 89: Number of Households Served by Income with CDBG Funds, Birmingham, 2023

Number of Households Served	CDBG (Actual)
Extremely Low-Income	30
Low-Income	11
Moderate Income	0
Total	41

Source: City of Birmingham CAPER (2023)

2. ESG

The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 amended to the McKinney-Vento Homeless Assistance Act, revised the Emergency Shelter Grants Program and renamed it to the Emergency Solutions Grants (ESG) program. The ESG Interim Rule took effect on January 4, 2012. The change in the program name reflects the change in focus from addressing the needs of homeless people in emergency or transitional shelters to assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

The program provides funding to:

- Engage homeless individuals and families living on the street;
- Improve the number and quality of emergency shelters for homeless individuals and families;
- Help operate these shelters;
- Provide essential services to shelter residents;
- Rapidly re-house homeless individuals and families; and
- Prevent families and individuals from becoming homeless.

ESG funds may be used for these five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, Homeless Management Information System (HMIS), and up to 7.5 percent can be used for administrative activities.

One Roof, Birmingham's Continuum of Care (CoC), partners with agencies (hospitals, prisons, domestic violence, youth programs, etc.) to aid with the prevention of homelessness. The City continues to use ESG funds to support the area's HUD-mandated Homeless Management Information System (HMIS) to link those in need to those who care and to connect area social service agencies that serve the homeless. Additionally, the member organizations of the CoC operate under a community-wide service plan to eliminate gaps and meet the needs of special populations within the homeless community to provide shelters and services to youth, families with children as well as homeless individuals.

The CoC provides the following outreach services to homeless individuals:

- Street Outreach Program (STOP) - Dedicated outreach team that collaborates with providers to house street dwellers. Works with a Mayor's Office Liaison & Community Policing/Business Liaison groups to identify "new" people on the street.
- HOPE Mobile: Street outreach team for unaccompanied youth. Works closely with State Department of Human Resources & relevant providers.
- Assertive Community Treatment (ACT) & Research and Evaluation of Assertive Community Treatment (REACT): Includes serious mental illness (SMI) street outreach.
- A Faith-based medical team provides street medicine, services & housing information to street dwellers.
- All teams collaborate to identify HIV positive individuals and refer them to the AIDS outreach team.
- The CoC hosts annually Project Homeless Connect and does extensive outreach to pre-register street dwellers.
- The Continuum also coordinates the HUD mandated annual Point-In-Time (PIT) count during the month of January which provides an in-depth look at homelessness on a single night. HUD complies this data from CoC's nation-wide to generate its report on the status of homelessness in the United States and important demographics.

3. HOME

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to

state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

During the 2023 program year, CDBG and HOME funds provided assistance with affordable units to 66 homeowners and the rehabilitation program supported 41 households with repairs to maintain their home and address health and safety issues. Rental assistance and supportive housing was provided to over 200 households.

4.HOPWA

The City of Birmingham serves as the Grantee of HOPWA funds and AIDS Alabama serves as the Project Sponsor. AIDS Alabama uses HOPWA funding for rental assistance, supportive services including case management and transportation and continued operation of existing units. AIDS Alabama provided supportive services to 204 unduplicated individuals between July 1, 2022, and June 30, 2023. Homeless prevention services were provided in the form of Short-Term Mortgage, Rental and Utility Assistance (STRMU) and Tenant-Based Rental Assistance (TBRA). There was a total of 140 households that benefited from HOPWA housing subsidy.

Table 90: Households Served through HOPWA, Goals and Actual, Birmingham, 2023

Assistance Provided	One-Year Goal: Households Served	Actual Households Served
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	25	55
Tenant-based rental assistance	45	47
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	45	77
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	25	25

Source: City of Birmingham CAPER (2023)

In 2023, AIDS Alabama provided supportive services to 204 individuals within 77 households. HOPWA funds allocated by HUD are administered through AIDS Alabama, which offers several housing options for people living with HIV/AIDS and their families, as well as people who are homeless regardless of their HIV status. Programs for individuals and families include:

- Jasper Housing – a group home available to those with a dual diagnosis of HIV/AIDs and Severe mental health
- Permanent Housing – one-, two-, and three-bedroom units for individuals and families with a qualifying HIV positive member living within HUD low-income limits.
- Rapid Re-Housing – serves individuals and families coming directly from the streets or emergency shelter.
- Rural Housing – permanent supportive housing operated by AIDS Alabama in rural areas for individuals and families with a qualifying HIV positive member living within HUD low-income limits.
- Rental Assistance – short-term emergency mortgage and rental assistance to individuals and families with a qualifying HIV positive member living within HUD low-income limits
- Shelter Plus Care – houses individuals and families with a qualifying HIV positive member living within HUD low-income limits through the Jefferson County Housing Authority.
- Rectory Housing – for homeless, single adults who have a substance abuse diagnosis, and actively participating in the Living in Balance Chemical Addiction (LIBCAP) program.
- Young Adult Housing – the Ascension Project is a Housing First, rapid re-housing program targeting young adults aged 19–24 who meet the HUD homelessness definition.
- Youth Overnight Emergency Shelters
- Youth Transitional Shelters[52]

[52] AIDS Alabama. Housing and Homelessness Prevention (2025). Available at: https://www.aidsalabama.org/housingandhomelessness.

XI. Fair Housing Trends and Complaints

This section reviews the fair housing enforcement process and fair housing complaints filed at the local and federal levels to assess trends, emerging issues, and potential barriers to fair housing access, enforcement, and education in Birmingham.

1. Key Findings

- From 2006 to 2020, the period for which data was available for this assessment, Jefferson and Shelby Counties recorded 200 complaints filed with FHEO. Most of those cases (175) were filed in Jefferson County. Shelby County recorded 25 cases filed during the same period.
- Most of those cases (116) were filed on the basis of race, followed by disability (75 cases).
- The height of the number of cases occurred in 2008 and 2009 during the recent Great Recession. Since 2008, the number of cases has significantly dropped. Housing discrimination cases rose again in 2013 and remained around 10 per year until dropping again in 2019 and 2020.
- The Fair Housing Center of Northern Alabama, located in Birmingham, is responsible for fielding fair housing complaints for a 29-county region, close to half the counties in the state, although most of its clients are in Birmingham. The Center receives around 12 to 15 calls per day, including landlord-tenant disputes and fair housing complaints.
- Calls requiring legal assistance, such as landlord-tenant disputes, are referred elsewhere, while the Center handles the roughly 300 fair housing complaints received each year.

B. HUD Complaint and Investigation Process

The HUD Office of Fair Housing and Equal Opportunity (FHEO), responsible for fielding fair housing complaints, begins its investigation process shortly after receiving a complaint. Under the Fair Housing Act, complaints must be filed within one year of the last date of the alleged discrimination. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate.[53]

Throughout FHEO's investigation, it will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings based on its investigation. HUD will notify the parties of the results of its investigation in a Letter of Findings. The letter will include information about the facts found during the investigation and whether HUD found non-compliance with fair housing and civil rights laws. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Depending on the type of complaint filed, FHEO may follow a different investigative process, such as referring the matter to a Fair Housing Assistance Program partner. If HUD determines there is reasonable cause for discrimination, then HUD will issue a Determination of Reasonable Cause and a Charge of Discrimination.

[53] HUD, Program Offices, FHEO Complaint Investigation Process

1. Intake

When an individual reports possible discrimination, FHEO checks whether a formal complaint can be filed under one of the laws it enforces. FHEO may conduct an interview with the individual who wishes to file the complaint. Where appropriate, FHEO will draft a formal complaint and have the individual review and sign the complaint and notify the parties that a complaint has been filed. In certain circumstances, FHEO may initiate a compliance review based on the information submitted in a complaint. As part of HUD's Fair Housing Assistance Program, FHEO may refer a fair housing complaint to a State or local government agency for investigation. The Fair Housing Center of Northern Alabama is the regional agency for filing fair housing complaints for the City of Birmingham.[54]

2. Investigation

Allegations are investigated by FHEO after a formal complaint is filed. HUD assigns investigators to investigate the allegations made in the complaint. An investigator may require more information such as the timeline of events, location, and persons present at the time of the event, as well as relevant documentation to add to the complaint. HUD will also provide these materials to the party against whom the complaint has been filed. HUD may also gather evidence through various methods such as interviewing parties and witnesses, reviewing documents and site visits. Once the investigation is complete, FHEO will send out a written report if its findings.

3. Conciliation or Voluntary Compliance

At any time during the investigation process, the parties may resolve the complaint under terms that are satisfactory to the parties and HUD will try to resolve the complaint through an agreement. If the parties accept an agreement, then HUD will close the investigation and monitor compliance with the agreement. Depending on the authorities that apply to the complaint, HUD may resolve the investigation through a document called a Conciliation Agreement, a Voluntary Compliance Agreement, or both.

4. Legal Action

Appropriate actions may be taken to enforce the law. The government may bring a Fair Housing Act or other civil rights cases based on the findings of HUD investigations with examples of the relief sought in support include compensation for victims, changes to policies and procedures, and training. The government does not charge any fees or costs to individuals who are alleging discrimination when it brings legal action. The cases brought before HUD Administrative Law Judges are handled by HUD's Office of General Counsel, and cases in the federal courts are handles by the U.S Department of Justice.

[54] Fair Housing Center of Northern Alabama. Overview. Available at: https://fhcna.net/.

5. Filing a Complaint with the Local Fair Housing Agency

A complaint is filed with a local fair housing agency by providing a short description of the alleged violation. Once the complaint is filed it will be investigated to determine whether there is reasonable cause to believe that a fair housing law was violated. If it is determined to be a violation, then it is filed jointly with HUD's Office of Fair Housing and Equal Opportunity for investigation. The local fair housing agency will then attempt to reach an agreement with the parties. A conciliation agreement to protect both complaint and the public interest may be executed. If an agreement is signed, the local fair housing agency will take no further action and the case is closed. The final investigation report will be submitted to the City Attorney's Office for determination.

C. Fair Housing Complaints Filed with HUD

Complaints filed with HUD are classified by race, national origin, disability, familial status, religion, gender, and retaliation bases. FHEO investigates complaints which may be of one or both of the following types:

1. Discrimination under the Fair Housing Act (including housing that is privately owned and operated)
2. Discrimination and other civil rights violations in housing and community development programs, including those funded by HUD.

Complaints involving discrimination under the Fair Housing Act may be applied in cases where one's discrimination in renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities are violated. The filing of these complaints may be against property owners, property managers, developers, real estate agents, mortgage lenders, homeowner associations, insurance providers, and others who affect housing opportunities.

Complaints involving discrimination in housing and community development programs may be based on the violation of rights because of discrimination and other violations of civil rights in HUD programs. For example, the failure to ensure meaningful access by persons with limited English proficiency. Applicable laws include:

- Title VI of the Civil Rights Act of 1964 (race, color, national origin)
- Section 109 of the Housing and Community Development Act of 1974
- Section 504 of the Rehabilitation Act of 1973 (disability)
- Title II of the American with Disabilities Act of 1990
- Architectural Barriers Act of 1968
- Age Discrimination Act of 1975
- Title IX of the Education Amendments Act of 1972

Complaints may be filed against any recipient or sub-recipient of HUD financial assistance, including states, local governments, and private entities operating housing and community development and other types of services, programs, or activities.

From 2006 to 2020, the period for which data was available for this assessment, Jefferson and Shelby Counties recorded 200 complaints filed with FHEO. Most of those cases, 175, were filed in Jefferson County. Shelby County recorded 25 cases filed during the same period.

Table 91: Total Cases Filed with HUD FHEO, Jefferson and Shelby Counties, 2006–2020

County	Number of Cases
Jefferson	175
Shelby	25
Total	200

Source: HUD FHEO Filed Title VIII Cases, Updated 3/1/2024. Available at: https://catalog.data.gov/dataset/fheo-filed-cases.

Complaints lodged with FHEO can be filed based on one or more types of discrimination. As Table 92 highlights, most of those cases (116) were filed on the basis of race, followed by disability (75 cases). The height of the number of cases occurred in 2008 and 2009 during the recent Great Recession. Since 2008, the number of cases has significantly dropped. Housing discrimination cases rose again in 2013 and remained around 10 per year until dropping again in 2019 and 2020. However, this recent decrease may reflect slower processing of fair housing cases during the height of the COVID-19 pandemic, as the Fair Housing Center of Northern Alabama reports an increase in fair housing complaints during the pandemic and a spillover of COVID-era complaints into the post-2020 period.

Until more recent data becomes available, the drop in complaints reported by HUD FHEO should not be viewed as a trend. The rapid drop in cases from 2010 to 2012 and the fact that even as cases rose from 2013 to 2018, they never rose above ten cases per year are both encouraging trends. However, rising housing costs and increasing housing instability both justify continued monitoring of housing discrimination trends, while the probability of underreporting (the difficulty of filing a complaint with FHEO, the relative obscurity of a fair housing complaint as an option, and HUD's one-year reporting deadline likely mean that many incidents go unreported) suggests that public education efforts regarding fair housing rights and the complaint process should continue.

