

**ANALYSIS OF THE  
CALHOUN COUNTY, MICHIGAN  
HOUSING MARKET  
AS OF MAY 1, 1969**

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

FHA Housing Market Analysis  
Calhoun County, Michigan, as of May 1, 1969

Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Field Market Analysis Service as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development  
Federal Housing Administration  
Field Market Analysis Service  
Washington, D. C.

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FHA HOUSING MARKET ANALYSIS - CALHOUN COUNTY, MICHIGAN  
AS OF MAY 1, 1969

Calhoun County is located in south central Michigan. The county borders Jackson and Kalamazoo Counties and is about 40 miles south of Lansing. For purposes of this analysis, Calhoun County is considered to be a single Housing Market Area (HMA). In May 1969, the HMA had a population of about 149,500, including 42,300 persons in Battle Creek, the principal city. Battle Creek, Albion and Marshall, the only urban communities, contained about 42 percent of the total population.

The economy of the HMA is manufacturing oriented, with the machinery and food products industries the major sources of industrial jobs. The Kellogg Company and the Post Division of General Foods dominate food processing and have had a stabilizing influence on the local economy. In contrast, the machinery industry has been quite volatile, accounting for much of the change in employment. Since 1960, economic conditions have varied widely, from the recession of the early 1960's to the near-boom expansion between 1965 and 1966. Over the nine-year period, however, growth has been inadequate to provide sufficient employment opportunities for the local population, and there has been persistent out-migration. Despite low levels of population and household growth, the housing market has remained firm, for the most part, as local builders have avoided producing an oversupply of housing. Moderate levels of demand for new sales and rental housing have been sustained for the past several years, and the homeowner and renter vacancy rates have declined.

Anticipated Housing Demand

In Calhoun County, an average annual demand for 530 new housing units, financed at market interest rates without subsidy, is anticipated

for the two-year period ending May 1, 1971. This demand estimate is based primarily on the projected level of household growth (375 a year) with adjustments to reflect replacement need occasioned by about 150 units to be lost annually from the housing inventory. After considering current housing market factors--the acceptable levels of vacancy, construction volume, and the slowed trend toward owner occupancy--it is judged that the most desirable demand-supply balance would be achieved by 440 single-family houses and 90 units in multifamily structures. The qualitative distribution of demand presented in table I indicates that about 56 percent of the demand for single-family houses will be in the \$20,000-\$30,000 price class; multifamily demand is strongest for one and two-bedroom units at the lowest rent levels achievable. The demand projections assume a moderate rate of economic expansion with accompanying population and household growth levels similar to those of recent years. Barring unanticipated changes from those conditions during the forecast period of this analysis, a housing production volume approaching the average for the 1965-1968 period could be absorbed while maintaining a balanced housing market based on long term growth trends expected in the HMA.

#### Occupancy Potentials for Subsidized Housing

Federal assistance in financing the cost of new housing for low- or moderate-income families may be provided by four different programs administered by FHA: monthly rent-supplement payments, principally in rental projects financed with market-interest-rate mortgages insured under Section 221(d)(3); partial payments for interest for home mortgages insured primarily under Section 235; partial payment for interest for project mortgages insured under Section 236; and below-market-interest-rate financing for project mortgages insured under Section 221(d)(3).

Household eligibility for federal subsidy programs is determined primarily by evidence that household or family income is below established limits. Some families may be alternatively eligible for assistance under one or more of these programs or under other assistance programs using federal or state support. Since the potential for each program is estimated separately, there is no attempt to eliminate the overlaps among program estimates. Accordingly, the occupancy potentials discussed for various programs are not additive. Furthermore, future approvals under each program should take into account any intervening approvals under other programs which serve the same requirements. The potentials<sup>1/</sup> discussed in the following paragraphs reflect estimates adjusted for housing provided or under construction under alternative FHA or other programs.

<sup>1/</sup> The occupancy potentials referred to in this analysis have been developed to reflect the capacity of the market in view of existing vacancy. The successful attainment of the calculated market for subsidized housing may well depend upon construction in suitable accessible locations, as well as upon the distribution of rents over the complete range attainable for housing under the specified programs.

