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Analysis of the **FLINT, MICHIGAN HOUSING MARKET**

As of October 1, 1964

HOUSING AND HOME FINANCE AGENCY
OFFICE OF THE ADMINISTRATOR
WASHINGTON 25, D.C.

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**A Report by the
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20411**

A constituent of the Housing and Home Finance Agency

June 1965

ANALYSIS OF THE
FLINT, MICHIGAN, HOUSING MARKET
AS OF OCTOBER 1, 1964

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FIELD MARKET ANALYSIS SERVICE
FEDERAL HOUSING ADMINISTRATION
Housing and Home Finance Agency

Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science the judgmental factor is important in the development of findings and conclusions. There will, of course, be differences of opinion in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst.

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ANALYSIS OF THE
FLINT, MICHIGAN, HOUSING MARKET
AS OF OCTOBER 1, 1964

Summary and Conclusions

1. Reflecting the successful automobile sales market of the past three years, **nonagricultural** employment in Genesee County has averaged 141,000 thus far in 1964, the highest total recorded since 1956. Total nonagricultural employment is expected to reach 145,000 by October 1966, an average annual increment of 2,000 workers in the next two years.
2. The current median income for all nonfarm families after deducting Federal income tax, is estimated to be \$6,900 and the current median after-tax income of tenant families is about \$5,350.
3. The nonfarm population of the Flint HMA is about 405,400 as of October 1964, an increase of 8,850 (2.4 percent) a year over the April 1960 level. The nonfarm population is expected to reach 422,500 by October 1966, an annual increment of 8,550 (2.1 percent).
4. There are about 113,000 nonfarm households in the Flint HMA at present, an annual increase of 2,285 (2.2 percent) since April 1960. The number of nonfarm households is expected to grow by 2,200 a year to total 117,400 by 1966.
5. Since January 1960, 2,500 housing units annually have been authorized by building permits in Genesee County; in 1963 and 1964, about 3,000 units a year were authorized. Nearly 90 percent of the total permits issued since 1960 have been for single-family units, largely in Burton, Flint, Genesee, Grand Blanc, and Mt. Morris Townships. Multifamily construction has been concentrated in Flint.
6. Currently, there are about 3,600 available vacant housing units in Genesee County, a net vacancy ratio of 3.1 percent. Of the available vacancies, 1,300 are estimated to be available for sale, yielding a homeowner vacancy rate of 1.4 percent. The remaining 2,300 are for rent, representing a rental vacancy rate of 8.8 percent.

7. During the October 1964-October 1966 period, housing demand for 2,700 units annually is forecast; 2,000 sales units and 700 rental units. Nearly 60 percent of the sales demand will be for units priced between \$16,000 and \$25,000. Rental demand, above the minimum rents achievable with market rate financing, is estimated at 530 units annually. The remaining 170 unit rental demand will be for units achievable only with public benefit or assistance financing. Details are shown on page 27.

ANALYSIS OF THE
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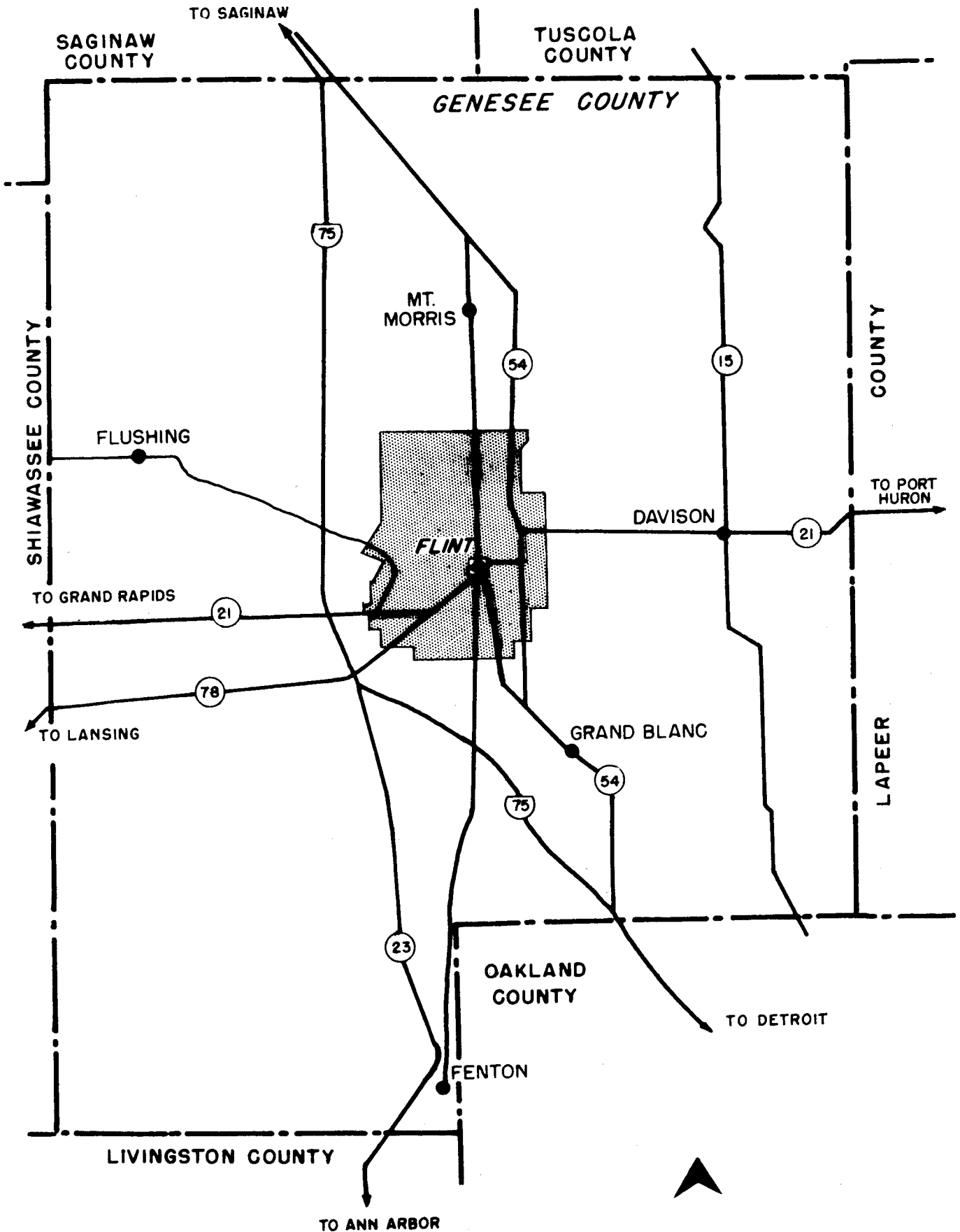
Housing Market Area

The 1960 definition of the Flint Standard Metropolitan Statistical Area (SMSA), Genesee County, will be maintained for the Housing Market Area (HMA) in this report.

The city of Flint is located in the geographic center of Genesee County in southeastern Michigan. Flint is situated 60 miles northwest of Detroit, 31 miles southeast of Saginaw, and 50 miles northeast of Lansing. Air passenger service is furnished by North Central Airlines and United Airlines through the Bishop Airport, while railway service is provided by the Grand Trunk Western and the Chesapeake and Ohio (freight service only). A network of Federal, State, and county highways provides rapid access to major urban centers in Michigan and the Great Lakes area.