Table 92: Cases Filed with HUD FHEO by Bases, Jefferson and Shelby Counties, 2006–2020

Year	Race	Color	National Origin	Hispanic National Origin	Disability	Familial Status	Religion	Gender	Retaliation	Total
2006	9	0	2	1	5	4	0	3	1	16
2007	16	0	1	1	8	2	0	4	0	21
2008	23	2	1	0	12	5	0	14	0	36
2009	17	3	4	2	12	4	0	6	0	27
2010	10	0	1	1	7	3	0	8	0	20
2011	6	1	1	0	4	1	1	0	0	9

Year	Race	Color	National Origin	Hispanic National Origin	Disability	Familial Status	Religion	Gender	Retaliation	Total
2012	2	0	1	1	3	2	0	0	2	7
2013	4	0	1	0	5	1	1	3	2	9
2014	4	0	1	0	4	0	0	0	2	8
2015	7	0	0	0	2	0	0	1	0	10
2016	5	0	1	1	6	2	0	2	0	10
2017	3	0	0	0	2	2	0	3	0	9
2018	6	0	0	0	3	1	0	0	0	10
2019	2	0	1	1	1	0	0	1	0	4
2020	2	0	0	0	1	0	0	1	0	4
Total	116	6	15	8	75	27	2	46	7	200

Source: HUD FHEO Filed Title VIII Cases, Updated 3/1/2024, https://catalog.data.gov/dataset/fheo-filed-cases. Note: Cases may have multiple bases and as such, the total cases for each year may be lower than the sum of the other columns.

D. Local Fair Housing Complaints

The Fair Housing Center of Northern Alabama, located in Birmingham, is responsible for fielding fair housing complaints for a 29-county region, close to half the counties in the state, although most of its clients are in Birmingham. The Center receives around 12 to 15 calls per day, including landlord-tenant disputes and fair housing complaints. Calls requiring legal assistance, such as landlord-tenant disputes, are referred elsewhere, while the Center handles the roughly 300 fair housing complaints received each year.

In addition to fair housing investigation, testing, and enforcement, the Fair Housing Center of Northern Alabama is involved in education and outreach activities. The Center gives presentations ant community meetings, conducts outreach at homebuyer seminars, holds training seminars for housing providers, and works with elected officers from Birmingham's neighborhood associations. The Center's education and outreach work is critical to ensuring that all of Birmingham's residents know their fair housing rights and have access to resources in cases of housing discrimination.

E. Complaint Trends

Over the 14 years from 2006 to 2020 both Shelby and Jefferson county filed a total of 200 cases with HUD. Complaints were most commonly made on the basis of race, followed by disability and gender over the same fourteen-year period, as seen in Table 92. As seen in Table 93, complaints reached their height between 2008 to 2010. From 2010 to 2012, the overall numbers rapidly decreased before stabilizing from 2013 to 2018 and dropping again in 2019.

Table 93: Fair Housing Complaints by Year, Birmingham, 2006–2020

Year	Number of Cases
2006	16
2007	21
2008	36
2009	27
2010	20
2011	9
2012	7
2013	9
2014	8
2015	10
2016	10
2017	9
2018	10
2019	4
2020	4
Total	200

Source: HUD FHEO Filed Title VIII Cases, Updated 3/1/2024. Available at: https://catalog.data.gov/dataset/fheo-filed-cases.

XII. Review of Actions Taken to Affirmatively Further Fair Housing

A. 2020 Impediments to Fair Housing Choice and Actions Taken to Address Impediments

This section revisits the impediments identified in 2020 Analysis of Impediments to Fair Housing Choice and provides an overview of the key interventions, policies, and strategies employed by the City to address those barriers over the last five years.

Affordable Housing - Lack of affordable housing units available to low-income residents, families, and other protected classes.

Actions Taken to Address Impediment

- The City continues its housing preservation efforts while actively expanding affordable housing options. To address these impediments, the City has implemented new home construction initiatives and a down payment assistance program to support homeownership opportunities for low- to moderate-income households.
- Additionally, the City is working with private developers, the public housing authority, and other stakeholders to leverage existing funding sources.

Housing Quality - Available affordable housing stock is aging, while new housing production has not met the affordability or accessibility needs of low-income residents, older residents, persons with disabilities, and other protected classes.

Actions Taken to Address Impediment

- The City has implemented the Critical Repair Program, which provides essential home repairs to low-income homeowners, helping to preserve existing housing and improve living conditions.
- To further support homeownership growth, the City proposes a collaboration between the Birmingham Land Bank Authority and its entitlement grant programs to strategically acquire and repurpose blighted properties. This initiative aims to reduce vacancy rates, stabilize neighborhoods, and enhance public safety while increasing affordable homeownership opportunities for residents.

Inequitable Community Development - Lower wages, access to equitable transit, and adequate educational opportunities for communities of color and protected classes impact housing stability, social mobility, and potential displacement.

Actions Taken to Address Impediment

- To address these disparities, the City of Birmingham, in collaboration with Urban Impact created 11 new job opportunities for and 2 retained positions 13 total, Power UP LLC job training and certification along with job placement for 12 individuals, and various City departments—including the Department of Innovation and Economic Opportunity—is working to expand economic and community development opportunities. Through these partnerships, the City is investing in public services and programs that foster business growth, workforce development, and entrepreneurial support, ultimately incentivizing higher-paying jobs and increased educational opportunities for all residents.

Social and Environmental Justice - Persistent environmental and social concerns for low-income and minority neighborhoods hinder fair housing protections and access to greater social opportunities.

Actions Taken to Address Impediment

- **Communities Local Energy Action Program (CLEAP) –** The City of Birmingham worked with the National Renewable Energy Laboratory, funded by the Department of Energy, to develop a Communities LEAP comprehensive strategy for electrification and energy burden reduction for residents of North Birmingham. This strategy recommends four major improvements that would be cost effective and impactful: added insulation, building envelope sealing, heat pump HVAC system upgrades, and heat pump water heater installations. This strategy was developed with community engagement and a technical analysis of the building typologies in North Birmingham.
- **EPA Community Change Grant –** The City of Birmingham applied for a Community Change Grant from the Environmental Protection Agency in order to implement the Communities LEAP strategy. This program would develop an electrification and energy efficiency program in which contracted administrators would provide upgrades to low-income residents in Birmingham. Additionally, a workforce development program would be layered onto the program to ensure residents of our communities are positioned to benefit from the job creation the City expects from future energy efficiency work in our communities.
- **Sustainability Plan –** The intersection of People, Prosperity, Place, Partnership and Performance represents sustainability for the City as reflected in the 20-year Vision of the Comprehensive Plan, the promotion of efforts to mitigate greenhouse gases and adoption of best practices to achieve sustainability. The City's sustainability challenges include air quality, soil contamination, water quality and efficiency, energy and resource use, resiliency, equity and community health. To achieve these objectives, the City hired a consultant to assist with the development of the city's first sustainability plan that will focus on the following:
    - Environmental justice: Pertains to all aspects of the natural and built environment that

may affect human health within our community.
    - Equity and Social Justice: Addressing key factors of livability, community development, placemaking, social responsibility, community resilience, policies that ensure second-chance opportunities, a healthy and livable environment, and sustained economic justice for all members of our community.
    - Built and Natural Environment: Promote sustainable land use policies that create dense people-oriented places while conserving the environment and natural resources.
    - Sustainable Neighborhoods and Business Practices: Promote health and wellness by encouraging businesses, government agencies, non-profits and individuals to improve the community's quality of life.
- **Brownfield Assessment Grant –** To further the goals of City of Birmingham Comprehensive Plan and The North Birmingham Community Framework Plan, the City applied for a Brownfield Assessment Grant with EPA. The goal of this grant is to focus on the elimination of blight and contamination by identifying properties with contamination for future cleanup and reuse to transform communities challenged with contamination issues into neighborhoods of mixed income housing with high quality community amenities to include shopping areas, healthy food outlets and recreational areas.

Home Lending Disparities - Low-income and protected classes lack equitable access to home lending opportunities and capital.

Actions Taken to Address Impediment

- To directly support potential homebuyers, the City has implemented a Down Payment Assistance Program to help reduce upfront costs and make homeownership more attainable.
- Additionally, through its partnerships with local banks, the City is leveraging its grant and funding opportunities to provide financial literacy workshops, improve credit readiness, and ensure residents have access to the resources needed to secure home loans. These collaborative efforts aim to break down systemic barriers and promote equitable access to homeownership for all residents.

Local Policies - Some land use, zoning, and building code policies, such as site selection, limits on alternative housing, minimum floor space requirements, and a lack of a local accessibility building code, may create additional hurdles to housing choice and access for protected classes.

Actions Taken to Address Impediment

- The City of Birmingham is currently undergoing a complete overhaul of its zoning ordinances, which will include a close look at its site selection, treatment of alternative housing solutions (such as Accessory Dwelling Units and Manufacturing Housing), minimum floor space requirements, and accessibility in its building code. In the meantime, the City will continue to explore ways to limit any potential impact current zoning ordinances may have on protected

classes and to monitor any disproportionate unintended effects through conversations with stakeholders and a review of new and pending developments.

- **Parking Ordinance –** In May of 2024, the City passed a landmark parking reform ordinance, the Right Size Parking Initiative, which eliminated minimum parking requirements for new developments. Parking minimum requirements were removed to make way for a Birmingham that prioritizes people over cars by enabling infill development, more affordable housing, and a safer built environment for bicyclists and pedestrians. As such, there is no number of minimum required spaces for any new development in the City.
- **Urban Neighborhood Ordinance –** In July of 2024, the City passed amendments to the zoning ordinance that created character districts. One of these districts known as Urban Neighborhood was designed to be compact, walkable, and contain a variety of residential housing typologies and certain neighborhood serving public uses within 1/4 mile of transit. To enable more housing choice and efficiency, the new district allows development of single-family, duplexes, triplexes, quads, townhouses, accessory dwelling units, and multiplexes (up to 12 units) at a rate of 1 unit per 750 square feet of lot area with reduce setbacks from previous ordinance requirements.
- **Code Audit –** Similar to the Urban Neighborhood district, lot area and setback requirements were reduced in the D-3 Single-Family District to provide efficiencies in development of housing.
- **Adaptive Reuse –** The City's Planning and Zoning team developed a proposed zoning amendment that will allow for adaptive reuse of abandoned public schools and public buildings when reused for affordable housing, day care services, food access or other community benefit such as tutoring, adult education, regardless of current zoning of the adaptive reuse property.
- **Pattern Book and Infill Overlay –** The Planning and Zoning team have requested budget to develop a pattern book of housing types that would include energy-efficient pre-approved housing plans for missing middle housing typologies including accessory dwelling units. The resulting housing plans would assist developers in reducing cost and encourage the development of quality lower cost housing. As part of this process, the Planning & zoning team would develop an Infill Overlay that would allow for Pattern Book housing types to be developed within the overlay regardless of current zoning.

Reasonable Accommodation - A lack of a reasonable accommodation protocol in the local zoning code creates ambiguity and potential housing access barriers for persons with disabilities.

Actions Taken to Address Impediment

- The City's Planning and Zoning Team is developing an accommodation section for the City's zoning ordinance and aim to have it adopted by this summer.

Fair Housing Education and Enforcement - A lack of community awareness of fair housing protections limit the impact of fair housing education and outreach efforts.

Actions Taken to Address Impediment

- Through continued collaboration, training workshops, and outreach activities, the City will further enhance fair housing education and advocacy, ensuring all residents have access to safe and equitable housing opportunities.
- The Birmingham Urban League (BUL) counselor assisted 17 new clients with rent and mortgage default counseling and 65 clients with Financial Literacy and 12 Homeownership Education Seminars.

Segregation - Historic segregation patterns and new concentrations of poverty continue to disproportionately impact communities of color and protected classes.

Actions Taken to Address Impediment

- The City is assisting with the development of HABD's application and implementation of Housing Choice Grant for Smithfield Community.
- The City submitted an application to PolicyLink for inclusion in Spatial Futures Fellowship, but were not selected.

XIII. Identification of 2025 Impediments to Fair Housing Choice

This section identifies the 2025 Impediments to Fair Housing Choice for the City of Birmingham based on the research, stakeholder engagement, analyses, and assessments described in previous sections. The impediments presented in this section represent ongoing issues in Birmingham, such as access to affordable housing, social and environmental justice, and home lending disparities, as well as newly identified barriers, such as housing quality and some local zoning policies.

This section also provides a set of recommendations for actions and interventions aimed at addressing each identified impediment. These recommendations, together with the data analysis and findings discussed throughout this AI, are intended to inform and guide the City's efforts to further fair housing goals and expand access to opportunity over the next five years.

A. 2025 Impediments to Fair Housing Choice

The following impediments are presented in no particular order and are not weighted. Additionally, impediments to fair housing choice have been identified and included for populations outside of protected classes.

Housing Affordability and Availability

Rising Housing Costs Outpace Local Incomes, Limiting Housing Choice for Low-Income and Vulnerable Populations

Birmingham's median income and stagnant minimum wage have not kept pace with rising rents and homeownership costs, leaving many residents unable to afford housing without being cost burdened. Low- to moderate-income (LMI) households—especially those headed by seniors, people with disabilities, and female householders—are disproportionately affected by these affordability pressures. This mismatch restricts housing choice, contributes to displacement risk, and reinforces income-based segregation.

Supporting Data and Findings

- Birmingham's median household income ($44,376) is significantly lower than Jefferson County's ($64,589) and Shelby County's ($85,508).
- The city's median monthly housing cost was $991 in 2023, unaffordable to many residents earning minimum wage or fixed incomes.
- Over 60 percent of Birmingham residents are classified as low- to moderate-income.
- In 2023, 6.1 percent of residents with disabilities lived below the poverty level, with a median income of just $26,245.
- Female-headed households with children—11.5 percent of all households—experience poverty at nearly twice the state average (11.4 percent in Birmingham vs. 5.6 percent statewide).

Insufficient Supply of Affordable Rental Housing Amid Changing Household Demographics and Persistent Vacancy

Birmingham faces a shortage of affordable rental housing, driven by declining household sizes, limited construction of new units, and challenges with vacancy and blight. As more households consist of single individuals or non-family groupings, the existing housing supply struggles to meet demand for smaller, affordable units. These conditions disproportionately impact renters, especially low-income and minority households, limiting access to stable housing.

