2011 Housing Profile: St. Louis, MO-IL

American Housing Survey Factsheets

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OUR HOMES ARE MORE THAN WHERE WE LIVE

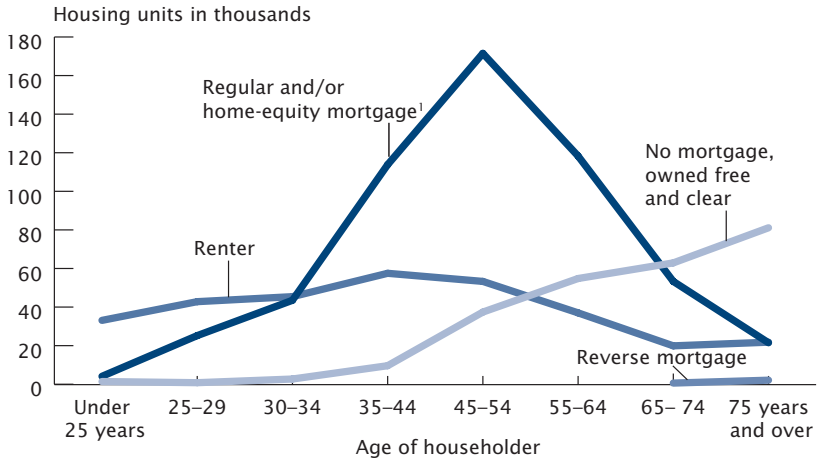
Owning or renting your own place is a milestone for many. Our homes may be investments, or sometimes financial burdens. Whether it's a gathering place for friends and family or a sanctuary where you relax, our homes are important. That is why the American Housing Survey (AHS) is a valuable survey, allowing us to learn more about the types of homes in which we live and the size and composition of the housing inventory.

Number of housing units interviewed: 3,791
In the AHS, every housing unit represents itself and about 329 other units.

The AHS coverage of the **St. Louis Metro Area** matches the 2009 Office of Management and Budget definition.



WHO RENTS OR PAYS A MORTGAGE?



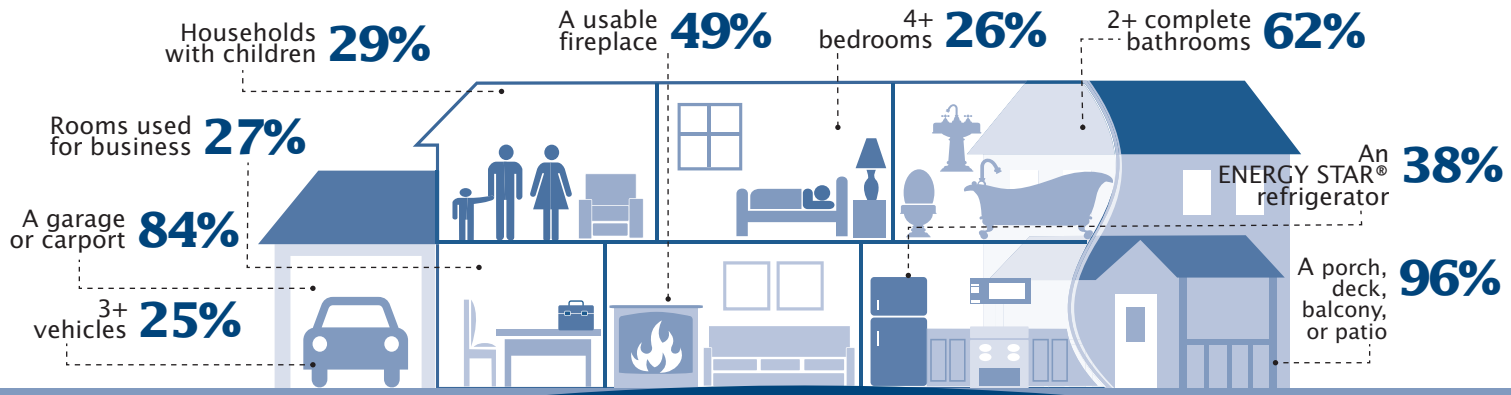
[1] Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

HOUSING INVENTORY

	Number	Percent
Total Units	**1,248,100**	**100.0**
Owner-occupied units	804,400	64.4
Renter-occupied units	310,800	24.9
Vacant units	127,200	10.2
Seasonal units	5,600	0.4

OWNER-OCCUPIED HOUSING UNITS WITH:



U.S. Department of Housing and Urban Development
OFFICE OF POLICY DEVELOPMENT AND RESEARCH

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU

WHAT IS THE AHS?