According to the U.S. Bureau of the Census, there was a net in-commutation of 6,958 workers into the Flint HMA in April 1960, 10,008 in-commuters and 3,050 out-commuters. Of the 10,008 nonresident workers, 83 percent lived in one of the six counties surrounding the HMA. Sixty-eight percent of the in-commuters to the HMA worked in the city of Flint. Oakland, Wayne, Saginaw, and Shiawassee Counties accounted for 56 percent of the out-commutation.

FLINT, MICHIGAN HOUSING MARKET AREA



Economy of the Area

Character and History

The city of Flint was first established in the early 19th century as a fur-trading center at a crossing on the Flint River called the "Grand Traverse". The "Grand Traverse" was established as the judicial seat of Genesee County in 1835, two years before Michigan became a State. Lumbering and agriculture soon replaced fur-trading as woolen mills, wagon works, and other small manufacturing industries were established to meet growing local needs. In an effort to facilitate transportation and the movement of goods, a two-wheeled, horse-drawn vehicle was developed. The demand for such vehicles became so great as to warrant mass production and this eventually led to the development of carriage factories in Flint. W. C. Durant, a founder of the General Motors Corporation, produced wagons and carriages in Flint and in 1903, to meet the growing demand for "horseless carriages", established the Buick Motor Car Company.

Today, the economy of Flint revolves around the General Motors Corporation, specifically the manufacture of Chevrolet and Buick automobiles. Flint is the largest manufacturing center for Buick automobiles and is recognized, next to Detroit, as the largest automobile manufacturing center in the world. As a result, the economy of Flint depends entirely upon the market success of the volatile automobile industry.

Employment

Current Estimate. Thus far in 1964, total nonagricultural employment in the Flint SMSA has averaged 141,100, including 128,400 wage and salary workers and 12,700 self-employed, domestics, and unpaid family workers. Average wage and salary employment in the Flint area has increased steadily since the 1961 recession and the 1964 average of 128,400 represents the highest level of employment since the 1956 peak.

Manufacturing industries provide the bulk of employment in the SMSA, accounting for 59 percent of wage and salary jobs in 1964. This ratio has been declining, however; in the peak year of 1956, manufacturing provided 62 percent of wage and salary jobs. Flint has, therefore, been following the typical economic trend of a relative decline in manufacturing and a relative increase in the importance of nonmanufacturing industries.

The manufacture of durable goods is dominant in the Flint area economy, providing 95 percent of manufacturing jobs (56 percent of all wage and salary jobs) in 1964. This ratio has been relatively

constant over the past eight years at 94 to 95 percent of manufacturing employment.

As the table below indicates, average manufacturing employment has declined by about 5,700 jobs (715 annually) since 1956 while non-manufacturing has added 3,400 jobs (425 annually), resulting in a net loss of 2,300 wage and salary jobs. Since 1958, however, both manufacturing and nonmanufacturing employment have been increasing.^{1/}

Annual Average Nonagricultural Wage and Salary Employment
Flint, Michigan, SMSA, 1956-1964
(in thousands)

<u>Year</u>	<u>Manufacturing</u>	<u>Nonmanu- facturing</u>	<u>Total wage and salary employment</u>	<u>Change in total from preceding year</u>	
				<u>Number</u>	<u>Percent</u>
1956	81.0	49.7	130.7	-	-
1957	75.9	49.0	124.9	- 5.8	- 4.4
1958 ^{a/}	64.5	46.8	111.3	-13.6	- 10.9
1959	64.6	47.6	112.2	.9	.8
1960	70.7	48.4	119.1	6.9	6.1
1961 ^{a/}	64.6	49.4	114.0	- 5.1	- 4.3
1962	71.2	50.9	122.1	8.1	7.1
1963	73.0	51.8	124.8	2.7	2.2
1964 ^{b/}	75.3	53.1	128.4	3.6	2.9

^{a/} Includes workers involved in labor-management disputes.

^{b/} Through September 1964.

Source: Michigan Employment Security Commission.

Employment by Industry. In the nine months ended September 1964, an average of 71,900 persons were employed in the durable goods sector, including 60,600 persons in the transportation equipment industry, accounting for 80 percent of the manufacturing employment and 47 percent of the total nonagricultural wage and salary employment. The 1964 level of jobs in transportation equipment represents a decline of 5,200 (650 annually) since 1956. With the exception of an increase of 400 jobs in the fabricated metals industry, all other segments of durable goods employment have also declined since 1956. When compared with the 1961 recession year, however, all segments in durable goods employment have been steadily increasing. Employment in transportation equipment has grown by 3,200 (six percent) annually since 1961. Nondurable goods

^{1/} Comparable employment data are available for the years 1956-1964 only.

manufacturing employment exhibited a general decline since 1956 and remains, for the most part, virtually unchanged from the 1961 recession level.

Thus far in 1964, an average of 53,100 persons have been employed in nonmanufacturing industries, representing an increase of 3,400, or 6.8 percent, above the 1956 level. With the exception of losses in construction (900) and transportation, communication, and utilities (400), all segments of nonmanufacturing employment exhibited increases since 1956. The bulk of the employment gain in nonmanufacturing in the past eight years took place in services and government which increased by 2,000 (21 percent) and 1,900 (20 percent), respectively. Most of the gain in government took place in local government which accounts for 85 percent of the average government employment (1964) and 7.7 percent of total wage and salary employment (see table I).

Employment Participation Rate. The ratio of employment to the population of an area is termed the employment participation rate. Census data indicate that this ratio declined from 41.54 in 1950 to 35.79 in 1960 in the Flint HMA. The decline is estimated to have continued since, but at a much slower rate. Calculated on a slightly different basis (total employment rather than resident employment), the participation rate is estimated to have declined from 36.10 in 1959 to 34.80 at the present time.

Principal Employers

Automobile sales and production have been increasing steadily since 1961, which is reflected in the increasing number of jobs and low unemployment levels in the Flint area since that time. In 1964, a total of 7.8 million passenger cars were produced in the U. S. compared with 7.6 million in 1963 and 7.9 million in the record year of 1955.

Percentage Distribution of U. S. Passenger Car Production 1955 and 1960-1964

<u>Total</u> <u>U.S. production</u>	<u>1955</u> <u>100.0</u>	<u>1960</u> <u>100.0</u>	<u>1961</u> <u>100.0</u>	<u>1962</u> <u>100.0</u>	<u>1963</u> <u>100.0</u>	<u>1964 a/</u> <u>100.0</u>
<u>G.M.C. - total</u>	<u>50.2</u>	<u>47.8</u>	<u>49.4</u>	<u>53.9</u>	<u>53.3</u>	<u>51.1</u>
Buick	9.8	4.6	5.3	6.0	6.3	6.2
Cadillac	1.9	2.4	2.7	2.3	2.2	2.0
Chevrolet	23.0	28.0	29.1	31.1	30.1	27.3
Oldsmobile	8.1	6.0	5.8	6.6	6.6	6.6
Pontiac	7.4	6.8	6.5	7.9	8.1	9.0

a/ Year ending December 26, 1964.

Source: Automotive News.