Supporting Data and Findings

- Birmingham's average household size declined by 7.4 percent between 2010 and 2023—the sharpest drop in the region.
- The city lost 2.0 percent of its total households between 2010 and 2023, while neighboring counties grew.
- Nearly 10,000 additional rental units are needed for households earning less than 30 percent of HAMFI.
- Birmingham's vacancy rate remains high at 18.7 percent, with nearly 70 percent of vacant units classified as "other vacant," often indicating blight.
- Most new residential construction since 2010 has been in large multifamily buildings, with limited new single-family or small-scale rental development.

Aging and Substandard Housing Conditions Threaten Health and Safety for Low-Income Residents

Much of Birmingham's affordable housing stock is aging, which can pose safety and health risks, particularly for low-income families, seniors, and renters with few alternatives. Housing problems, including cost burden, overcrowding, and substandard facilities, may be compounded by the risk of lead-based paint exposure in older homes. These conditions disproportionately affect Black and Hispanic households and can undermine long-term housing stability.

Supporting Data and Findings

- Over 70 percent of Birmingham's housing was built before 1970, making it more likely to require major repairs or pose environmental hazards.
- In 2023, 37.6 percent of households in Birmingham experienced at least one housing problem.
- Severe housing problems affect 20.5 percent of households, with higher rates among Black (21.9 percent) and Native American (24.1 percent) residents.
- Many low-income renters are unable to afford maintenance or move to higher-quality housing.
- The city continues to face elevated risks of lead-based paint exposure due to the age of its housing stock.

Limited Availability and Uneven Distribution of Publicly Supported Housing

Birmingham's supply of publicly supported housing falls short of demand, with long waitlists and limited development of new units to serve low-income households. Most publicly supported housing is in

racially and economically segregated neighborhoods, reinforcing patterns of concentrated poverty and limiting access to opportunity. While some program investments are ongoing, few new developments have been added in recent years to meet the scale of need.

Supporting Data and Findings

- As of December 2024, nearly one in ten housing units in Birmingham is publicly supported, yet demand remains high.
- The Housing Choice Voucher (HCV) program represents the largest share of publicly supported units but is heavily concentrated in north, west, and southwest Birmingham.
- Over 97 percent of public housing and HCV recipients in Birmingham are Black, reflecting persistent racial segregation in subsidized housing.
- Few new Low-Income Housing Tax Credit (LIHTC) developments have been built since 2007, and availability of larger units is limited.
- Public housing and voucher holders face barriers to moving into higher-opportunity areas due to landlord acceptance, unit availability, and transit access.

Limited Digital Access May Restrict Housing Search and Program Participation

As housing applications, listings, and rental assistance programs shift online, households without reliable internet access or digital literacy are excluded from critical opportunities. This digital divide disproportionately affects older adults, low-income residents, and communities of color—particularly in neighborhoods with inadequate broadband infrastructure. These limitations create barriers to fair housing access and participation in publicly supported housing programs.

Supporting Data and Findings

- The Environmental Health and Infrastructure Index shows lower broadband access in northern and western Birmingham—areas with higher concentrations of Black and low-income residents.
- Stakeholder feedback noted that many residents, particularly seniors and those in public housing, struggle with online-only housing applications.
- LEP households face compounded barriers navigating digital platforms in English, even when internet access is available.
- Public outreach, program applications, and landlord portals for voucher use are increasingly internet dependent.
- Lack of in-person or paper-based alternatives makes it harder for vulnerable populations to access stable housing or assistance programs.

Discrimination, Enforcement, and Access to Fair Housing Rights

Racial and Ethnic Disparities in Lending and Homeownership Limit Access to Wealth-Building Opportunities

Black and Hispanic residents in Birmingham face disproportionately high denial rates for mortgage loans, along with reduced access to favorable loan terms and lower loan amounts. These disparities limit homeownership opportunities and perpetuate racial wealth gaps, with long-term impacts on housing stability and intergenerational economic mobility. The pattern suggests systemic barriers to credit access for protected class households.

Supporting Data and Findings

- In 2023, Black mortgage applicants had a denial rate of 29.8 percent—nearly double that of White applicants (16.7 percent).
- Hispanic borrowers represented only 3.3 percent of loan originations, despite comprising nearly 5 percent of Birmingham's population.
- Black borrowers received just 20.1 percent of loans, although Black residents make up over 67 percent of the city's population.
- Credit history was the most common reason for loan denial, disproportionately impacting applicants of color.
- Mortgage lending across the Birmingham MSA declined by 54 percent between 2020 and 2023.

Discriminatory Housing Practices Continue to Limit Housing Choice for Renters, Homebuyers, and Protected Class Households

Despite federal and state protections, renters and homebuyers in Birmingham—particularly those who are Black, disabled, female-headed, or use Housing Choice Vouchers—continue to face discriminatory treatment that restricts access to housing. Discrimination in rental advertising, tenant screening, mortgage lending, and landlord acceptance of vouchers undermines fair housing choice and disproportionately impacts protected classes. Existing enforcement and outreach efforts have not fully addressed persistent patterns of bias and exclusion.

Supporting Data and Findings

- From 2006 to 2020, 61 fair housing complaints were filed in Jefferson and Shelby Counties, with race (44.3 percent) and disability (29.5 percent) as the most frequently cited bases.
- Discrimination against voucher holders remains a significant barrier; many landlords refuse to accept Housing Choice Vouchers despite high need and limited unit availability.
- Nearly all public housing and HCV recipients in Birmingham are Black (approximately 97 percent), increasing the racialized impact of source of income discrimination.
- Stakeholders reported incidents of steering, denial of accommodations for people with disabilities, and landlord retaliation against tenants who assert their rights.
- Many renters and prospective homeowners are unaware of their fair housing rights or how to file complaints, particularly LEP and low-income residents.

Gaps in Fair Housing Education and Enforcement Limit Residents' Ability to Assert Their Rights

Many Birmingham residents, especially those in protected classes, are unaware of their rights under fair housing laws or lack access to the resources needed to file complaints and seek redress. At the same time, local fair housing enforcement capacity is limited, making it difficult to proactively investigate discrimination or hold violators accountable. These gaps disproportionately affect low-income, Black, Hispanic, immigrant, and disabled residents.

Supporting Data and Findings

- Stakeholder interviews noted widespread lack of awareness about how to recognize or report housing discrimination, particularly among immigrant and LEP communities.
- The City lacks a locally based fair housing enforcement agency, relying instead on HUD or state-level response systems.
- Public outreach and education efforts are limited in scale, frequency, and language accessibility.
- Residents with disabilities and LEP households face additional challenges in navigating complaint systems and asserting reasonable accommodation rights.
- Survey responses emphasized the need for more proactive education campaigns and direct assistance with filing complaints.

Language Access Barriers Restrict Housing Opportunities for Limited English Proficient (LEP) Residents

Residents with limited English proficiency face challenges accessing housing information, services, and protections due to insufficient language access in both public programs and private markets. These barriers prevent LEP residents—particularly Spanish, Vietnamese, and African language speakers—from fully participating in the housing market and asserting their rights under fair housing law. Without proactive policies and outreach, these communities face increased risk of discrimination and housing instability.

Supporting Data and Findings

- Approximately 4.4 percent of Birmingham households are LEP, with Spanish as the most common non-English language spoken.
- Stakeholders and survey respondents identified lack of translated materials and interpretation services as a major obstacle to housing access.
- LEP households may be unaware of available resources such as rental assistance, housing programs, or complaint systems.
- Outreach and education materials from public agencies and housing providers are often available only in English.
- Immigrant and refugee populations are growing, increasing the urgency of multilingual service delivery and housing navigation support.

Absence of Source of Income Protections Allows Legal Discrimination Against Voucher Holders

Alabama law does not prohibit discrimination based on source of income, allowing landlords in Birmingham to legally refuse to rent to tenants using Housing Choice Vouchers or other forms of rental assistance. This legal gap disproportionately impacts Black, disabled, elderly, and single-parent households who rely on these subsidies, limiting their ability to access housing outside of high-poverty, segregated neighborhoods. The absence of protections undermines the effectiveness of the voucher program and reinforces systemic inequities.

Supporting Data and Findings

- Housing Choice Vouchers represent the largest category of publicly supported housing in Birmingham but are heavily concentrated in a limited number of neighborhoods.
- Over 97 percent of HCV participants in Birmingham are Black, making source of income discrimination effectively a racial barrier to housing choice.
- Stakeholders reported frequent refusal by landlords to accept vouchers, regardless of tenant qualifications.
- Several high-opportunity areas in Birmingham show low or no HCV usage, indicating access barriers unrelated to tenant demand.
- The state of Alabama does not include source of income as a protected class under fair housing law.

Segregation and Access to Opportunity

Lasting Segregation Patterns Restrict Housing Choice and Access to Opportunity for Black Residents

Historic redlining, exclusionary zoning, and continued disinvestment have resulted in persistent racial segregation across Birmingham, particularly for Black residents. These patterns concentrate poverty, limit access to high-quality housing, and reduce proximity to well-resourced schools, jobs, healthcare, and healthy environments. Segregation continues to shape unequal outcomes and restricts upward mobility for communities of color.

Supporting Data and Findings

- Black residents make up nearly 80 percent of the population in Birmingham's Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs).
- The Black-White Dissimilarity Index rose from 62.2 in 2010 to 66.7 in 2020.
- Low Poverty Index scores for Black residents are less than half those of White residents.
- Environmental justice indicators show Black residents face greater exposure to pollutants and environmental health risks.
- Present-day patterns of poverty and disinvestment mirror historic HOLC redlining maps.

Zoning and Land Use Policies Limit the Development of Diverse, Affordable Housing Options

Birmingham's zoning code restricts the location and density of multifamily, accessible, and affordable housing, limiting options for low- and moderate-income households. While recent planning efforts have introduced more flexible land use frameworks, single-family zoning remains dominant in many areas, and accessory dwelling units (ADUs) and mixed-income housing are underutilized. These constraints may reduce housing choice and reinforce racial and economic segregation.

Supporting Data and Findings

- The city's zoning ordinance lacks clear language supporting reasonable accommodations for people with disabilities.
- Single-family zoning remains the primary land use in many neighborhoods, limiting multifamily development and affordable housing opportunities.
- Most new development since 2010 has occurred in already high-density areas, with little diversification of housing types in historically exclusionary neighborhoods.
- Affordable housing using Housing Choice Vouchers remains concentrated in a limited number of census tracts.
- Many of Birmingham's historically redlined areas remain underserved by new housing investment and suffer from disinvestment and blight.

Special Populations

Inadequate Supply of Accessible, Affordable, and Supportive Housing for People with Disabilities

Birmingham lacks sufficient housing that is both affordable and physically accessible to meet the needs of residents with disabilities, especially those with mobility impairments, sensory limitations, or chronic health conditions. The city also has limited supportive housing options for residents who require intensive services or ongoing care. These gaps disproportionately impact low-income disabled residents, many of whom face higher poverty rates and a lack of choice in housing.

Supporting Data and Findings

- Over 70 percent of the city's housing stock was built before 1970, making it unlikely to meet modern accessibility standards.
- In 2023, 6.1 percent of residents had a disability and lived below the poverty level; their median income was $26,245.
- Seniors—who often require accessible housing—represent a growing share of the population, with 37.9 percent reporting a disability.
- Birmingham's zoning ordinance lacks explicit language supporting reasonable accommodations for people with disabilities.
- Stakeholders identified limited availability of supportive housing for individuals with mental illness, chronic health needs, or developmental disabilities.

Insufficient Housing Resources for People Experiencing Homelessness or Housing Instability

While Birmingham has reduced overall homelessness, the number of unsheltered residents has grown, and available shelter, transitional, and permanent housing options are insufficient to meet demand. Black residents are disproportionately represented in the homeless population, and key subpopulations—such as domestic violence survivors, chronically homeless individuals, and veterans—face persistent barriers to stable housing. Without expanded housing and service capacity, many remain at risk of long-term instability.

Supporting Data and Findings

- The 2024 Point-in-Time count identified 124 households as survivors of domestic violence, half of whom were unsheltered.
- Black individuals account for 62.5 percent of the homeless population in Birmingham's CoC.
- The number of unsheltered individuals has increased since 2019.
- Chronic homelessness is concentrated among adults aged 45–54.
- In 2023, ESG-funded programs served only 2,738 people, suggesting limited capacity relative to need.

B. Recommendations to Address Impediments to Fair Housing Choice

In addition to the identified impediments, the following actions have been identified to guide the fair housing goals and work of Birmingham for the next five years. Some actions address multiple impediments areas.

Action	Impediment Area Addressed	Department/Agency
Leverage publicly owned, vacant land for affordable housing development by donating, leasing, or selling it at below-market rates to nonprofits or mission-aligned developers. Consider establishing a community land trust to purchase properties from Birmingham Land Bank Authority and selling them as permanent affordable housing. The City has been advocating for the creation of a land trust.[55]	Housing Affordability and Availability, Segregation and Access to Opportunity	Birmingham Land Bank Authority
Prioritize LIHTC and HOME-funded developments in high-opportunity neighborhoods. Consider requiring location	Housing Affordability and Availability, Segregation and Access to	Community Development Department

[55] Community Action Association of Alabama. (2025). Birmingham City Leaders Advocate for More Affordable Housing and a New Housing Trust Fund. Available at: https://caaalabama.org/affordable-housing-new_housing-trust-fund/.