The AHS is the most comprehensive housing survey in the United States. The same units have been interviewed since 1985, with new construction, demolitions, and conversions taken into account. National data are collected every other year and metropolitan area data are collected on a rotating basis.

People in nearly every field use information from the AHS to evaluate and study the physical and financial characteristics of the nation's housing stock. In addition to the indicators presented in Tables 1 and 2, the AHS provides data on multi-family and single-family homes, manufactured/mobile homes, equipment and appliances, characteristics of the occupants, and more.

Table 1.

Physical Characteristics—All Occupied Housing Units: 2011

Characteristics	Total	Owner-occupied	Renter-occupied
One unit, detached (percent)	74.1	89.4	34.6
Cooperative or condo (percent)	5.3	5.4	5.2
Median:			
Year built	1969	1971	1964
Square footage per unit	1,800	1,800	1,250
Percentage using:			
Well water (primary source)	6.3	7.8	2.3
Public sewer	87.5	84.5	95.2
Main house heating fuel (percent):			
Electricity	25.6	20.3	39.4
Piped gas	68.5	72.2	58.8
Other	5.9	7.5	1.9
Percentage with:			
Central air	90.8	93.4	84.2
Warm-air furnace (main heating)	91.4	92.1	89.5
Unsafe drinking water	2.9	2.9	2.8
Working carbon monoxide detectors	55.3	61.4	39.3
Separate dining room	52.0	58.2	36.0
Swimming pool	12.5	10.5	17.7
Signs of rodents in last 12 months	11.8	13.0	8.5
Mold in last 12 months	3.0	2.5	4.4
Wheelchair-accessible ramps	0.9	0.9	0.7
Missing roofing material[1]	3.6	3.6	4.0
Leakage from outside structure	13.7	13.9	13.2

[1] Excludes multiunit structures.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

Table 2.

Financial Characteristics—Owner-Occupied Housing Units: 2011

Characteristics	Total	New construction past 4 years	Black alone	Hispanic	Elderly (65+ years)	Below poverty
Median:						
Year mortgage originated	2006	2010	2005	2006	2005	2006
Purchase price (dollars)	100,000	155,000	73,000	87,500	50,000	48,000
Home value (dollars)	140,000	162,000	100,000	130,000	135,000	80,000
Current total loan as percentage of value (percent)	72.0	102.0	84.0	79.0	41.0	74.0
Ratio of value to current income	2.2	2.5	2.2	2.2	3.6	13.4
Percentage with:						
No mortgage, owned free and clear	31.2	22.3	21.8	26.7	65.1	45.9
Regular and/or home equity mortgage[1]	68.5	78.3	77.8	73.3	33.8	53.9
Line-of-credit only	7.2	0.6	4.8	4.4	4.0	1.3
Refinanced primary mortgage	32.5	29.7	23.4	18.5	15.0	20.4
Two or more regular and/or home equity mortgages[1]	9.1	2.3	10.0	11.9	2.9	6.1
Median monthly expenditures (dollars)						
Total housing	939	1,276	910	982	516	620
Mortgage payment	900	1,100	719	1,167	729	610
Property insurance	63	42	58	58	65	45
Real estate taxes	160	150	100	118	136	89
Routine maintenance	42	8	42	42	17	25
Electricity	107	105	104	101	96	111
Trash removal	19	20	17	14	20	19

[1] Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

SOURCE AND ACCURACY

The AHS is sponsored by the Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau. Data presented are based on the sample of units that responded to the 2011 AHS, using weighting consistent with Census 2010. The resulting estimates are representative of the entire population. For information on sampling and estimation methods, see <www.census.gov/housing/ahs/methodology>.

FOR MORE INFORMATION

Visit the AHS Web site for a complete set of tables, definitions, and more <www.census.gov/housing/ahs>. Additional information is available on HUD's Web site at <www.huduser.org>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <ahsn@census.gov> with any inquiries about these data.