As indicated earlier, the leading employer in the Flint SMSA is the General Motors Corporation, which is primarily engaged in the manufacture of Buick and Chevrolet automobiles in its Flint plants. There are a total of eleven G.M.C. plants in the Flint area. The Chevrolet Division has four plants engaged in the manufacture and assembly of all models of the Chevrolet automobile except Chevy II and Corvair. Components of the Chevy II are manufactured in Flint, but assembled elsewhere and Corvair engines are manufactured elsewhere and transported to Flint for final assembly. There is one Buick plant which manufactures all Buick models and Hydramatic transmissions for the Pontiac automobile. Flint is the leading manufacturing center for Buick automobiles in the U.S. Three Fisher Body plants manufacture bodies for Buick and Chevrolet and tools, dies, jigs, etc., for the entire Fisher Body Division. In addition, there are two A. C. Sparkplug plants which produce sparkplugs, filters, instrument panels, etc., for new General Motors cars and the replacement market. A. C. in Flint also produces a number of parts for aircraft and missiles. It is estimated that about half of the finished products at A. C. are for the replacement market; consequently, employment levels at this facility are the most stable of all the G.M.C. plants in Flint. Finally, there is a Ternstedt plant in the area which produces chrome handles, bumpers, hubcaps, etc., for General Motors.

In addition to the General Motors plants listed above, there are a number of establishments, E. I. duPont (paint), Meade Company (containers), and Standard Cotton Products (upholstery and insulation) which manufacture products solely for the use of G.M.C. in Flint.

Inasmuch as the economy of Flint is based primarily on the production of Buick and Chevrolet automobiles, the level of employment depends upon the market success of these two automobile lines in particular and the success of the automotive industry in general. In the poor years (1957-1959 and 1961) throughout the automobile industry, employment levels in Flint were quite low. Employment since 1961 has been steadily increasing, reflecting three successful years for the automotive industry (including Buick and Chevrolet).

Buick, which has experienced several management shake-ups since 1955, has been steadily increasing its levels of production and share of the market since 1960 and Chevrolet production has been increasing, despite a decline in proportion in an expanding market. The success of Buick and Chevrolet automobiles in recent years has resulted in high employment levels at the G.M.C. plants in Flint.

Unemployment

Thus far in 1964, the number of unemployed persons in the SMSA has averaged 4,500, equal to 3.1 percent of the total labor force. As of October 1964, the Flint area is classified as a "B" area (low unemployment). The current level of unemployment in the area represents one of the lowest in the past eight years, second only to the average 4,100 (2.9 percent) unemployed in 1963. The sharp fluctuations in the level of unemployment since 1956 reflect the sensitive automobile industry. Unemployment in Flint peaked at 20,600 (14.1 percent) in 1958, reflecting the 1957-1958 recession. The nationwide steel strike in 1959 slowed the recovery of the motor vehicle industry from the 1958-1959 recession, so that unemployment continued high through 1959. Again in 1961, a slight recession resulted in increased unemployment. Since 1961, however, the level of unemployment has been low and relatively steady, reflecting three years of successful automobile sales and production.

Annual Average Labor Force and Unemployment Trends Flint, Michigan, SMSA, 1956-1964 (in thousands)

<u>Year</u>	<u>Total labor force</u>	<u>Unemployed</u>	
		<u>Number</u>	<u>Percent</u>
1956	155.8	9.2	5.9
1957	151.0	10.8	7.1
1958	146.2	20.6	14.1
1959	142.0	15.3	10.8
1960	140.8	7.0	5.0
1961	141.2	12.6	8.9
1962	141.8	5.3	3.7
1963	143.2	4.1	2.9
1964 <u>a/</u>	147.0	4.5	3.1

a/ Through September 1964.

Source: Michigan Employment Security Commission.

Estimated Future Employment

As indicated earlier in this analysis, 1955 was a peak year in automobile production, both nationally and in Flint. Any comparison with subsequent years indicates a decline in employment in Flint. When

compared with 1961 recession levels, however, it is also obvious that the Flint economy possesses the vitality to recover rapidly if the automobile industry expands as it has in the past three years, as reflected in the increasing number of jobs in the Flint area in recent years. However, because of the spread of automation, fewer man-hours are required now to produce an automobile than was the case a decade ago.

Since most of the current proposals for expansion at the General Motors plants in Flint involve the construction of storage facilities to accomodate the increasing number of automobile models and their respective parts, only a small number of jobs will be added. Both subsidiaries have indicated a shortage of unskilled production workers in the Flint area in recent years and efforts are being made to obtain labor from Lansing, Saginaw, and Detroit, since employment is not permanent and the plants are within commuting distance of these areas.

Employment projections in this report are premised on the assumption of continued growth in the automotive industry, as well as a continuation of the steady gains which have been evident in the non-manufacturing sector. On this basis, it is estimated that nonagricultural employment will total 145,000 in October 1966, an increase of 2,000 jobs annually from the present level.

Income

The concentration of heavy industry in Flint and the high wages paid to workers therein, make manufacturing workers in Flint the highest paid compared with any other metropolitan area in Michigan. For the first nine months of 1964, the weekly earnings of manufacturing workers averaged \$149.31. These weekly earnings are significantly higher than those of Detroit (\$140.34), Saginaw (\$140.87), Lansing (\$135.77), or the average for the State of Michigan (\$134.44).

The current annual median family income, after deducting Federal income taxes, for all families in the Flint HMA is approximately \$6,900, and the current median after-tax income earned by all renter families is about \$5,350. While 17 percent of all families and 31 percent of all renter families earn after-tax incomes below \$4,000 annually, 19 percent of all families and 7 percent of all renter families earn incomes in excess of \$10,000 annually (see table II).

By 1966, median income is expected to increase by about 6 percent above the current median income. Current and projected median income is shown in the table below.

Median Family Income^{a/}
by Tenure
Flint, Michigan, SMSA, 1964-1966

<u>Year</u>	<u>All families</u>	<u>Renter families</u>
1964	\$6,900	\$5,350
1966	7,275	5,650

a/ After deducting Federal income tax.

Source: Estimates by Housing Market Analyst.

Demographic Factors

Population

Current Estimate. There are about 405,400 persons in the nonfarm population of Genesee County at the present time, an average annual increase of 8,850 (2.4 percent) since April 1960. The city of Flint has grown by 1,700 (0.9 percent) a year during the past 4½ years, while the rest of Genesee County has increased in population by 7,150 (4.2 percent) annually.

Nonfarm Population Trends Genesee County, Michigan April 1950-October 1966

<u>Area</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>October</u> <u>1964</u>
Flint	163,143	196,940	204,600
Rest of HMA	<u>92,135</u>	<u>168,628</u>	<u>200,800</u>
HMA total	255,278	365,568	405,400

<u>Area</u>	<u>Average annual change</u>			
	<u>1950-1960</u>		<u>1960-1964</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Flint	3,380	2.1	1,700	0.9
Rest of HMA	<u>7,650</u>	<u>8.3</u>	<u>7,150</u>	<u>4.2</u>
HMA total	11,030	4.3	8,850	2.4

Source: 1950 and 1960 Censuses of Population.
1964 estimated by Housing Market Analyst.

Past Trend. During the April 1950-April 1960 decade, the nonfarm population of Genesee County grew by 11,029 annually, 3,380 (2.1 percent a year) in Flint and 7,650 (8.3 percent a year) in the remainder of Genesee County. The scarcity of available land within the corporate limits of Flint has been the primary reason for the rapid growth of the rest of the county, primarily the four townships^{1/} surrounding Flint. From April 1950 to April 1960, the total population growth (including the rural farm population) in Genesee County was divided almost equally among Flint (33 percent), the four surrounding townships (35 percent), and the remainder of Genesee County (32 percent).

^{1/} Flint, Mt. Morris, Genesee, and Burton Townships.