The annual occupancy potentials for subsidized housing in FHA programs discussed below are based upon 1969 incomes, on the occupancy of substandard housing, on estimates of the elderly population, on April 1, 1969 income limits, and on available market experience.<sup>1/</sup> The occupancy potentials by size of units required are shown in table II. Many of the low income families eligible for housing provided with federal assistance live in rural areas of Calhoun County. Assuming a continued strong propensity for home ownership among these families, the occupancy potential for sales housing under Section 235 could best be satisfied by houses in scattered locations or in small developments near the urban centers, providing there is reasonably convenient access to employment sources and shopping facilities. However, if subsidized housing is offered in rental projects, absorption is likely to be most successful if units are located primarily in Battle Creek and vicinity.

Section 221(d)(3) BMIR. If federal funds are available, a total of about 110 units of Section 221(d)(3) BMIR housing could be absorbed annually.<sup>2/</sup> This estimate of occupancy potential excludes 64 units of 221(d)(3) BMIR cooperative housing scheduled for construction during 1969. In May 1969, there were commitments outstanding for an additional 101 units of cooperative housing to be marketed in two sections pending the successful sales experience of the 64 units in the first phase. Tentative construction plans indicate that no more than half of these units will be completed during the next two years. If a total of 50 units out of these commitments are built, the remaining potential would be for a total of 170 units.

Rent-Supplement Housing. Most families eligible for rent-supplements also are eligible for public housing. There are 240 units of low-rent public housing in the HMA and 210 units were under construction in May 1969. The occupancy potential for rent-supplement housing is calculated to be 55 units a year, including 20 units designed especially for the elderly (see table II). This potential has been reduced significantly because of the 210 units under construction--60 units for families and 150 units for elderly tenants.

Section 235, Sales Housing. Sales housing could be provided for low- and moderate-income families under Section 235. Utilizing exception income limits, there is an occupancy potential for about 115 houses a year during the next two years (see table II). All of the families in the potential for Section 235 housing are also part of the potentials estimated below for the Section 236 program, and about 75 percent have incomes within the Section 221(d)(3) BMIR range. Consideration has been given to the Section 221(d)(3) BMIR housing under construction.

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<sup>1/</sup> Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing. However, little or no housing has been provided under most of the subsidized programs and absorption rates remain to be tested.

<sup>2/</sup> At the present time, funds for allocations are available only from recaptures resulting from reductions, withdrawals, and cancellation of outstanding allocations.

Section 236, Rental Housing. The annual occupancy potential using the exception income limits is estimated at 140 units, including 115 units for families and 25 units designed for elderly households (See table II). All families eligible under this program also are eligible for Section 235 and many are eligible for Section 221(d)(3) housing. Some elderly individuals also are eligible for rent-supplements. The occupancy potential presented above has been adjusted to reflect housing needs of eligible families that will be met by other subsidized housing under construction.

### Sales Market

The market for new and existing sales housing in Calhoun County was sound in May 1969; the homeowner vacancy rate was 1.2 percent, builders' unsold inventories were small, and the majority of used homes were selling after short periods of market exposure. Although demand has fluctuated widely as a result of changes in economic and demographic trends over the past nine years, a firm market for new sales housing has been sustained, except for brief periods, through production adjustments by local builders. A steady construction volume (about 440 houses annually) has been maintained during the past four years, and though costs have risen, the supply of new houses has been adequate to satisfy demand in nearly all price ranges. The market for existing properties also has been active, as indicated by increased sales and the appreciation in value of good quality used homes.

Home building operations are characterized by numerous small-volume builders active in small developments and on individual sites in scattered locations throughout the HMA. While speculative construction is common, most builders are cautious and have avoided accumulating inventories of unsold houses. Subdivision activity is greatest in the four townships surrounding Battle Creek, which have been the location for high-cost housing recently built in the HMA. Many of the new houses in Battle Creek Township (south of the city) are priced from \$25,000; construction north of the city has been concentrated in the middle price ranges (\$20,000-\$25,000). Beyond the suburban area of Battle Creek, construction is scattered in rural areas or in small subdivided plats of land near Albion and Marshall. A large proportion of the houses priced under \$20,000 are built in these outlying areas where undeveloped land and less restrictive building regulations allow construction of low-cost housing.

### Rental Market

There has been improvement in the condition of the rental market in Calhoun County. As a result, there has been a decline in rental vacancies and increased construction activity in recent years. Demand for new rental housing has expanded, and since 1964 an average of about 90 units have been absorbed annually in the HMA. Management sources report that the

initial renting experience has been acceptable and they have had no difficulty maintaining high occupancy. The new projects contain predominantly one- and two-bedroom units, and the majority have rents that are relatively high for the area. Typically, monthly charges (excluding utilities) start at about \$130 for a one-bedroom unit and at about \$160 for a two-bedroom apartment.