Action	Impediment Area Addressed	Department/Agency
scoring criteria for affordable housing developments to promote geographic equity.	Opportunity	
Ensure housing affordability over time through shared-equity housing, deed restrictions, or housing covenants.	Housing Affordability and Availability, Segregation and Access to Opportunity, Discrimination, Enforcement, and Access to Fair Housing	Birmingham Land Bank Authority, Community Development Department
Expand workforce development programs to increase access to high quality job opportunities and skills development. From interviews, workforce development activities have been successful among people with disabilities and can be expanded.	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Department of Innovation and Economic Opportunity, HABD
Expand wrap around services with permanent supportive housing (e.g., case management, financial literacy).	Segregation and Access to Opportunity, Special Populations	HABD, Continuum of Care, Community Development Department
Provide public computer access points and digital literacy training through libraries, community centers, and housing sites to bridge the digital divide for LMI and older adult residents.	Segregation and Access to Opportunity, Special Populations	Community Development Department
Examine the potential to launch a housing mobility and counseling program to help voucher holders move to low-poverty, high-resource neighborhoods.	Housing Affordability and Availability, Segregation and Access to Opportunity	Community Development Department
Incentivize developers to include affordable units in new residential developments (e.g., inclusionary zoning, density bonus, tax abatements, parking reductions).	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Planning, Engineering, and Permits (PEP) Department, Planning and Zoning Divisions
The City's Planning and Zoning Divisions have updated its zoning ordinance to reduce barriers to development, including allowing cottage developments for small lots that are difficult to infill, and eliminating parking minimums. The zoning ordinance can be further updated to allow for more by-right uses to reduce barriers to infill development and adaptive reuse.	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	PEP Planning and Zoning Divisions

Action	Impediment Area Addressed	Department/Agency
Work with the Birmingham Jefferson County Transit Authority to implement transit-oriented development practices around bus lines and the Birmingham Xpress to allow for increased density and mixed-use development to support ridership. The City is currently working on a transportation policy.	Housing Affordability and Availability, Segregation and Access to Opportunity	PEP Planning and Zoning Divisions, Birmingham Jefferson County Transit Authority
Create accessible, anonymous reporting channels for tenants to hold landlords accountable for maintenance/repairs (e.g., phone, app, website).	Discrimination, Enforcement, and Access to Fair Housing, Segregation and Access to Opportunity, Special Populations	PEP Code Enforcement Division
Partner with Legal Services Alabama to expand access to and awareness of tenant advocacy and support services.	Housing Affordability and Availability, Segregation and Access to Opportunity, Discrimination, Enforcement, and Access to Fair Housing, Special Populations	Community Development Department, Legal Services Alabama
Establish funding for legal service providers and estate planners to help low-income homeowners avoid future issues of heirs' properties.[56]	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Community Development Department, Legal Services Alabama
Expand access to financial literacy, homeownership classes for first-time homebuyers through the City's Ready to Own program.	Housing Affordability and Availability, Segregation and Access to Opportunity, Special Populations	Community Development Department
Increase language support including bilingual City staff and access to translated program materials and City ordinances.	Special Populations	Community Development Department
Establish a source of income protection ordinance to protect renters against source of	Housing Affordability and Availability,	Community Development

[56] Housing Matters, an Urban Institute Initiative. (2023). What Is Heirs' Property, and Why Does It Matter for Equitable Homeownership? Available at: https://housingmatters.urban.org/articles/what-heirs-property-and-why-does-it-matter-equitable-homeownership

Action	Impediment Area Addressed	Department/Agency
income discrimination.	Discrimination, Enforcement, and Access to Fair Housing	Department, Office of the City Attorney
Develop a public guide to increase awareness of fair housing rights and requirements to submitting a fair housing complaint. In 2023, the City Council created a new Fair Housing Committee that can support.[57] The City also benefits from 97 elected neighborhood officers that can communicate about fair housing practices and services.	Housing Affordability and Availability, Discrimination, Enforcement, and Access to Fair Housing	Community Development Department, Office of the City Attorney

[57] Alabama.com. (2023). Birmingham City Council creates new fair housing committee. Available at: https://www.al.com/news/2023/04/birmingham-city-council-creates-new-fair-housing-committee.html.

Appendix A: Community Survey Results

The City hosted an online community needs survey to solicit feedback on fair housing and community needs. The survey was available online and hard copy form from February 25, 2025 to April 11, 2025. The survey was available in English and Spanish. The City also created a flyer in English and Spanish to share the survey. The survey was posted on the City's website and social media. The survey flyers were posted in nine libraries around the city, and the survey flyer was distributed and highlighted at neighborhood meetings to increase the response rate. The survey and flyer were also shared with all interviewees.

C. Survey Respondent Demographics

The survey received 125 responses. The majority of survey respondents (95.9 percent) resided or worked within Birmingham. The largest number of respondents lived in zip codes 35204, 35211, and 35235. Respondents replied with 30 zip codes in total; the table below shows all zip codes for five or more responses.

Table 94: Please identify the ZIP code where you live (shown if 5+ respondents)

Zip Code	Number of Responses
35204	12
35211	11
35235	11
35205	10
35203	9
35208	9
35206	8
35209	5
35234	5

Survey respondents were majority female (73.7 percent), Black or African American (66.1 percent) and not Hispanic or Latino. The majority of respondents lived in small, 2-4 person households (68.2 percent). About half of households had at least one person between the ages 62 and 74. 27.7 percent of respondents had someone in the household with a disability. Most respondents were employed full time (64.9 percent), and about a quarter were retired (24.3 percent). Compared to the overall population, respondents were disproportionately homeowners (80 percent homeowners and 14.5 percent renters) and had a higher income than the general population (half with a household income over $75,000).

Figure 4: Gender

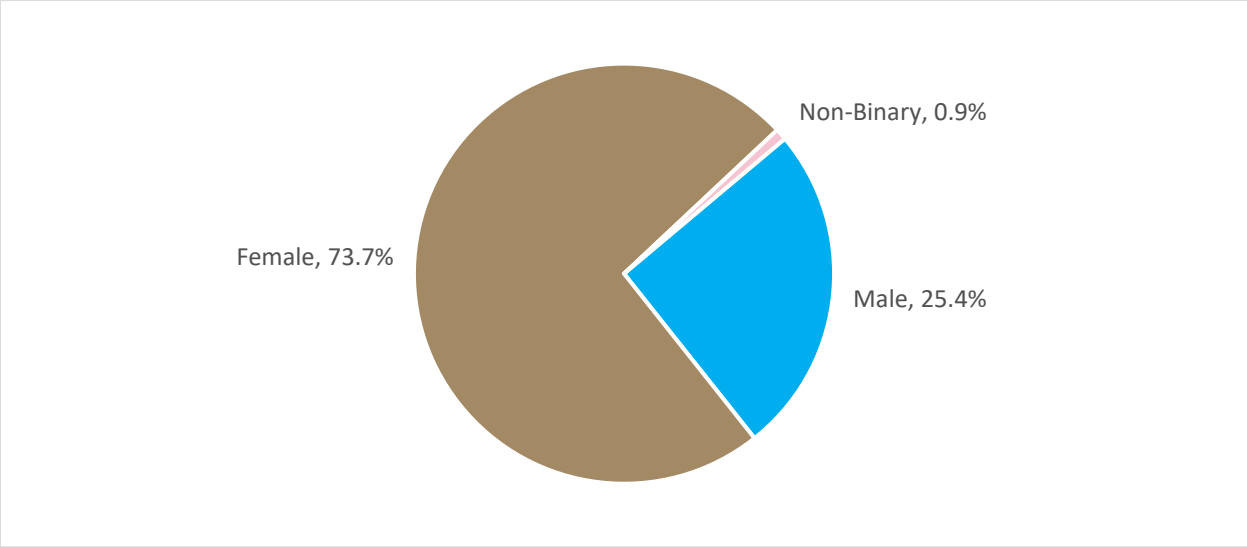


Figure 5: Race

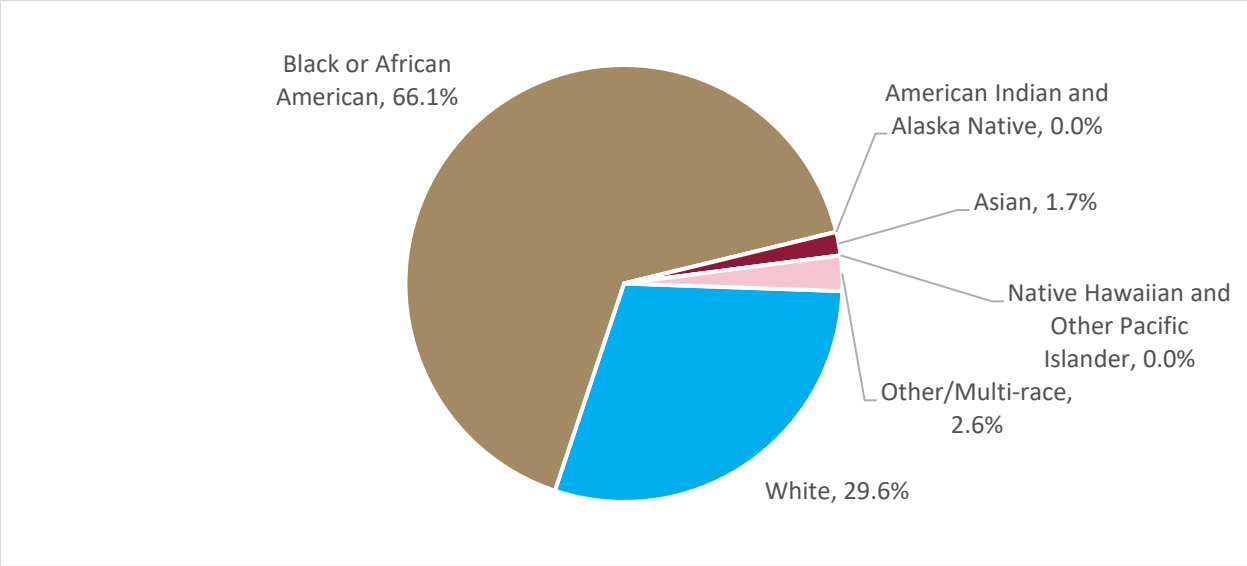


Figure 6: Ethnicity

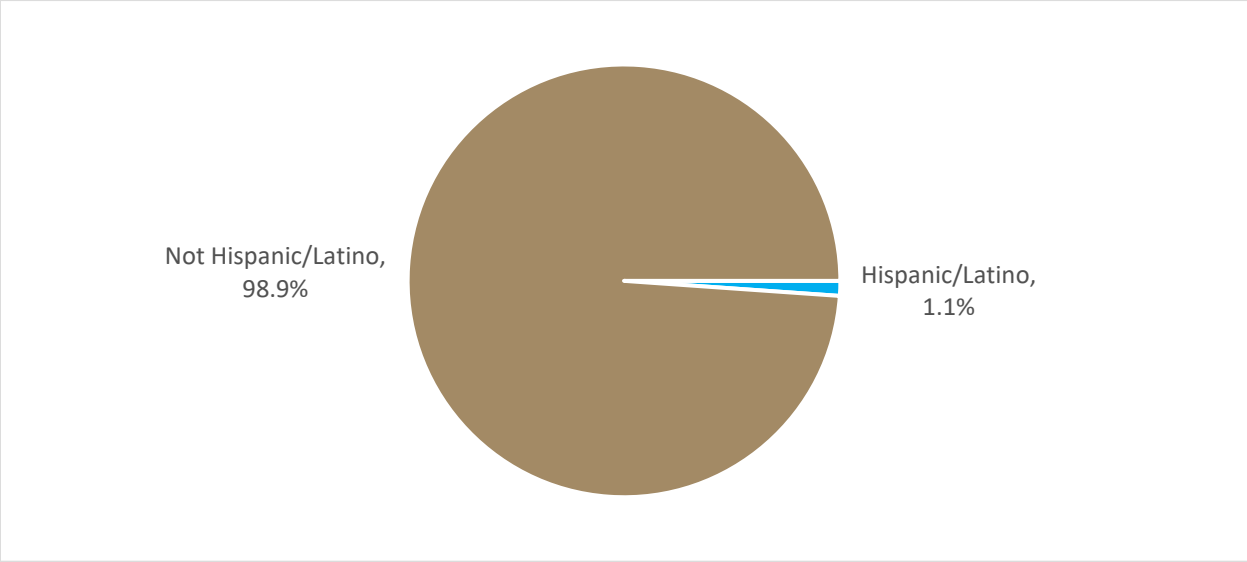


Figure 7: Do you or someone in your household have a disability of any type?