Future Population Growth. The nonfarm population in Genesee County is expected to grow by 8,550 (2.1 percent) annually to total 422,500 by October 1, 1966. As in the past, population increases are expected to be concentrated outside the city of Flint, particularly in the immediately surrounding townships.

The slight decline in the rate of economic expansion anticipated over the next two years is thus mirrored in the slower rate of population growth, although the impact is modified by the expected continued decline in the employment participation rate.

Net Natural Increase and Migration. During the 1950-1960 decade, the net natural increase (excess of births over deaths) in Genesee County totaled 7,664 annually while the total population grew by 10,335 a year, indicating a net in-migration of 2,671 persons annually, nearly 26 percent of the total population growth. During the same period, an annual average out-migration of 644 persons from Flint was offset by the 3,315 annual average in-migration in the remainder of the county. Net migration into the HMA has continued since 1960, but at a reduced rate. Over the April 1960-October 1964 period, the net natural increase for Genesee County averaged 7,270 a year while population grew by 8,850 annually, indicating that an annual average of 1,580 persons came into the HMA.

Age Distribution. As shown in the table below, over 75 percent of the population growth in the Flint HMA from 1950 to 1960 was concentrated in the age groups below 40 years, reflecting rising birth rates and the continued in-migration of young families into the area. The comparatively modest growth in the 20-29 age group reflects the depression years of the 1930's when persons this age in 1960 were born. In many areas throughout the nation there was an actual decline in the 20-29 year age group between 1950 and 1960. The fact that there was an increase in the Flint area is an indication of a vigorous economy over the decade.

Age Distribution of the Nonfarm Population
Genesee County, Michigan
April 1950-April 1960

<u>Age group</u>	<u>April 1950</u>	<u>April 1960</u>	<u>1950 - 1960 change</u>	
			<u>Number</u>	<u>Percent</u>
Under 10	53,490	95,507	42,017	78.6
10 - 19	38,689	59,771	21,082	54.5
20 - 29	44,480	48,832	4,352	9.8
30 - 39	37,855	53,602	15,747	41.6
40 - 49	33,126	41,013	7,887	23.8
50 - 59	24,234	32,907	8,673	35.8
60 and over	<u>23,404</u>	<u>33,936</u>	<u>10,532</u>	<u>45.0</u>
Total	255,278	365,568	110,290	43.2

Source: 1950 and 1960 Censuses of Population.

Households

Current Estimate. Since 1960, nonfarm households (occupied housing units) in the Flint HMA have increased by 2,285 (2.2 percent) annually to a total of about 113,000 as of October 1, 1964. As shown below, household growth in Flint itself has been modest, as the preponderance (76 percent) of the household growth since 1960 has occurred in the rest of Genesee County.

Nonfarm Household Growth Genesee County, Michigan April 1950-October 1964

<u>Area</u>	<u>April</u>	<u>April</u>	<u>October</u>	<u>Average annual change</u>	
	<u>1950</u>	<u>1960</u>	<u>1964</u>	<u>1950-1960</u>	<u>1960-1964^{a/}</u>
Flint	48,377	58,592	61,100	1,021	555
Rest of county	<u>25,262</u>	<u>44,118</u>	<u>51,900</u>	<u>1,886</u>	<u>1,730</u>
County total	73,639	102,710	113,000	2,907	2,285

a/ Rounded.

Source: 1950 and 1960 Censuses of Housing.
1964 estimated by Housing Market Analyst.

Household growth in the past 4½ years has been at a rate somewhat below that of the 1950-1960 decade, reflecting, in part, the higher rate of population growth in the earlier period and, in part, a "definitional increment" whereby a number of furnished room type of units were classified as housing units, and their occupants as households, for the first time in the 1960 census.

Future Household Growth. By October 1, 1966, there will be a total of about 117,400 nonfarm households in the Flint HMA, an increase of 2,200 (1.9 percent) households a year over the present level.

Household Size. The average number of persons per household in the Flint HMA has been increasing since April 1950, when there were 3.41 persons per household compared with 3.53 in April 1960 and 3.56 in October 1964 (see table below). While the average household size in Flint has remained unchanged since 1960, the average size in outlying areas of Genesee County has increased.

Household Size Trends
Genesee County, Michigan, 1950-1964

<u>Area</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>October</u> <u>1964</u>
Flint	3.30	3.32	3.32
Rest of county	3.63	3.80	3.85
County total	3.41	3.53	3.56

Source: 1950 and 1960 Censuses of Population.
1964 estimated by Housing Market Analyst.

Housing Market Factors

Housing Supply

Current Estimate. At present, the nonfarm housing inventory of Genesee County totals about 120,000 units, a net gain of 2,130 (1.9 percent) a year since April 1960 (see table III). In April 1960, the census counted 110,398 nonfarm housing units, which was an increase of 3,455 (4.6 percent) annually over the April 1950 level of 75,845.

Type of Structure. As of October 1, 1964, about 87 percent of the total nonfarm housing inventory is in one-unit structures and one-unit structures accounted for 93 percent of the total growth in the housing inventory since April 1960. Two-unit structures declined as a proportion of the total inventory and the proportion of larger multifamily structures remained constant (see table below).

Units in Structure Genesee County, Michigan April 1960-October 1964

<u>Units in</u> <u>structure</u>	<u>April</u> <u>1960</u>	<u>October</u> <u>1964</u>	<u>Percent of total</u>	
			<u>1960</u>	<u>1964</u>
1 unit <u>a/</u>	94,951	103,900	86	87
2 units	7,835	7,850	7	6
3 or more units	<u>7,612</u>	<u>8,250</u>	<u>7</u>	<u>7</u>
Total units	110,398	120,000	100	100

a/ Includes trailers.

Source: 1960 Census of Housing.
1964 estimated by Housing Market Analyst.

Age of Structure. In 1960, according to the U. S. Census of Housing, structures built prior to 1940 accounted for 52 percent of the total housing supply, structures built between 1940 and 1950 for 15 percent, while 33 percent had been built since 1950. Seventy percent of the units built prior to 1940 were located in the city of Flint. The additional 10,124 (excluding 1,139 units under construction) new houses added since 1960, account for 8 percent of the current housing supply. In addition, demolitions since 1960 have removed about 650 units believed to have been constructed prior to 1940.

Condition. The Bureau of the Census reported that a total of 10,427 housing units, or 9.4 percent of the total number nonfarm housing units in Genesee County, lacked some or all plumbing facilities or were

dilapidated in April 1960. Of these 10,427 substandard units, 3,991 were owner-occupied and 4,272 were renter-occupied. The remaining 2,164 units were vacant, 876 available for sale or rent, and 1,288 "other" vacant units. Only 5 percent of the owner-occupied inventory was substandard compared with 21 percent for the renter-occupied inventory.

Value and Rent. In 1960, the median value of all owner-occupied units in Genesee County as a whole was \$11,200 compared with a median of \$11,500 in the city of Flint. The median asking price for vacant units available for sale for the entire county area was \$10,800, while the median asking price in Flint was \$11,000 as of April 1960. The median gross rent was reported to be \$82 a month in both Flint and the area as a whole.