Although construction volume has increased, apartment projects comprise only a small segment of the market. The rental housing inventory consists largely of old single-family houses or large structures that have been converted to multifamily occupancy. Many of the available vacant rental units are the least desirable of these converted units, which because of obsolescence or small size are inadequate for the housing needs of families seeking rental accommodations. It is likely that units of this type will remain vacant indefinitely, gradually filtering out of the available inventory. Therefore, despite a rental vacancy rate of 7.2 percent, there is not a surplus of competitive rental units; and, in fact, there exists a shortage of acceptable units available to low-income households.

#### Economic, Demographic, and Housing Factors

The estimated demand for 530 new nonsubsidized housing units a year is based on the assumptions set forth in the discussion of economic, demographic, and housing variables which follows:

Economy. During 1968, nonagricultural wage and salary employment in the Battle Creek Labor Market Area<sup>1/</sup> averaged 56,600, or 6,000 jobs above the average for 1960. Although there has been an upward trend in employment, the performance of the economy has been irregular. Year to year employment changes have reflected the impact of local economic conditions, varying from the sharp decline of the 1960-1961 recession, the subsequent recovery and expansion of jobs during the mid-1960's, and a slowing of growth in the past two years (see table III). The largest annual gain in wage and salary employment (2,500 jobs) occurred from 1965 to 1966. Since then, there has been very little expansion and the wage and salary employment average for 1968 was only 700 jobs above that for 1966.

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<sup>1/</sup> Includes Calhoun and Barry Counties, Michigan; separate employment statistics are not available for Calhoun County. The Michigan Employment Security Commission estimates that about 80 percent of total employment in the labor market area is in Calhoun County. Employment trends for the two-county area are judged to be representative of the trend in Calhoun County.



The area derives its basic economic support from manufacturing employers accounting for about 45 percent of wage and salary jobs. Historically, the food products industry, dominated by the Kellogg Company and the Post Division of General Foods Corporation, has accounted for most of the employment. Although both firms have experienced production advances, their work forces have remained relatively stable since 1961 because of increased use of mechanized production equipment. There has been growth in the machinery industry, since 1965 the largest employer of manufacturing workers. Expansion by the Clark Equipment Company (industrial trucks and fork lifts) and by the Valve Division of Eaton, Yale, and Towne (valves and pumps) accounted for most of the 1,100 jobs added in the machinery industry 1965 to 1966. Most of the post-1960 gain in nonmanufacturing employment occurred from 1964 through 1967 with the trade and service categories the principal areas of expansion. However, as hiring by basic manufacturing employers slowed, the effect on local business was noted, and during 1968 nonmanufacturing employment did not advance. Employment in the service category declined by 300 jobs in 1968.

It is anticipated that nonagricultural wage and salary employment in the Battle Creek Labor Market Area will increase by an average of 700 jobs a year (about 80 percent in Calhoun County) from May 1969 to May 1971. This forecast, which assumes a moderate recovery from the slump of the past two years, is based primarily on hiring expectations of area manufacturers and the impact on nonbasic industries providing consumer goods and services to the local population. New manufacturing jobs will emanate in the durable goods sector of the local economy, principally as the result of gradual production advances by firms classified in machinery and fabricated metals. Stimulated by improved business conditions and the recovery in manufacturing, nonmanufacturing industries will provide the major share of the expected employment increase with gains concentrated in the trade and service categories.

Income. In 1969, the median annual income of all families in Calhoun County was \$8,350, after deduction of federal income tax. The median income of renter households of two or more persons was \$7,100. By 1971, these medians will rise to \$8,775 and \$7,475, respectively. Table IV contains distributions of all families and renter households by income classes at the 1969 and 1971 income levels.

Population.<sup>1/</sup> Persistent out-migration and a steady decline in the resident birth rate have resulted in a low level of population expansion (1,175 persons annually) in Calhoun County since April 1960. Nearly all of the increase has been in suburban areas surrounding Battle Creek, Albion, and Marshall. As shown in table V, population has declined within the city of Battle Creek. Based on expectations that moderate employment growth will prevent out-migration from rising and that the birth rate will stabilize, an average gain of 1,100 annually is forecast for the next

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<sup>1/</sup> Population and household growth trends for Calhoun County and selected areas of the HMA are shown in table V.

two years. Population growth will continue to be greatest in the suburban townships, although an increase is expected in the city of Battle Creek because of current and proposed residential development.