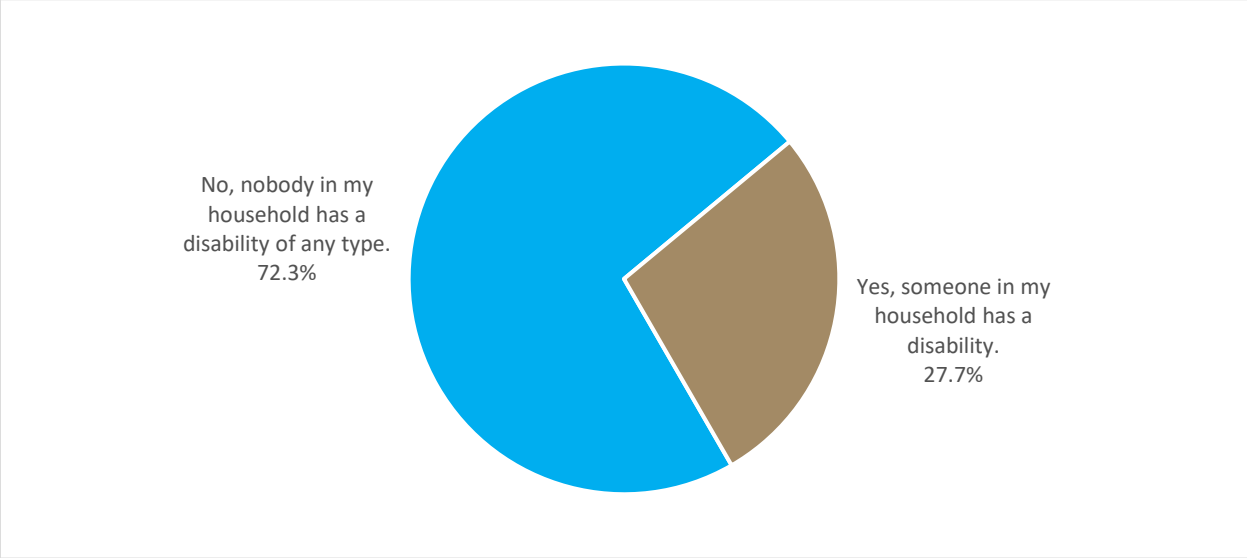


Figure 8: Please describe your household

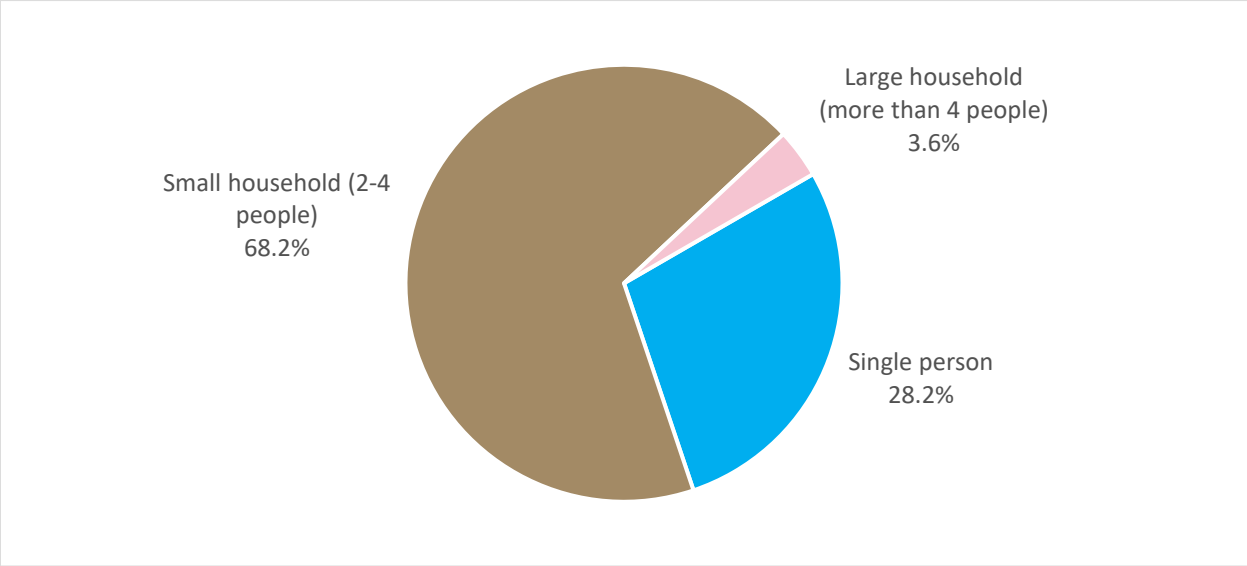


Figure 9: What is your household type? (check all that apply)

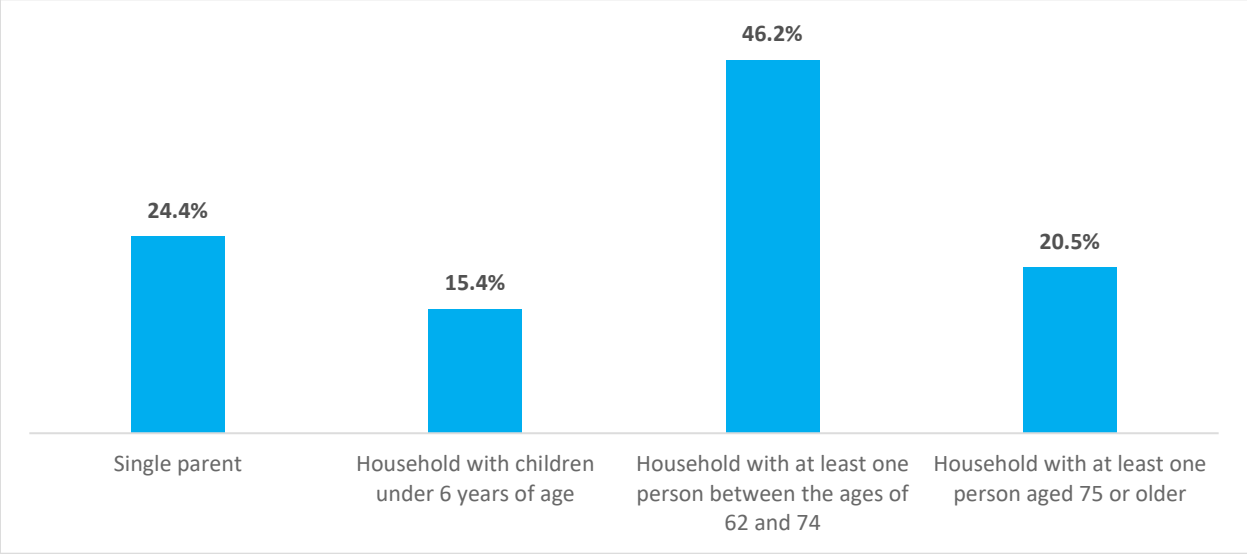


Figure 10: Please provide your employment status (check all that apply)

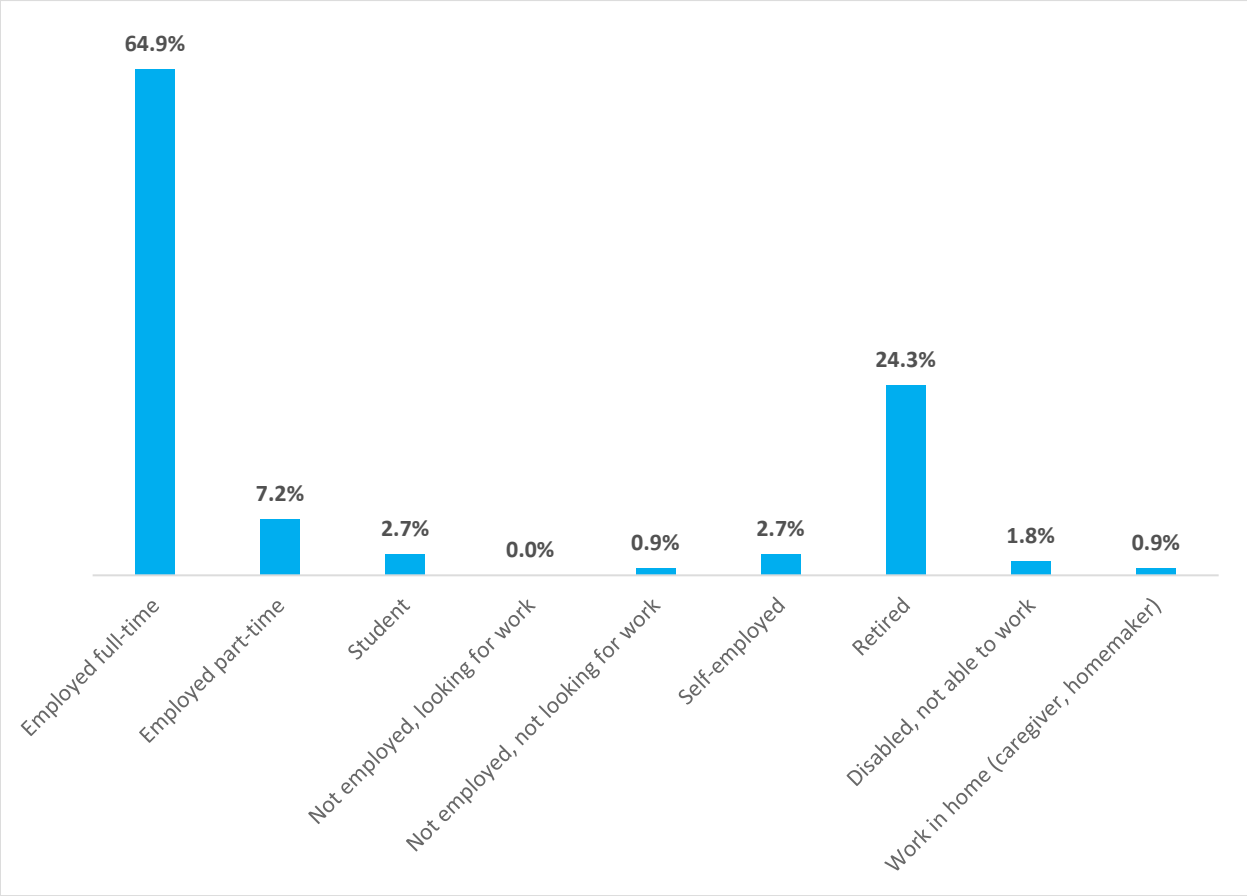


Figure 11: Please provide your housing status (check all that apply)

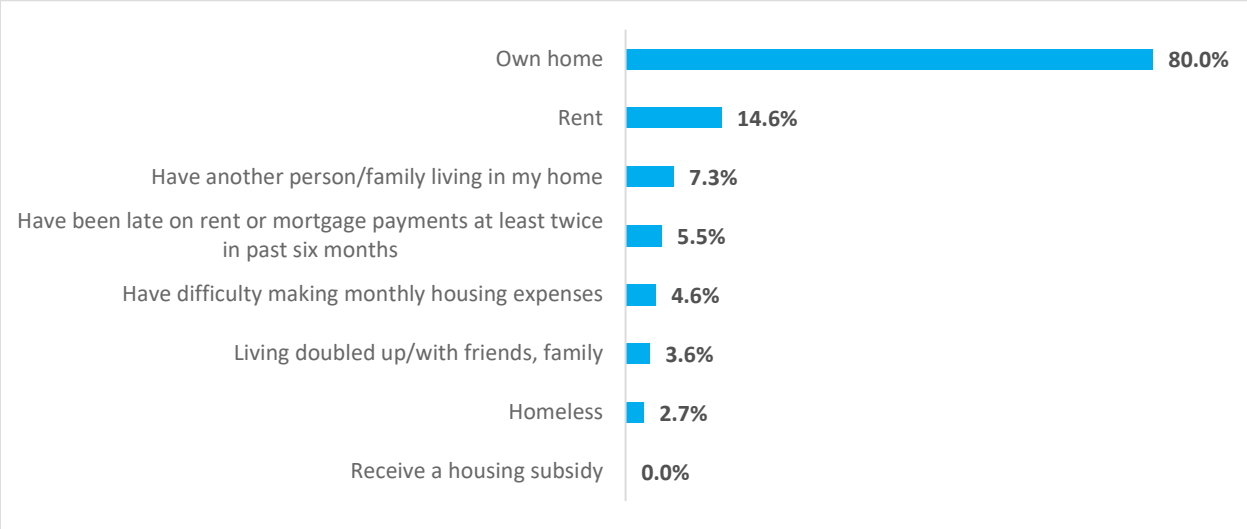
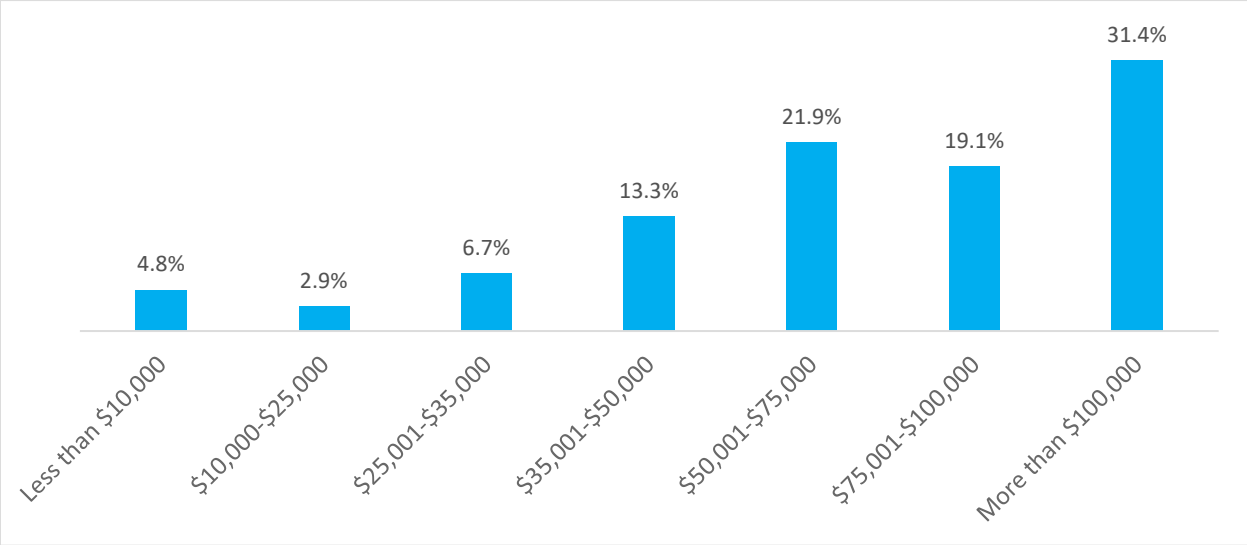


Figure 12: What is your total household income, including income from all sources?