Residential Building Activity

Recent Trends. About 2,500 housing units were authorized annually by building permits in Genesee County since January 1, 1960, compared with over 3,000 units authorized annually over the 1950-1960 period. In the city of Flint, the volume of housing construction dropped 50 percent from 1,411 a year during the 1950-1960 decade to an average of 704 a year over the past 4½ years. The trend has been steadily upward since 1960, however, and the level thus far in 1964 (85 units a month) is above the level for a comparable period in 1963 (64 units a month). Of the increasing volume of new housing construction since 1960, the city of Flint accounts for only about 28 percent of the permits issued in the HMA, compared with 47 percent in the previous decade. The four townships surrounding Flint account for 35 percent of the permits issued since 1960, little changed from the 1950-1960 proportion of 32 percent; while permits in the rest of Genesee County accounted for the remaining 37 percent, as compared with only 21 percent during the previous decade.

Nearly 90 percent of the total permits issued since 1960 have been for single-family units, largely in Burton, Flint, Genesee, Grand Blanc, and Mt. Morris Townships (see table IV).

Dwelling Units Authorized by
Building Permits
Genesee County, Michigan, 1960-1964

<u>Year</u>	<u>Single-family</u>	<u>Multifamily a/</u>	<u>Total</u>
1960	1,787	8	1,795
1961	1,626	72	1,698
1962	2,250	170	2,420
1963	2,326	586	2,912
1964 (9 mos.)	2,010	428	2,438

a/ Two or more units in a structure.

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

Multifamily construction, which has constituted a little over 11 percent of all residential construction since 1960, has been concentrated in Flint which accounted for 80 percent of the multifamily units authorized since 1960.

Units Under Construction. A postal vacancy survey reported 1,139 housing units under construction in October 1964, 868 residences and 271 multifamily units (see table V). The single-family units under construction were rather evenly divided between Flint and the suburban areas. Single-family units under construction in Flint were primarily concentrated in the area served by the Mott Park branch of the Flint Post Office which serves the western edge of the city of Flint and parts of Flint and Mt. Morris Townships. The preponderance (73 percent) of the multifamily units under construction was in Flint.

Investigation during the field work for this report indicated that the postal vacancy survey had included substantially all construction in process and that new construction was negligible in areas not included in the vacancy survey area.

Demolitions. Losses in the housing inventory, resulting from demolition activity, have averaged 145 units each year for the past 4½ years. Over 90 percent of the units demolished were located in Flint and most of these in the vicinity of the Buick plant in the northeast quadrant of Flint. Demolition activity is expected to increase to about 600 units annually over the next two years as a result of the urban renewal and highway programs in the city of Flint and the loss of about 50 units annually as a result of fire, flood, and other catastrophes. It should be noted, however, that demolition programs frequently fail to maintain projected schedules.

Tenure of Occupancy

Currently there are about 113,000 occupied dwelling units in Genesee County of which 89,150 (78.9 percent) are owner-occupied and 23,850 (21.1 percent) are renter-occupied. The current tenure distribution represents a slight reversal of the trend set over the 1950-1960 decade, when owner-occupancy increased from 73 percent in 1950 to 79 percent in 1960. The reversal from owner to renter occupancy since 1960 primarily reflects a shift in the existing inventory caused by an increasing number of renter households in the city of Flint.

Tenure of Households Genesee County, Michigan 1950, 1960, and 1964

<u>Type of household</u>	<u>April 1950</u>		<u>April 1960</u>		<u>October 1964</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Owner-occupied	53,730	73.0	81,313	79.2	89,150	78.9
Renter-occupied	<u>19,909</u>	<u>27.0</u>	<u>21,397</u>	<u>20.8</u>	<u>23,850</u>	<u>21.1</u>
All households	73,639	100.0	102,710	100.0	113,000	100.0

Source: 1950 and 1960 Censuses of Housing.
1964 estimated by Housing Market Analyst.

Vacancy

Last Census. In April 1960, the Census of Housing reported there were 4,378 vacant housing units available for sale or rent in Genesee County, or an over-all vacancy ratio of 4.1 percent. Of the total number of available vacancies, 1,552 were available for sale, a home-owner vacancy ratio of 1.9 percent, and 2,826 were available for rent, a rental vacancy ratio of 11.7 percent. The 1960 census reported that 135 available vacant sales units and 741 available vacant rental units lacked some or all plumbing facilities.

Post Office Vacancy Survey. A postal vacancy survey was conducted in the latter part of October 1964 by the eight principal post offices in the Flint area. The survey covered about 90 percent of the total number of housing units in the area. The results of the survey are summarized in the following table and are presented in detail in table V.

Postal Vacancy Survey
Flint, Michigan Area
October 1964

Type of housing unit ^{a/}	Total units surveyed	<u>Vacancies</u>				Units under const.
		Total	Percent vacant	Used	New	
Residences	101,124	2,452	2.4	2,096	356	868
Apartments	<u>7,356</u>	<u>904</u>	<u>12.3</u>	<u>869</u>	<u>35</u>	<u>271</u>
Total units	108,480	3,356	3.1	2,965	391	1,139

^{a/} Residences represent mail delivery with one stop, principally single-family homes, but include some duplexes and row houses. Apartments represent mail delivery to one stop with more than one delivery.

Source: Postal vacancy survey conducted for FHA by eight participating postmasters

The postal vacancy ratios indicated in the preceding table are not strictly comparable with those reported by the Bureau of the Census. The census reports vacancies by intended tenure, whereas the postal vacancy survey reports vacancies by type of structure.

An earlier vacancy survey was conducted by the Fling and Fenton Post Offices in March 1960. A comparison of the 1960 survey with the more recent one indicates that vacancies have declined, from 3.9 percent in 1960 to 3.1 percent in October 1964. In the city of Flint, itself, the surveys indicate that vacancies have declined from 3.6 percent in March 1960 to 3.2 percent at present, while vacancies in the suburban areas have declined from 3.6 percent to 2.9 percent. In Fenton, vacancies have declined from 8.8 percent in 1960 to 5 percent at present. The high vacancy ratios in Fenton reflect the seasonal units in the Lake Fenton area, most of which were vacant at the time the postal vacancy surveys were conducted.

Other Vacancy Surveys. A survey conducted by a local realtor in October 1964 covered 18 conventionally-financed projects in Flint with a total of 928 units. Only two vacancies were found, yielding a vacancy ratio of 0.2 percent.

Current Estimate. Based on the postal vacancy survey conducted in late 1964, information from local realtors, and personal observation, there are currently approximately 3,600 available vacant housing units in Genesee County. Of the total, 1,300 are available for sale, representing a homeowner vacancy ratio of 1.4 percent, and 2,300 are available for rent, or a rental vacancy ratio of 8.8 percent. The following table compares current vacancy levels with 1960 levels as indicated by the Bureau of the Census.

Vacant Housing Units
Genesee County, Michigan
1960 and 1964

<u>Tenure and vacancy</u>	<u>April</u> <u>1960</u>	<u>October</u> <u>1964</u>
Total vacant	<u>7,688</u>	<u>7,000</u>
Available vacant	<u>4,378</u>	<u>3,600</u>
For sale only	1,552	1,300
Homeowner vacancy rate	1.9%	1.4%
For rent only	2,826	2,300
Rental vacancy rate	11.7%	8.8%
Other vacant	3,310	3,400

Source: 1960 Census of Housing.
1964 estimated by Housing Market Analyst.

The evident lack of vacancies in apartments of good quality is somewhat at variance with the reported over-all rental vacancy rate of 8.8 percent. The current level reflects a substantial decline from that reported in April 1960, however, and it is likely that the bulk of the rental vacancies are located in smaller and older structures of poor quality. In 1960, over 25 percent of the available rental vacancies were in sub-standard units.