Households. Since April 1960, the number of households in the HMA has increased by about 390 a year. Based on the expected increase in population in response to added jobs and on the assumption that the average number of persons in a household will continue to decline somewhat, the number of households is expected to increase by an average of 375 a year over the forecast period of this analysis.

Housing Inventory. In May 1969, there were 47,500 housing units in Calhoun County, including 33,550 owner-occupied units, 11,000 rental units and 2,950 vacant housing units (see table VI). The net addition to the housing inventory of about 3,500 units since April 1960 resulted from the construction of 4,950 units and the removal of 1,450 units through demolitions and other causes. About 150 single-family houses and 300 units in multifamily structures were under construction in May 1969. The estimate of multifamily units under construction included 16 model units of a Section 221(d)(3) BMIR cooperative housing project and 210 units of low-rent public housing--150 units in Battle Creek and 60 units in Albion.

Reflecting the impact and slow recovery from the economic recession of the early 1960's, residential construction declined sharply and remained at low levels through 1964. The number of housing units authorized by building permits in Calhoun County fell from 706 in 1960 to 444 in 1962.<sup>1/</sup> By 1965, the economy was much improved and local builders responded with production increases. Building activity declined again in 1966, because of the stringent mortgage credit conditions. A tightening of the housing market at that time, however, created demand pressures, and during 1967 and 1968 permit authorizations averaged about 570 units a year, or about the same as the 1965 construction volume. The trend of building activity and geographic detail with respect to building permit authorizations is presented in table VII.

Vacancy. Based on postal vacancy survey data and on other information obtained from local sources, it is estimated that there were about 1,250 vacant housing units available in the HMA as of May 1969. Of that total, 400 units were available for sale only and 850 units were available for rent, equal to homeowner and renter vacancy rates of 1.2 percent and 7.2 percent, respectively. Both the sales and rental vacancy rates were below those reported in the 1960 Census.

<sup>1/</sup> Nearly all residential construction has been within building permit areas. Since 1960, an estimated 200 housing units have been started outside permit jurisdictions in Calhoun County.

In addition, it is estimated that about 25 percent of the vacant rental housing units available in the HMA are substandard in that they lack one or more plumbing facilities, and many more units are not readily marketable because of obsolescence. Because of the poor quality of a large proportion of the vacant housing inventory, it is judged that the number of competitive rental units available in the HMA was not excessive.

Table I

Estimated Annual Demand for New Single-family Housing  
Calhoun County, Michigan, Housing Market Area  
May 1, 1969 to May 1, 1971

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$17,500	45	10
\$17,500 - 19,999	50	11
20,000 - 22,499	75	17
22,500 - 24,999	65	15
25,000 - 29,999	105	24
30,000 - 34,999	55	13
35,000 and over	<u>45</u>	<u>10</u>
Total	440	100

Table II

Estimated Annual Occupancy Potential  
Calhoun County, Michigan, Housing Market Area  
May 1, 1969-May 1, 1971

A. Subsidized Sales Housing, Section 235

<u>Eligible family size</u>	<u>Number of units<sup>a/</sup></u>
Four persons or less	65
Five persons or more	<u>50</u>
Total	115

B. Privately-financed Subsidized Rental Housing

<u>Unit size</u>	<u>Rent Supplement</u>		<u>Section 236<sup>a/</sup></u>	
	<u>Total</u>	<u>Elderly</u>	<u>Total</u>	<u>Elderly</u>
Efficiency	10	10	15	15
One bedroom	10	10	20	10
Two bedrooms	15	-	50	-
Three bedrooms	15	-	35	-
Four or more bedrooms	<u>5</u>	<u>-</u>	<u>20</u>	<u>-</u>
Total	55	20	140	25

<sup>a/</sup> All of the families eligible for Section 235 housing are also eligible for the Section 236 program, and about 75 percent are eligible for Section 221(d)(3) BMIR housing. These estimates are based upon exception income limits.