D. Responses on Neighborhood Conditions

To better understand neighborhood condition, the survey asked questions about the physical condition of housing and neighborhoods, city services, access to amenities, safety, and overall perception of the neighborhoods.

1. Physical Condition

When asked about the physical condition of their neighborhoods, respondents were more dissatisfied with public space (42.7 percent responded low quality) than housing (22.6 percent responded low quality). At the same time, 47.1 percent of respondents thought that the physical condition of public space was improving, while only 27.3 percent of respondents thought that the physical condition of housing was improving while the majority (50.4 percent) thought that the physical condition of housing was declining. Likely related, 90 percent of respondents answered that abandoned or foreclosed properties were a critical issue within the city.

Open ended responses to the question "If you could change one thing in your neighborhood, what would it be", frequently mentioned "cleaning the neighborhood" as well as issues with the physical condition of public space including stray cats and dogs, littering, abandoned cars, and the need for general street and public space beautification. Respondents also discussed the disrepair of unwalkable sidewalks, street potholes, and traffic issues. These responses also mentioned the physical condition of homes including many responses about overgrown yards, abandoned lots, and blighted and dilapidated homes. Three respondents specifically mentioned issues with code enforcement and compliance. Respondents saw opportunity to remodel, "expedite the removal of dilapidated homes", "fill the empty homes with low-income families", and provide homeownership opportunities for the working and middle class. Three respondents hoped for additional investment in neighborhood parks.

Figure 13: How would you describe the physical condition of public spaces in your neighborhood (streets, sidewalks, parks)?

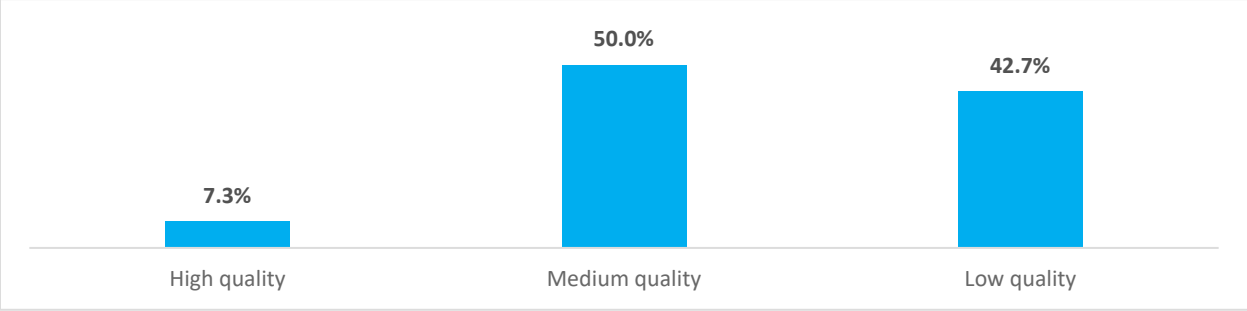


Figure 14: How would you describe the physical condition of housing in your neighborhood?

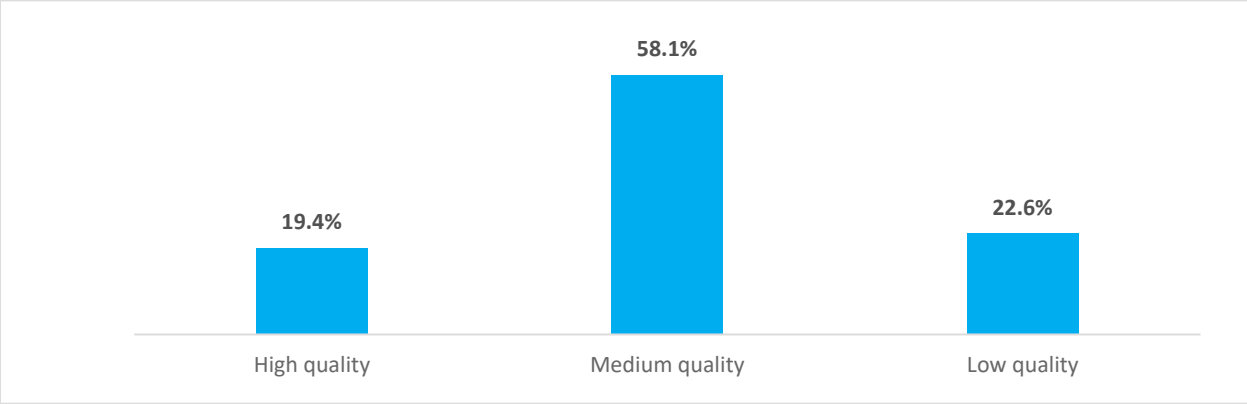


Figure 15: Do you think abandoned or foreclosed properties are a critical issue in the city limits of Birmingham?

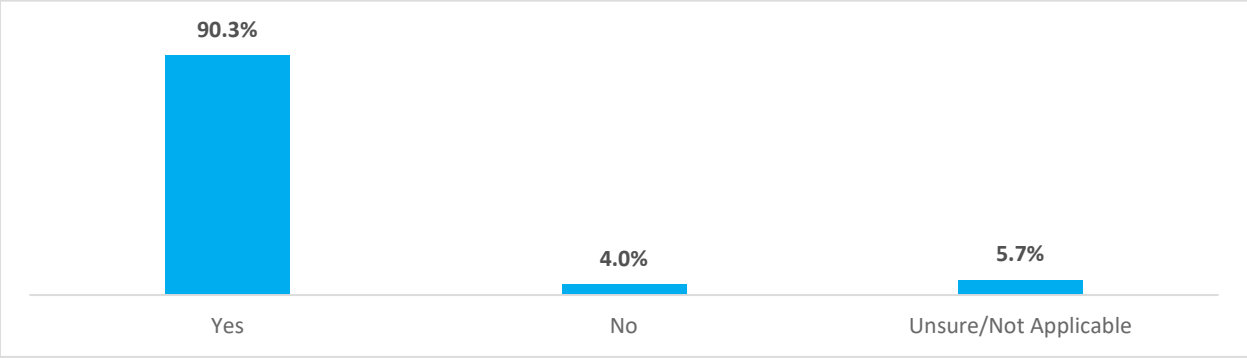
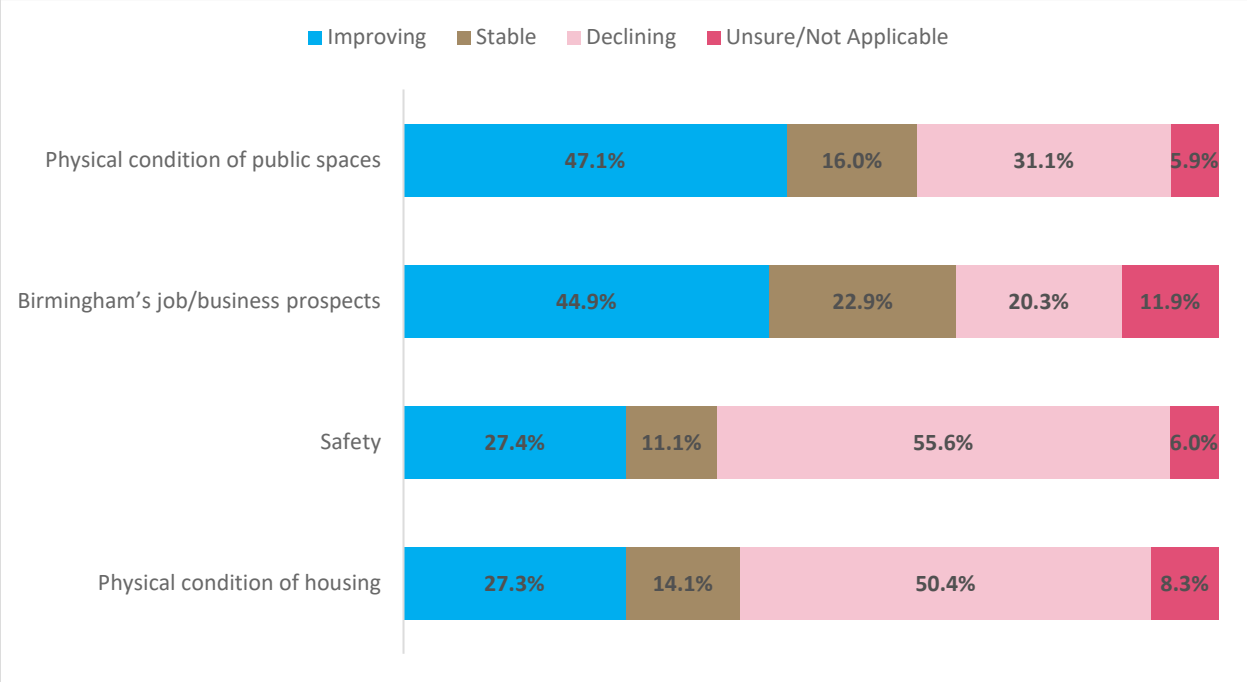


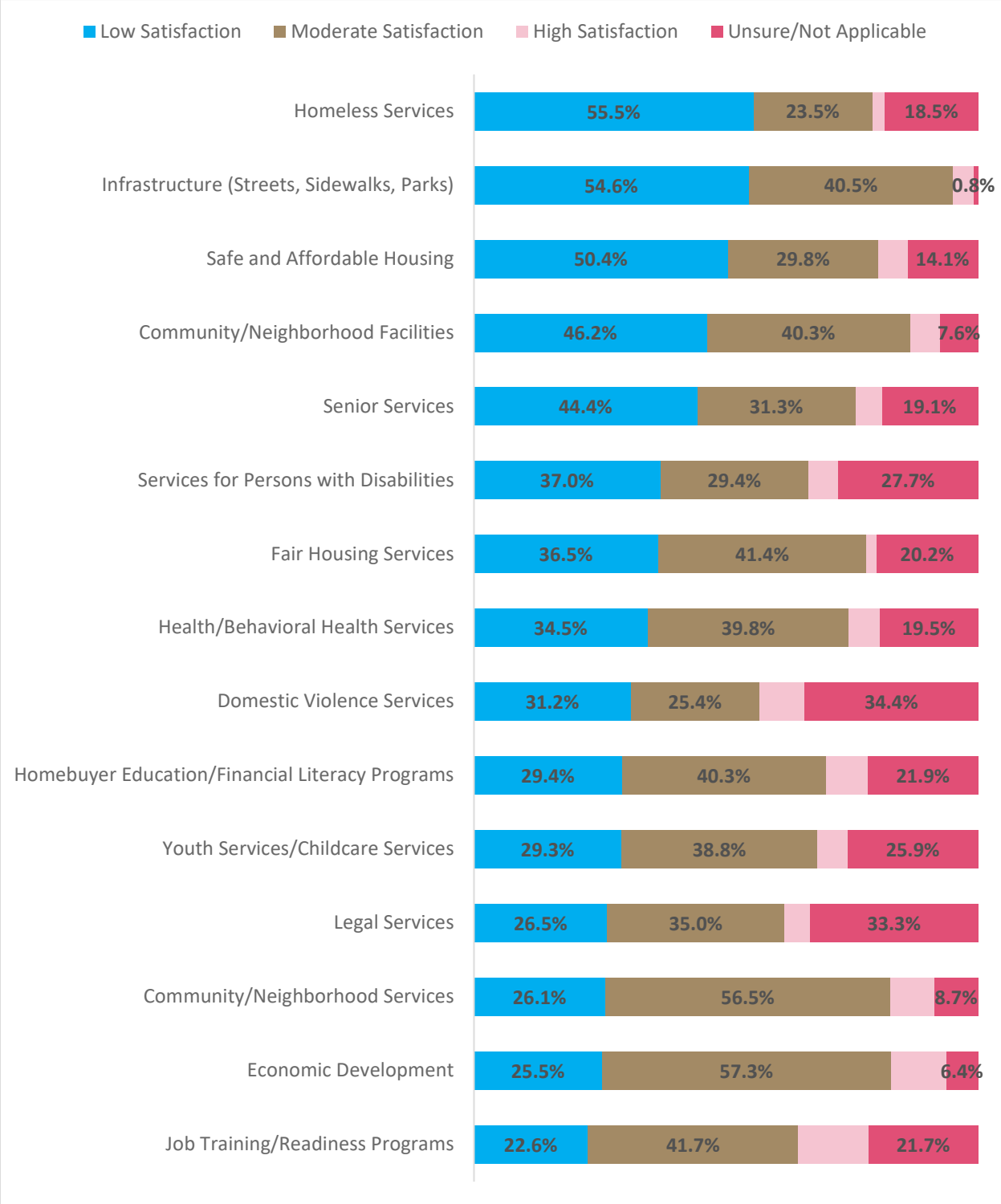
Figure 16: Over the past five (5) years, how would you rate the following conditions in Birmingham?