Sales Market

General Market Conditions. Despite the rising volume of new single-family construction, as evidenced by the building permits issued since 1960, the market for new homes in the Flint area is quite firm at this time. Although speculative building is reported to have increased in the past year, sales also are increasing.

The following table summarizes the results of the unsold inventory of new sales houses which was conducted by the Detroit Insuring Office in January 1964. The survey covered only those subdivisions which had five or more houses completed during 1963.

Unsold Inventory of New Sales Houses
Flint, Michigan, Area
January 1964

<u>Sales price</u>	<u>Total completions</u>	<u>Units sold before const. start</u>	<u>Speculative construction</u>			
			<u>Percent</u>			
			<u>Total</u>	<u>Sold</u>	<u>Unsold</u>	<u>unsold</u>
\$10,000 - \$14,999	378	272	106	66	40	37.7
15,000 - 17,499	113	87	26	23	3	11.5
17,500 - 19,999	162	131	31	22	9	29.0
20,000 - 24,999	313	241	72	64	8	11.1
25,000 - 29,999	171	134	37	34	3	8.1
30,000 - 34,999	<u>134</u>	<u>78</u>	<u>56</u>	<u>56</u>	<u>-</u>	<u>-</u>
Total	1,271	943	328	265	63	19.2

Source: Annual survey of unsold inventory of new housing conducted by the Detroit Insuring Office.

Speculative Building. As the preceding table indicates, about one-fourth of the units survey were built speculatively. Of the speculatively built units, 19.2 percent were unsold as of the date of the survey. Fifteen of the unsold units had been completed for one month or less, 44 had been completed from two-to six months, and 14 had been completed and unsold for over seven months. Unsold houses are reported to have declined substantially in number since the beginning of 1964, however.

Price Trends. While the foregoing table indicates a concentration of new sales housing in two distinct price ranges (\$10,000-14,999 and \$20,000-24,999) during 1963, discussions with local realtors suggest that there has been increased activity in the \$20,000-\$30,000 price class during 1964. This is a higher price range than has been typical in the past in the Flint area. The success experienced in marketing these units appears to reflect the availability of housing of this quality in quantity for the first time during a period of general prosperity and an accelerated market for older housing within the city of Flint.

Foreclosures. Despite the firm sales market, FHA foreclosures have been increasing in the Flint area since 1960. During 1960, FHA foreclosed on 50 homes, compared with 138 in 1961, 206 in 1962, and 203 in 1963. As

of October 1, 1964, FHA owned 256 houses in the Flint area. A large number of these properties are without basements (slab or crawl-space construction) which are currently very difficult to sell in Flint. A good portion of the repossessions are located in northwest Flint, between Saginaw and Detroit Streets or in East Flint. Most of these properties are being offered for resale from \$4,000 to \$9,000 while the average resale price for all acquired properties in Flint from February 1964 to October 1964, was \$11,500.

In October 1964, there were 100 homes in the Flint area which had been acquired or were in the process of being acquired by the Veterans Administration. The October level of VA-acquired properties is a considerable improvement over the level in the fall of 1963 when the VA inventory totaled 350 homes.

Rental Market

General Market Conditions. The market for rental housing in Genesee County is very tight at present, reflecting the upswing of the Flint economy since 1961. Some recent rental projects, most of which are in garden-type structures, are reported to have leased all their units prior to completion. Most projects have waiting lists. The rental market is good in both old and new projects, however.

Rental Housing Under Construction. There are currently just over 270 multifamily units under construction in the Flint area. Almost 200 of these units are being built in Flint. Most of the remaining units are being built in Davison, with some construction in other suburban towns. All of the units under construction are in garden apartments. Included in the Flint total is a project, part of which has already been completed, which will contain a total of 212 units. This project is a cooperative apartment-type development being built on the southeast edge of the city of Flint. Most of the rental units under construction will be available for occupancy by July 1965.

Two additional projects in Flint are known to be in the planning stage. One is a high-rise, 67-unit project proposed for a downtown site with rents of \$110 to \$200 a month. The other would be a project of 136 units on the southeast edge of Flint. There are other plans under consideration for projects totaling some 800 units, the construction of which is very indefinite at this time.

Urban Renewal

Flint is currently executing a General Neighborhood Renewal Plan (R-96) which encompasses an area of 1,100 acres in downtown Flint (see page 24). The GNRP area includes seven projects which are to be executed in conjunction with proposed urban freeways M-21, M-78, and I-475. The proposed

freeways will enter the GNRP area from four different sides and form a loop approximately in the center of the area. The city of Flint proposes to acquire all property and demolish structures on land within the freeway right of way on behalf of the Michigan State Highway Department.

Project number one, the Central Park Urban Renewal Area (R-99), is the only active project at present and will be undertaken as the first project within the broader GNRP area. This project (#1 on map) is bounded by Kearsley, Crapo, Court, and Clifford Streets and its current use is primarily residential in nature. Principal re-use will be for I-475 freeway with the remaining land to be divided equally between light commercial and residential uses. Property acquisition is slated to begin January 1965, with eventual relocation of 122 families and 38 individuals.

Project number two is encompassed, for the most part, by Fifth Avenue, Court and Clifford Streets, and the Chesapeake & Ohio Railroad tracks. Currently, this area is predominantly commercial and plans mostly call for rehabilitation of existing structures. There are, however, about 20 individuals to be displaced with property acquisitions scheduled to begin in May 1965.

Project number three is bordered by Harrison and Court Streets, Brookside Drive, and the Grand Trunk Railroad tracks. The area is currently residential for the most part and re-use will be primarily for the "loop" of the proposed intersection of the urban freeways. Property acquisition is slated to begin in June 1965, eventually displacing 638 families and 165 individuals.