Table III

Nonagricultural Wage and Salary Employment by Industry  
Battle Creek, Michigan, Labor Market Area<sup>1/</sup>  
Annual Averages, 1960-1968

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>
Nonagricultural wage and salary	<u>50.6</u>	<u>49.3</u>	<u>50.1</u>	<u>51.3</u>	<u>52.0</u>	<u>53.4</u>	<u>55.9</u>	<u>56.4</u>	<u>56.6</u>
Manufacturing	<u>23.5</u>	<u>22.1</u>	<u>22.7</u>	<u>23.1</u>	<u>23.8</u>	<u>24.3</u>	<u>25.6</u>	<u>25.1</u>	<u>25.3</u>
Durable goods	<u>14.3</u>	<u>12.5</u>	<u>13.4</u>	<u>13.6</u>	<u>14.4</u>	<u>14.8</u>	<u>16.0</u>	<u>15.5</u>	<u>15.8</u>
Metals	4.3	4.0	4.3	4.1	4.2	4.6	4.8	4.7	4.7
Primary	(1.5)	(1.3)	(1.5)	(1.6)	(1.9)	(2.0)	(2.1)	(2.0)	(1.9)
Fabricated	(2.9)	(2.7)	(2.7)	(2.5)	(2.4)	(2.6)	(2.7)	(2.6)	(2.8)
Machinery	6.9	5.9	6.4	6.5	6.9	7.5	8.6	8.7	8.9
Other durable goods	3.1	2.6	2.7	3.0	3.3	2.7	2.6	2.1	2.2
Nondurable goods	<u>9.2</u>	<u>9.6</u>	<u>9.4</u>	<u>9.5</u>	<u>9.4</u>	<u>9.5</u>	<u>9.6</u>	<u>9.6</u>	<u>9.6</u>
Food and kindred products	6.9	7.3	7.1	7.3	7.2	7.2	7.3	7.4	7.3
Paper and allied products	1.6	1.5	1.6	1.5	1.4	1.5	1.5	1.4	1.5
Chemicals	.6	.7	.5	.6	.6	.6	.6	.6	.6
Other	.1	.1	.1	.1	.2	.4	.4	.2	.2
Nonmanufacturing	<u>27.1</u>	<u>27.2</u>	<u>27.4</u>	<u>28.1</u>	<u>28.1</u>	<u>29.2</u>	<u>30.3</u>	<u>31.3</u>	<u>31.3</u>
Construction	1.7	1.5	1.4	1.5	1.6	1.8	1.9	2.0	2.0
Transportation, comm. and pub. util.	2.6	2.4	2.5	2.5	2.5	2.5	2.5	2.5	2.5
Trade	7.9	8.2	8.3	8.3	8.1	8.3	8.8	9.3	9.5
Finance, real estate and ins.	2.3	2.4	2.5	2.7	2.7	2.8	3.1	3.3	3.3
Service	5.6	5.5	5.5	5.6	5.7	6.1	6.4	6.4	6.1
Government	7.1	7.2	7.2	7.5	7.5	7.6	7.6	7.8	7.8

<sup>1/</sup> Includes Calhoun and Barry Counties, Michigan.

Note: Components may not add to totals because of rounding.

Source: Michigan Employment Security Commission.

Table IV

Estimated Percentage Distribution of All Families and Renter Households  
by Income After Deducting Federal Income Taxes  
Calhoun County, Michigan, HMA, 1969 and 1971

<u>Annual</u> <u>after-tax income</u>	<u>1969</u>		<u>1971</u>	
	<u>All</u> <u>Families</u>	<u>Renter</u> <u>Households<sup>a/</sup></u>	<u>All</u> <u>Families</u>	<u>Renter</u> <u>Households<sup>a/</sup></u>
Under \$ 3,000	8	11	8	10
\$3,000 - 3,999	4	6	4	6
4,000 - 4,999	7	8	5	8
5,000 - 5,999	7	12	7	10
6,000 - 6,999	9	13	8	11
7,000 - 7,999	11	11	10	12
8,000 - 8,999	11	10	11	11
9,000 - 9,999	8	8	9	9
10,000 - 12,499	16	12	17	13
12,500 - 14,999	10	6	11	7
15,000 and over	<u>9</u>	<u>3</u>	<u>10</u>	<u>3</u>
Total	100	100	100	100
Median	\$8,350	\$7,100	\$8,775	\$7,475

a/ Renter households of two or more persons.

Source: Estimated by Housing Market Analyst.