2. City Services

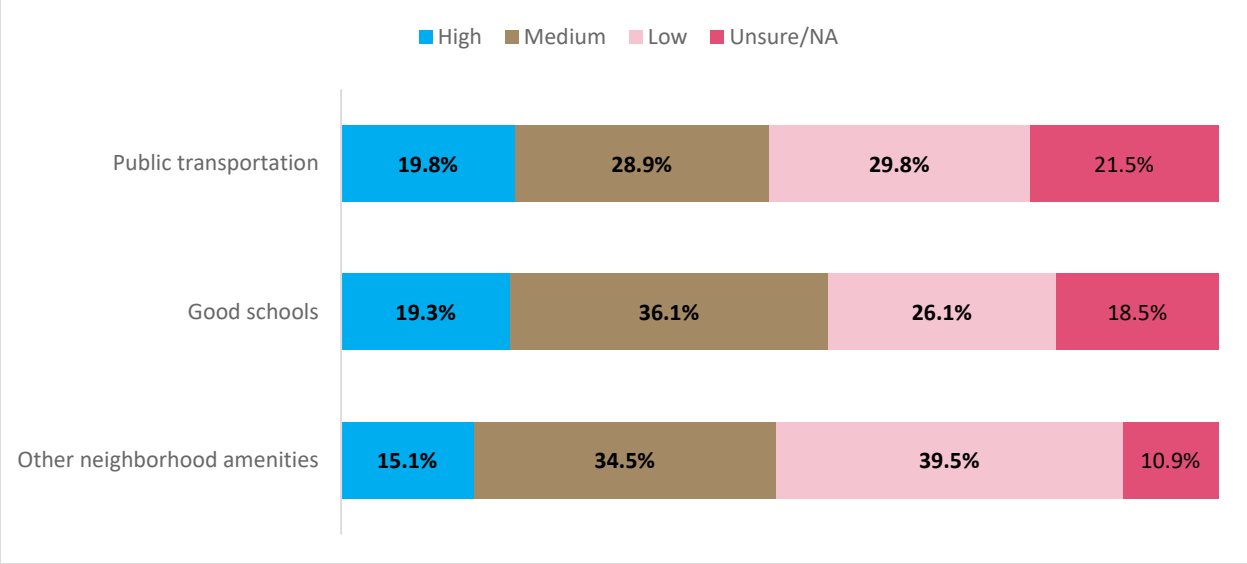
When asked about city services, respondents had the highest satisfaction with job training/readiness programs (13.9 percent high satisfaction) and economic development (10.9 percent high satisfaction). Respondents had the lowest satisfaction with homeless services (55.5 percent low satisfaction), infrastructure (54.6 percent low satisfaction), and safe and affordable housing (50.4 percent low satisfaction).

Figure 17: Please rate your satisfaction with the City's investment in the following types of services



When asked about access to neighborhood amenities, 29.8 percent of respondents said that access to public transportation was low while 19.8 percent reported that access to public transportation was high. Twenty-six percent of respondents said that access to good schools was low, while 19.3 percent said that access was high. In terms of other neighborhood amenities, 39.5 percent said that access was low.

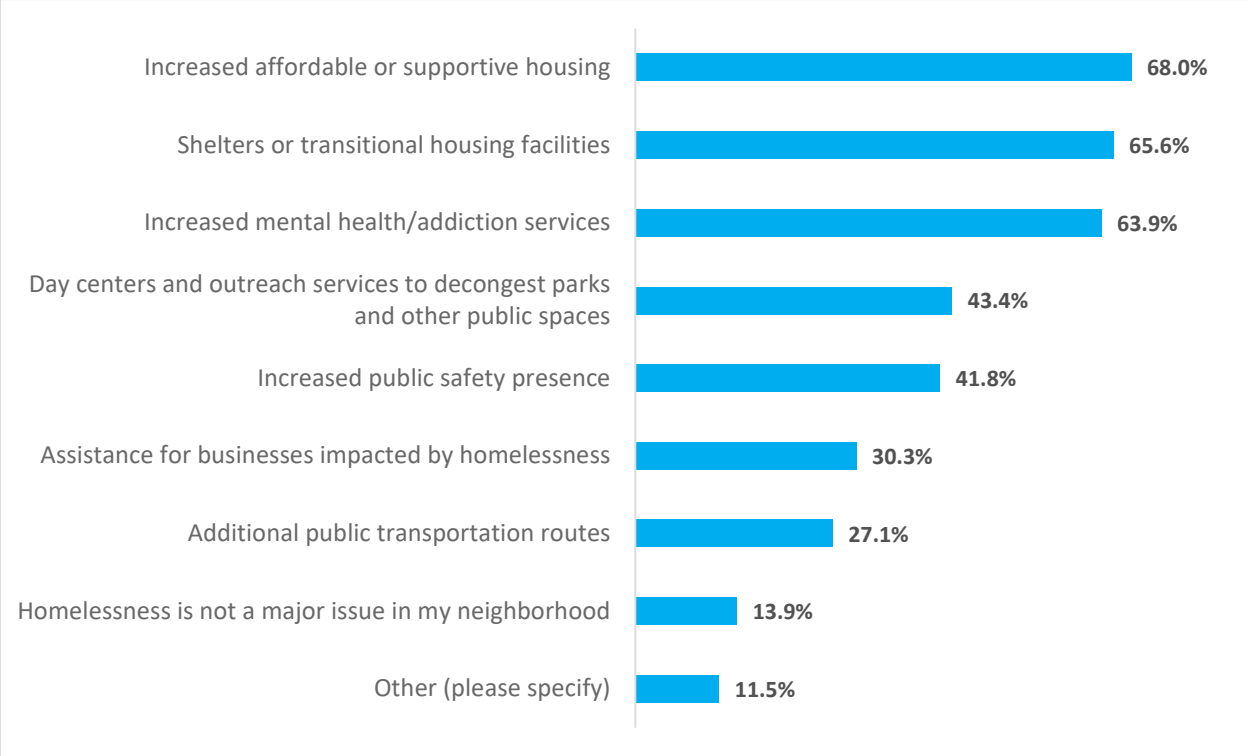
Figure 18: How would you rate your access to the following



Homeless Services

When asked about interventions for homelessness, the top responses included increased affordable and supportive housing (68 percent), shelters and transitional housing facilities (65.6 percent), and increased mental health/addiction services (63.9 percent). Open-ended responses included more jobs programs, focus on the elderly and assisting in home upkeep, more overnight options, active code enforcement eliminating abandoned structures, funding for shelters, additional public transportation, prevention programs, committed assistance towards permanent housing.

Figure 19: Which of the following would decrease the impact of homelessness in your neighborhood? (check all that apply)



3. Overall Perception

About three quarters of all respondents were satisfied with their current living situation. When asked about potential issues in living situation, that top issue was overwhelmingly safety concerns (65.5 percent of respondents) followed by housing cost burden (39.5 percent of respondents). 56.5 percent of respondents feel sometimes safe in their immediate neighborhood. At the same time, Figure 16 above indicates that of the four factors of neighborhood condition, residents most thought that safety had declined in the last five years (55.6 percent of respondents).

Figure 20: Are you satisfied with your current living situation?

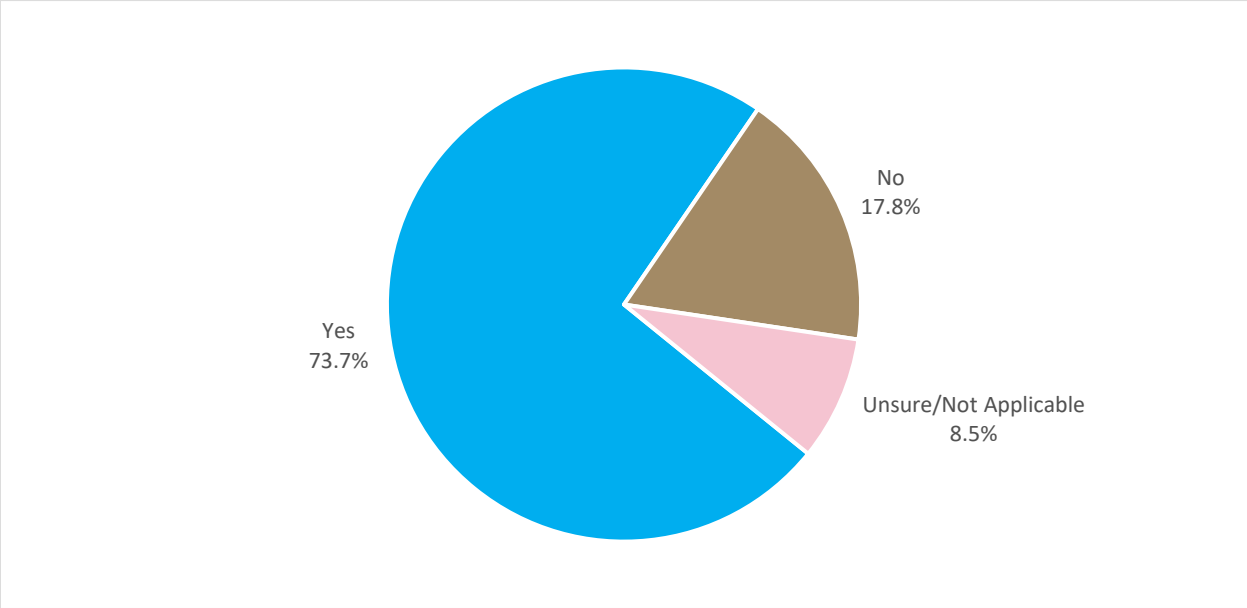


Figure 21: Are you experiencing any of the following in your current living situation? (check all that apply)

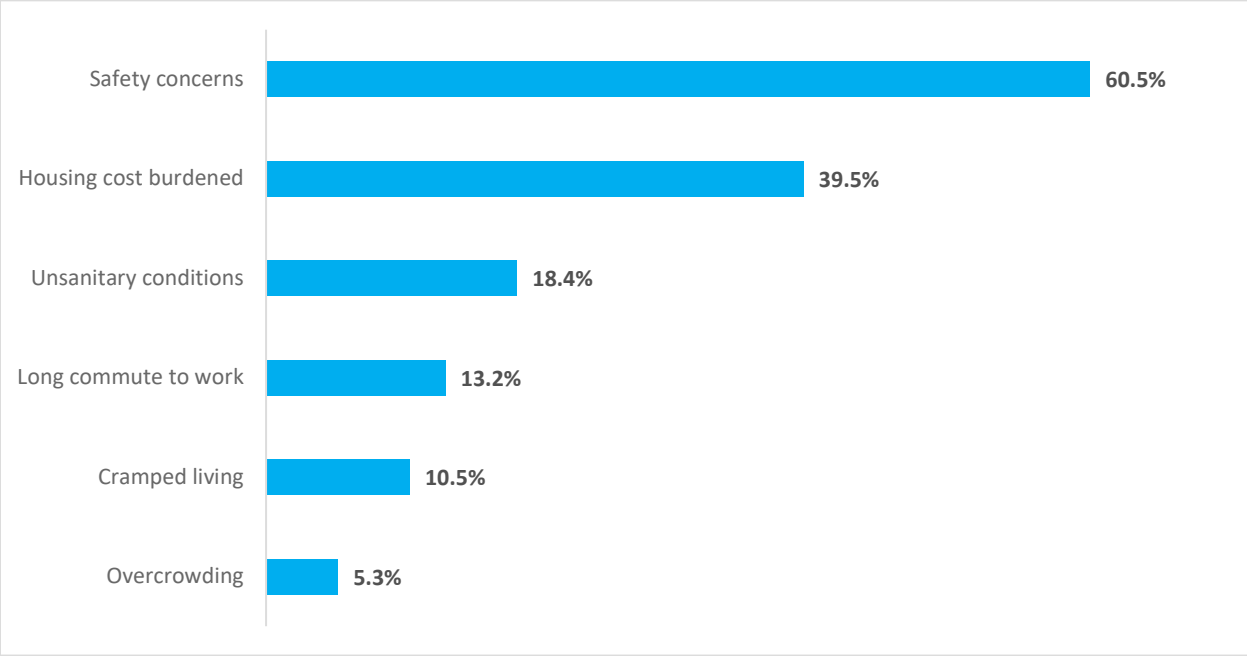
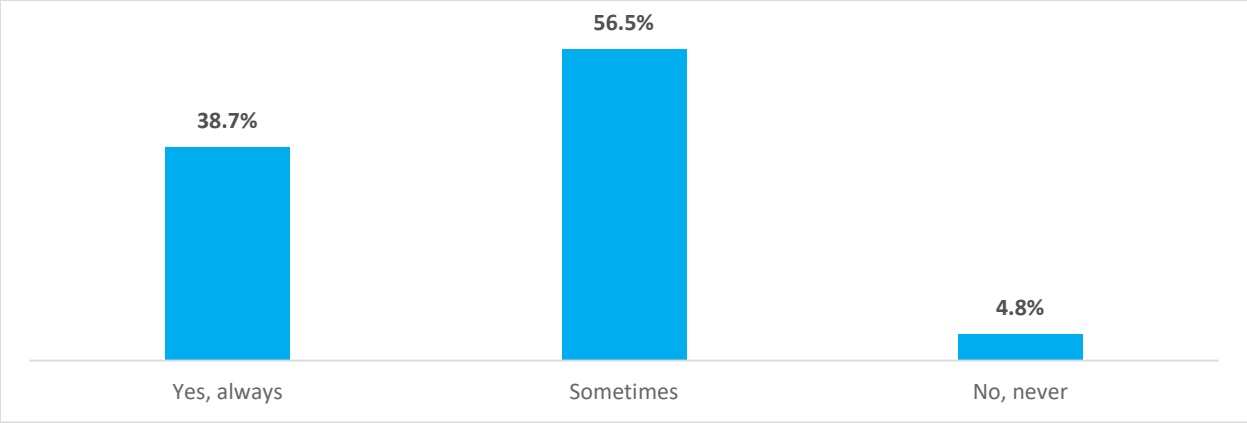


Figure 22: Do you feel safe in your immediate neighborhood?



E. Housing Denial and Discrimination

Survey respondents were asked about housing denial, experiences of discrimination, and reasons for discrimination. While reported discrimination is quantified in XI. Fair Housing Trends and Complaints, the following questions aim to better understand discrimination that may go unreported.