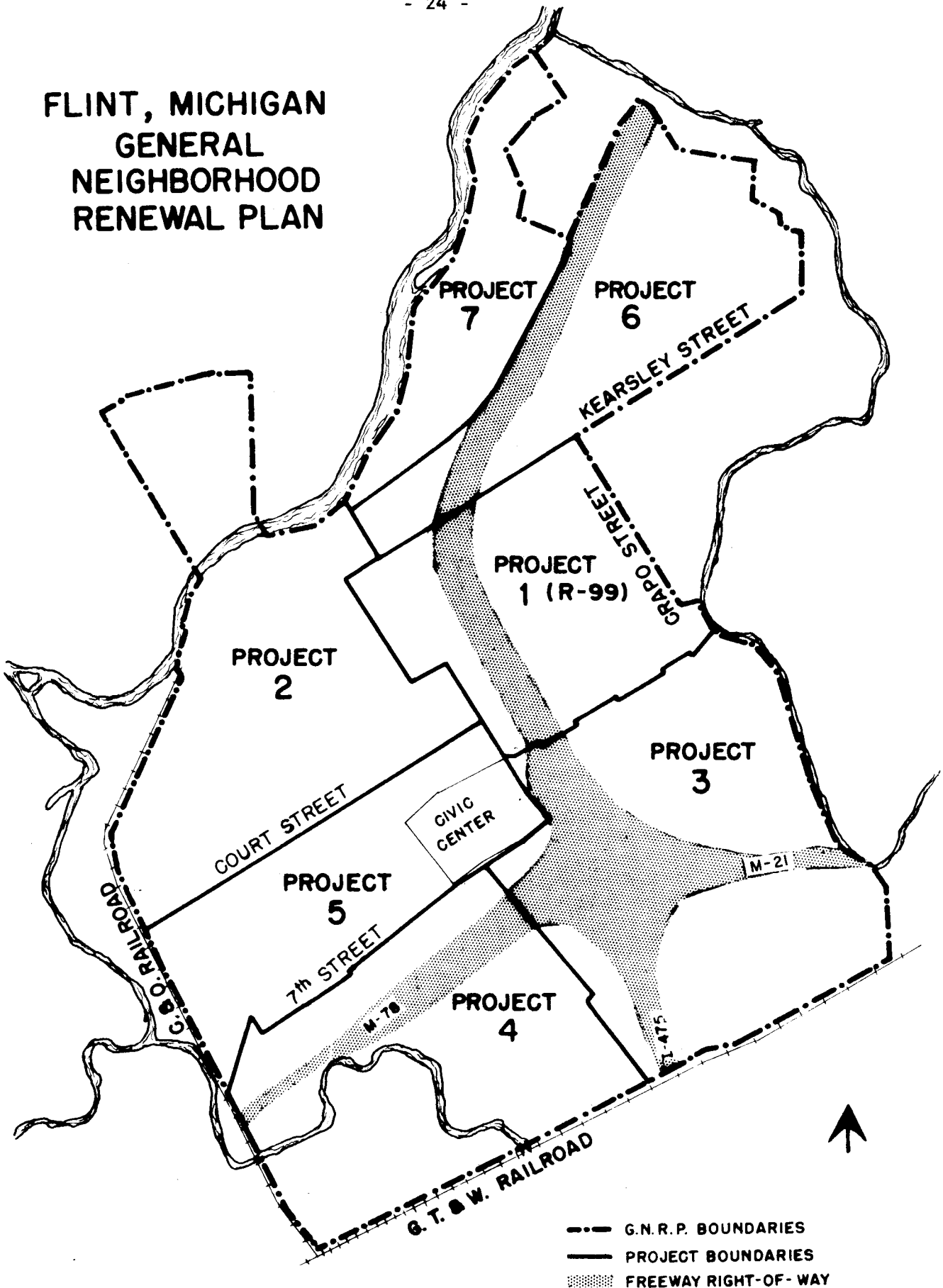
Project number four covers, roughly, the area between the Grand Trunk and Chesapeake & Ohio Railroad tracks and Saginaw and 7th Streets. The present use of this segment of the GNRP is mixed residential, commercial, and industrial. Aside from freeway M-78, re-use of the land will remain relatively unchanged. A total of 235 families and 26 individuals are to be displaced from this area. Land acquisitions are scheduled to begin September 1965.

Project number five is bounded by the Civic Center, Court and 7th Streets, and the Chesapeake & Ohio Railroad tracks. Principal use at present is commercial in nature with tentative plans for rehabilitation of existing structures. A total of 88 families and 20 individuals are to be displaced from this area. Scheduled property acquisitions have been slated to begin January 1966.

Project number six is bounded by Lewis and Kearsley Streets and Kearsley Park. The present use of the land is commercial and residential. Re-use is expected to be divided nearly equally among commercial, residential, and I-475 which enters the GNRP in this area. A total of 129 families and 50 individuals will be relocated from this area. March 1966 has been set as the date for initial property acquisition.

Project number seven is bordered by Lewis Boulevard and the Flint River. This area is industrial and commercial with some vacant areas interspersed. Sixty-three families and ten individuals will be relocated from this urban renewal area. Planned re-use is primarily residential with some commercial use. Property acquisition is scheduled to commence September 1966.

FLINT, MICHIGAN GENERAL NEIGHBORHOOD RENEWAL PLAN



Demand for Housing

Quantitative Demand

The demand for new housing over the October 1964-October 1966 forecast period is derived from the projected level of household growth (2,200 annually), the shift in tenure from renter to owner status, the number of units expected to be demolished, and the desirability of maintaining a level of vacancies conducive to a balanced supply-demand relationship in the market. On the basis of these adjustments, the annual demand for new housing for the next two years is estimated at 2,700 units, including 2,000 sales units and 700 rental units. Of the total rental demand, it is estimated that 530 units could be marketed annually at rents achievable with market interest rate financing and 170 units could be absorbed only with the aid of public benefit or assistance programs.

It will be noted that the projected level of demand is somewhat below the rate at which new construction has been proceeding in the past two years. In general, this reflects the fact that economic growth in the forecast period is somewhat below that of the recent past. Maintenance of the level of projected demand depends, however, on the continuation of a good market for automobiles as well as the demolition program. Should either fail to live up to expectations, i.e., should there be a decline in automobile sales in 1966 or should the local demolition program fall behind schedule, demand for new housing in this area might well fall below projected levels. A slowing of the rate of economic growth would have its greatest impact on the market for new sales housing, however, because the market for multifamily housing would be bolstered by the substantial demolition of existing rental units anticipated over the next two years. Conversely, a slowing of the scheduled demolitions would have greatest impact on demand for rental housing.

Qualitative Demand

Sales Housing. Based on the distribution of current family incomes as related to ability to pay for new housing according to accepted credit standards, 2,000 units of sales housing would be best distributed by the price range indicated on the following page.

Estimated Annual Demand for New Sales Housing
Genesee County, Michigan
October 1964 to October 1966

<u>Price range</u>	<u>Number of units</u>	<u>Percentage distribution</u>
\$10,000 - \$11,999	120	6
12,000 - 13,999	200	10
14,000 - 15,999	240	12
16,000 - 17,999	320	16
18,000 - 19,999	380	19
20,000 - 24,999	480	24
25,000 - 29,999	180	9
30,000 and over	<u>80</u>	<u>4</u>
Total	2,000	100.0

Source: Estimated by Housing Market Analyst.

As in the past, new sales housing is likely to be most readily absorbed in the urban fringe areas contiguous to the city of Flint.

It will be noted that the price distribution suggested above reflects substantially small concentrations of demand in the upper price brackets, particularly \$30,000 and above, than the unsold inventory survey results suggest has actually been absorbed in the market during 1963. It is, of course, possible that the survey results recorded on page 20 do not accurately reflect the total market; it seems more likely, however, that in the past few years Flint has witnessed a movement to higher-priced housing in suburban locations which has been stimulated by the availability of such housing for the first time and has been made possible financially by the realization of equities in sale of older houses within the city. This in turn has been made possible by the generally prosperous state of the Flint economy.

Since the record of the past indicates a substantially lower price distribution for new sales housing in the Flint area, it is not likely that there is a basis for a large volume of sustained demand for houses in the higher price brackets. There would seem to be a very real possibility of transition to an overbuilt state for housing priced at \$25,000 and above. Caution in this regard appears to be indicated.

Rental Housing. Based on projected renter family income and ratios of rent to income typical in the Flint area, the annual demand for 700 rental units is expected to be distributed by monthly gross rent levels and by unit size according to the pattern indicated in the table below.

Net additions in these rentals may be accomplished either by new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The production of units in the higher rental ranges will competitively effect a filtering of existing accommodations to lower ranges of rent.