Table V

Trend of Population and Household Growth  
Calhoun County, Michigan, HMA  
April 1950 - May 1969

<u>Population</u>	<u>April</u>	<u>April</u>	<u>May</u>	<u>Average annual change<sup>a/</sup></u>	
	<u>1950</u>	<u>1960</u>	<u>1969</u>	<u>1950-1960</u>	<u>1960-1969</u>
HMA Total	<u>120,813</u>	<u>138,858</u>	<u>149,500</u>	<u>1,800</u>	<u>1,175</u>
Albion	10,406	12,749	13,300	235	60
Battle Creek	48,666	44,169	42,300	-450	-205
Marshall	5,777	6,736	7,200	95	50
Remainder	55,964	75,204	86,700	1,925	1,270
<u>Households</u>					
HMA Total	<u>34,510</u>	<u>41,010</u>	<u>44,550</u>	<u>650</u>	<u>390</u>
Albion	2,844	3,378	3,525	55	15
Battle Creek	15,139	14,677	14,275	-45	-45
Marshall	1,873	2,208	2,350	35	15
Remainder	14,654	20,747	24,400	610	400

<sup>a/</sup> Subtotals may not add to totals because of rounding.

Sources: 1950 and 1960 Censuses and estimates by Housing Market Analyst.



Table VI

Characteristics of the Housing Supply  
Calhoun County, Michigan, HMA  
April 1950-May 1969

	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>May</u> <u>1969</u>
<u>Occupancy and tenure</u>			
Total housing supply	<u>36,399</u>	<u>44,005</u>	<u>47,500</u>
<u>Occupied housing units</u>	<u>34,510</u>	<u>41,010</u>	<u>44,550</u>
Owner occupied	23,820	30,527	33,550
Percent of total	69.0%	74.4%	75.3%
Renter occupied	10,690	10,483	11,000
<u>Vacant housing units</u>	<u>1,889</u>	<u>2,995</u>	<u>2,950</u>
Available	<u>481</u>	<u>1,373</u>	<u>1,250</u>
For sale	195	408	400
Homeowner vacancy rate	0.8%	1.3%	1.2%
For rent	286	965	850
Renter vacancy rate	2.6%	8.4%	7.2%
Other <sup>a/</sup>	1,408	1,622	1,700

<sup>a/</sup> Other vacant units include seasonal units, dilapidated units, units rented or sold awaiting occupancy, and units held off the market.

Sources: 1950 and 1960 Censuses of Housing.  
1969 estimated by Housing Market Analyst.

Table VII

Privately-financed Housing Units Authorized by Building Permits  
Calhoun County, Michigan, Housing Market Area  
1960-1968

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>
HMA total	<u>306</u>	<u>547</u>	<u>444</u>	<u>460</u>	<u>434</u>	<u>579a/</u>	<u>418b/</u>	<u>585</u>	<u>550c/</u>
Single-family	641	543	428	350	393	462	400	477	427
Multifamily	65	4	16	110	41	117	18	108	123
<u>Area</u>									
Albion	59	36	32	26	22	46	13	12	3
Athens Township	-	-	-	-	-	2	6	10	8
Athens Village	4	2	-	2	-	4	4	2	2
Battle Creek	44	84	45	35	24	20	19	26	69
Battle Creek Township	167	115	158	131	159	227	144	174	121
Bedford Township	73	71	60	110	58	35	34	73	54
Convis Township	6	5	5	4	8	11	5	8	7
Eckford Township	-	-	-	-	-	2	1	3	2
Emmett Township	139	74	58	39	29	42	49	78	68
Fredonia Township	-	-	-	-	-	-	-	5	5
Homer Township	-	-	-	-	-	-	10	3	3
Homer Village	7	2	-	3	3	4	2	1	2
Lee Township	3	2	3	3	2	-	1	5	2
Leroy Township	12	20	8	14	13	13	12	13	13
Marengo Township	6	4	6	11	7	10	5	6	7
Marshall	27	26	16	21	31	44	22	22	56
Marshall Township	25	42	21	19	34	23	17	24	25
Newton Township	6	7	2	2	2	6	15	11	12
Pennfield Township	93	57	30	40	42	90	31	95	79
Remaining areas	35	-	-	-	-	-	28	14	12

a/ Excludes 84 units low-rent public housing in Battle Creek.

b/ Excludes 40 units low-rent public housing in Albion.

c/ Excludes 60 units low-rent public housing in Albion.

Sources: Bureau of the Census, C-40 Construction Reports and local building inspectors.