When asked if they had ever been denied housing, over 90 percent of respondents had not been denied housing. For those who were, however, the top reasons included low income and bad credit. Respondents were most often denied housing in Crestwood (seven respondents), North Birmingham (four respondents), and Southside (three respondents).

When asked about barriers that might keep respondents from moving to other parts of Birmingham, the top barriers were affording to live anywhere else and moving fees. Open-ended responses included safety concerns being a compelling reason to move and being unable to move due to age, financial problems, proximity to hospital, and concerns about school quality and safety.

Figure 23: When you looked for housing to rent or buy in Birmingham in the past five (5) years, were you ever denied housing to rent or buy? If yes, why? (check all that apply)

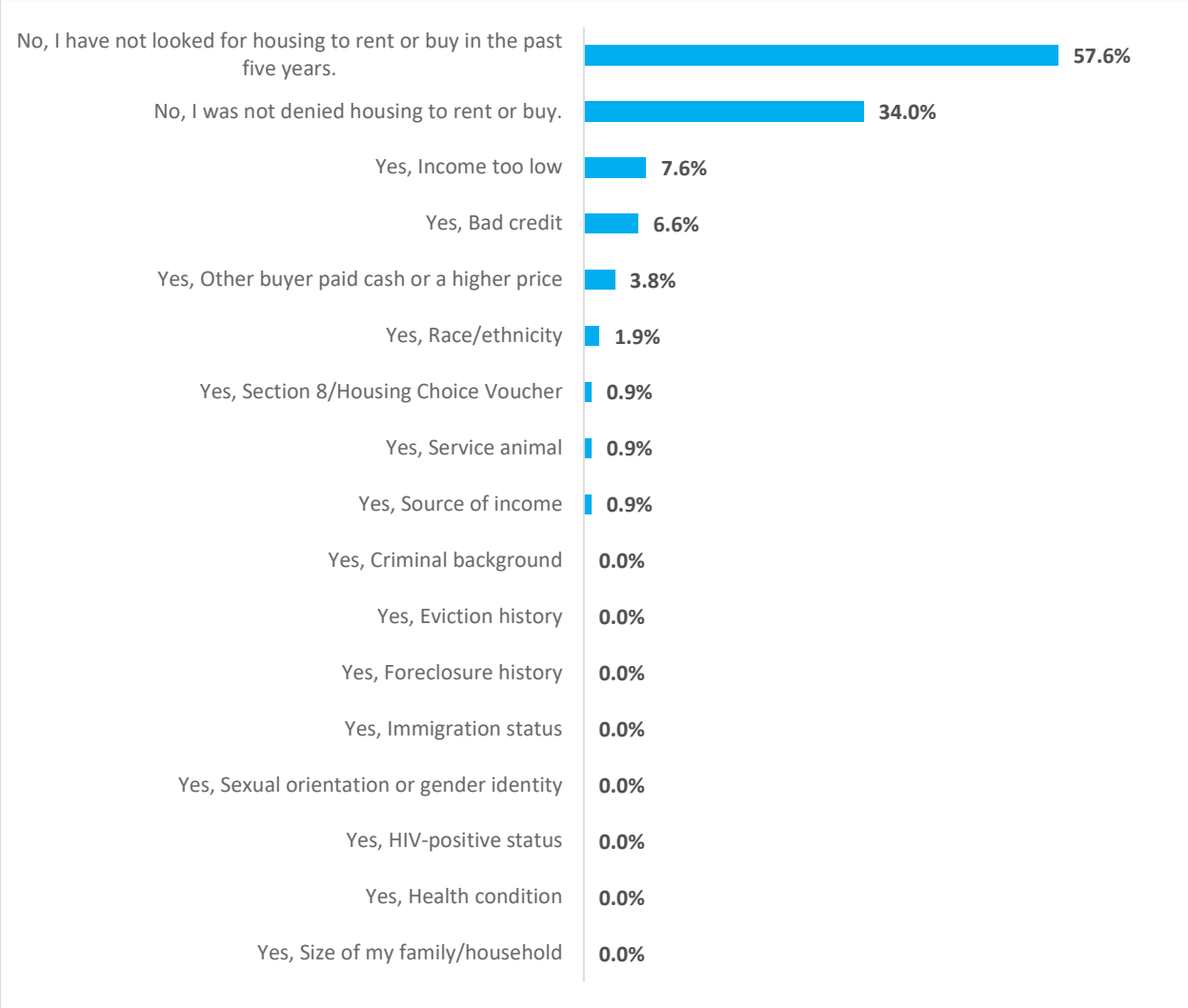
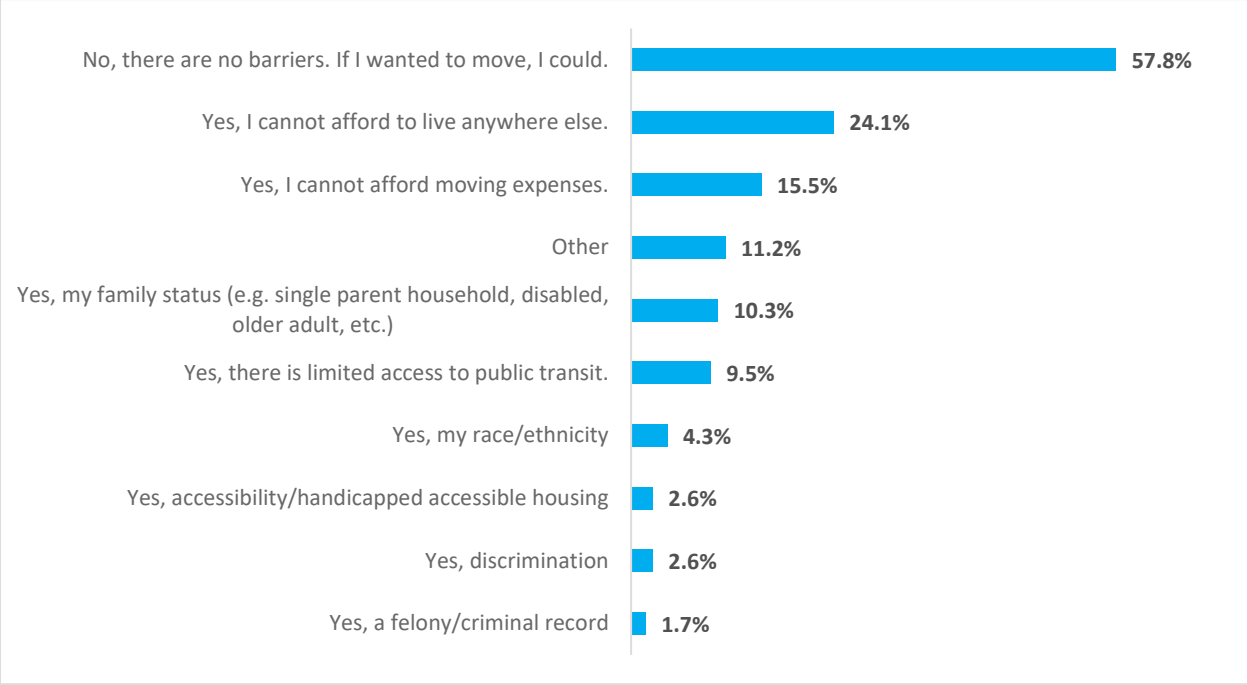


Figure 24: Do you experience any barriers that keep you from living in another part of Birmingham? (check all that apply)



When respondents were asked if they felt they were ever discriminated against when looking for housing, 11.4 percent answered yes. Open-ended questions about the nature of the discrimination for those that answered "yes" included responses about race – including being Black and biracial, age, female gender, and status as a single parent. Respondents were most often denied housing in the Crestwood (seven respondents), North Birmingham (four respondents), and Southside (three respondents) neighborhoods. When asked "If you felt you were discriminated against, what did you do about the discrimination?", most respondents answered that they did nothing (twelve respondents). For those that took action, two called/emailed a government agency, one called/emailed the Housing Authority, one called/emailed a lawyer, one filed a complaint with the State of Alabama, and one filed a complaint with the Fair Housing Center of Northern Alabama. Only one respondent mentioned that action was taken which was that the city inspector condemned the apartment.

Only one respondent said they had been discriminated against due to disability. While there were additional questions about disability discrimination, the small numbers are likely not representative and are not included in the report.

Figure 25: Have you ever felt you were discriminated against when looking for housing in Birmingham?

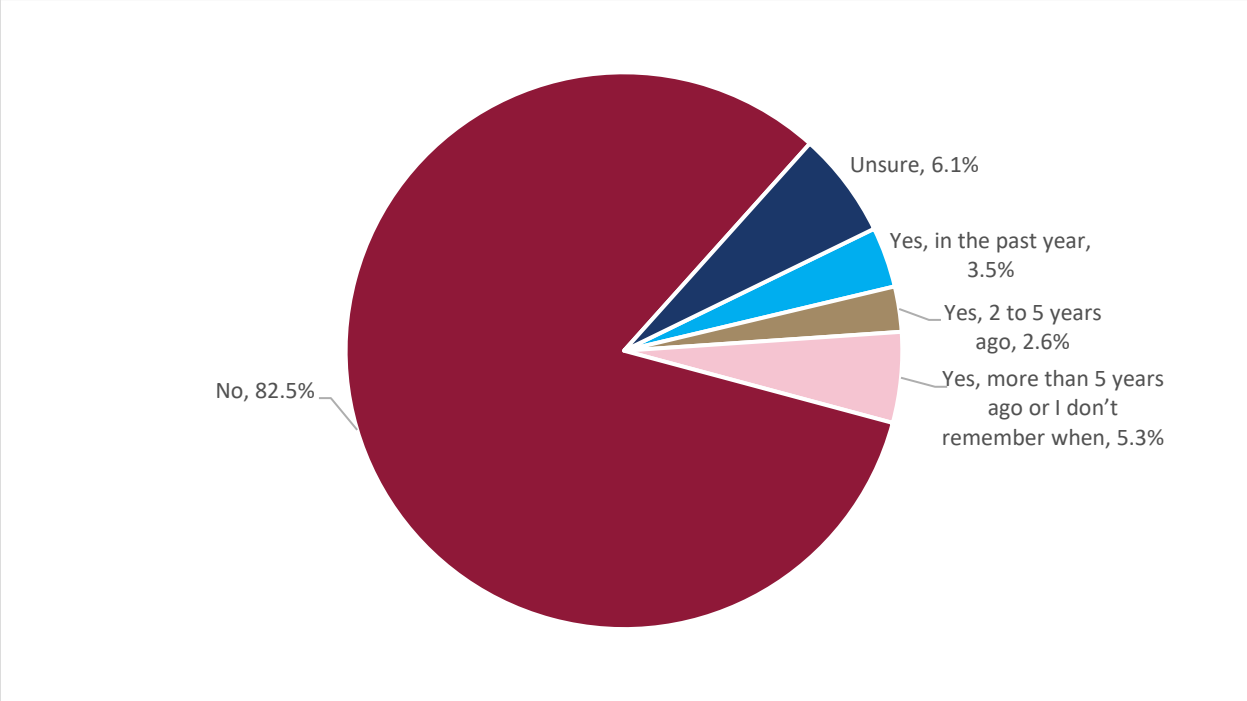


Table 95: Please specify the neighborhood where you looked for housing, but were denied:

Neighborhood	Responses
Crestwood	7
North Birmingham	4
Southside	3
Cahaba	2
Five Points West	2
Roebuck/ South East Lake	2
Airport Hills	1
Brownville	1
Crestline	1
Huffman	1
Westend	1
Woodlawn	1
East Birmingham	0

Neighborhood	Responses
East Lake	0
East Pinson Valley	0
Ensley	0
Grasselli	0
Northside	0
Pratt City	0
Red Mountain	0
Smithfield	0
Southwest	0
Titusville	0

F. Future Opportunities

The survey included an open-ended question which asked, “If you could change one thing in your neighborhood what would it be?”. 98 respondents wrote answers to the question. The most popular response included issues around the physical condition of housing and neighborhood attractiveness (30 respondents) and the physical condition of streets and sidewalks (26 respondents). These responses are detailed in XIV.B.1 Physical condition. Thirteen respondents mentioned safety issues, especially in relation to concerns about gun safety, stray animals, police response times, and feeling unsafe walking around at night. Five respondents mentioned the need for grocery stores and access to healthy food in their neighborhood. Similarly, a few respondents mentioned walkable community amenities and small businesses. Six respondents mentioned building more robust communities by holding community events and increasing community engagement. For city services, three respondents wanted more investment in mental health, three wanted more investments in public transit, two wanted more funding and interventions for homelessness, and one wanted more grants to local nonprofits.

The last question of the survey asked, “Is there anything else you would like us to know?”. Respondents shared current frustrations, which included:

- Living on fixed income as a senior
- The current political administration
- Street disrepair, including potholes
- Abandoned homes
- Disinvestment on the west side of the city with a lack of city services and amenities, as well as trash and disrepair
- High costs of rent and childcare
- Homelessness as a serious problem

- High rates of crime

At the same time, respondents shared hopes for the future and potential interventions which included: Hopes for the future and potential intervention included:

- Cleaning up the neighborhoods and alleys in District 9
- Creating an inclusive plan for all areas of Birmingham, with a focus on the West Side
- Creating a vacant property registry, with plans to demolish renovate, and rebuild
- Building affordable, quality housing, especially for seniors and disabled residents
- Assisting first time home buyers
- Focusing infrastructure improvements on Brummitt Hill
- Extending bus routes
- Investing in homeless shelters
- Creating career and college opportunities
- Focusing on street sweeping and bulk trash dumpsters
- Investing in parks and neighborhood pools