Estimated Annual Demand for New Rental Units
by Monthly Gross Rents and by Unit Size
Genesee County, Michigan
October 1964 - October 1966

<u>Monthly</u> <u>gross rent a/</u>	<u>Size of unit</u>			
	<u>Eff.</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>
\$90 and over	75	-	-	-
95 " "	70	305	-	-
100 " "	65	275	255	-
105 " "	60	250	235	65
110 " "	55	220	205	60
115 " "	45	175	165	45
120 " "	35	140	125	40
130 " "	25	100	100	30
140 " "	15	60	70	25
150 " "	10	40	50	15
160 " "	5	30	35	10
170 " "	-	15	20	5
180 " "	-	10	15	-
190 " "	-	5	5	-
200 " "	-	-	-	-
220 " "	-	-	-	-

a/ Gross rent is shelter rent plus the cost of utilities and services.

Note: The figures above are cumulative, i.e., the columns cannot be added vertically. For example, the annual demand for one-bedroom units at gross monthly rents of from \$120 to \$150 is 100 units (140 minus 40).

Source: Estimated by Housing Market Analyst.

It is probable that a diversity of projects of relatively small size will achieve greater market acceptance than would the concentration of a substantial portion of an annual increment to the supply of rental housing in a single project.

Table I

Distribution of the Work Force
Flint, Michigan, SMSA
Annual Averages, 1956 - 1964
(in thousands)

<u>Industry</u>	<u>1956</u>	<u>1957</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964 a/</u>
Total work force	<u>155.8</u>	<u>151.0</u>	<u>146.2</u>	<u>142.0</u>	<u>140.8</u>	<u>141.2</u>	<u>141.8</u>	<u>143.2</u>	<u>147.0</u>
Unemployment	9.2	10.3	20.6	15.3	7.0	12.6	5.3	4.1	4.5
Percent of labor force	5.9%	7.1%	14.1%	10.8%	5.0%	8.9%	3.7%	2.9%	3.1%
Agricultural employment	2.0	1.9	1.9	1.7	1.6	1.5	1.5	1.5	1.4
Nonagricultural employment	<u>144.6</u>	<u>138.3</u>	<u>123.7b/</u>	<u>125.0</u>	<u>132.2</u>	<u>127.1b/</u>	<u>135.0</u>	<u>137.6</u>	<u>141.1</u>
Wage and salary employment	<u>130.7</u>	<u>124.9</u>	<u>111.3</u>	<u>112.2</u>	<u>119.1</u>	<u>114.0</u>	<u>122.1</u>	<u>124.8</u>	<u>128.4</u>
Manufacturing	<u>81.0</u>	<u>75.2</u>	<u>64.5</u>	<u>64.6</u>	<u>70.7</u>	<u>64.6</u>	<u>71.2</u>	<u>73.0</u>	<u>75.3</u>
Durable goods	<u>76.9</u>	<u>72.0</u>	<u>61.0</u>	<u>61.2</u>	<u>67.1</u>	<u>61.1</u>	<u>67.8</u>	<u>69.8</u>	<u>71.9</u>
Fabricated metal prod.	9.4	10.1	8.2	8.4	9.2	8.7	9.5	9.5	9.8
Trans. equipment	65.8	60.4	51.5	51.5	56.5	51.0	56.8	58.8	60.6
Other durable goods	1.7	1.5	1.3	1.3	1.4	1.4	1.5	1.5	1.5
Nondurable goods	4.1	3.9	3.5	3.4	3.6	3.5	3.4	3.2	3.4
Nonmanufacturing	<u>49.7</u>	<u>49.0</u>	<u>46.8</u>	<u>47.6</u>	<u>48.4</u>	<u>49.4</u>	<u>50.9</u>	<u>51.8</u>	<u>53.1</u>
Construction	5.0	4.4	3.6	3.6	3.3	3.5	3.8	3.9	4.1
Trans., comm., & util.	4.9	4.8	4.3	4.4	4.5	4.2	4.4	4.4	4.5
Trade	18.3	17.8	16.7	17.3	17.5	17.3	18.1	18.3	18.6
Fin., ins., & real est.	2.4	2.4	2.5	2.5	2.5	2.6	2.6	2.8	2.9
Services	9.4	9.7	9.5	9.7	9.9	10.6	10.7	11.0	11.4
Government	9.7	9.9	10.2	10.1	10.7	11.2	11.3	11.4	11.6
All other nonag. empl.c/	13.9	13.4	12.4	12.8	13.1	13.1	12.9	12.8	12.7

a/ Through September 1964.

b/ Workers involved in labor-management disputes are included in employment figures.

c/ Includes self-employed, domestics, and unpaid family workers.

Source: Michigan Employment Security Commission.

Table II

Estimated Percentage Distribution of Family Income by Tenure^{a/}
Flint, Michigan, HMA, 1964-1966

Annual income after tax	1964		1966	
	<u>All families</u>	<u>Renter families</u>	<u>All families</u>	<u>Renter families</u>
Under \$ 3,000	11	21	9	20
\$ 3,000 - 3,999	6	10	5	9
4,000 - 4,999	8	13	7	11
5,000 - 5,999	12	19	11	16
6,000 - 6,999	15	13	14	15
7,000 - 7,999	11	8	12	10
8,000 - 8,999	10	5	10	6
9,000 - 9,999	8	4	9	4
10,000 - 11,999	10	5	12	5
12,000 - 14,999	6	2)	7	2
15,000 and over	3	2)	4	2
Total	100	100	100	100
Median	\$6,900	\$5,350	\$7,275	\$5,650

^{a/} After deduction of Federal income tax.

Source: 1960 Census of Population and estimates of Housing Market Analyst.

Table III

Housing Supply and Characteristics
Genesee County, Michigan
1950, 1960, and 1964

<u>Occupancy and tenure</u>	<u>April 1950</u>	<u>April 1960</u>	<u>October 1964</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1964 a/</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Total housing supply	<u>75,845</u>	<u>110,398</u>	<u>120,000</u>	<u>3,455</u>	<u>4.6</u>	<u>2,130</u>	<u>1.9</u>
Occupied housing units	<u>73,639</u>	<u>102,710</u>	<u>113,000</u>	<u>2,907</u>	<u>3.9</u>	<u>2,285</u>	<u>2.2</u>
Owner occupied	<u>53,730</u>	<u>81,313</u>	<u>89,150</u>	<u>2,758</u>	<u>5.1</u>	<u>1,740</u>	<u>2.1</u>
Percent of all occupied	<u>73.0%</u>	<u>79.2%</u>	<u>78.9%</u>	-	-	-	-
Renter occupied	<u>19,909</u>	<u>21,397</u>	<u>23,850</u>	<u>149</u>	<u>.7</u>	<u>545</u>	<u>2.5</u>
Percent of all occupied	<u>27.0%</u>	<u>20.8%</u>	<u>21.1%</u>	-	-	-	-
Vacant housing units	<u>2,206</u>	<u>7,688</u>	<u>7,000</u>	<u>548</u>	<u>24.9</u>	<u>-155</u>	<u>-2.0</u>
Available	<u>634</u>	<u>4,378</u>	<u>3,600</u>	<u>375</u>	<u>59.1</u>	<u>-175</u>	<u>-4.0</u>
For sale	<u>305</u>	<u>1,552</u>	<u>1,300</u>	<u>125</u>	<u>40.9</u>	<u>-55</u>	<u>-3.6</u>
Homeowner vacancy rate	<u>0.6%</u>	<u>1.9%</u>	<u>1.4%</u>	-	-	-	-
For rent	<u>329</u>	<u>2,826</u>	<u>2,300</u>	<u>250</u>	<u>75.9</u>	<u>-115</u>	<u>-4.1</u>
Rental vacancy rate	<u>1.6%</u>	<u>11.7%</u>	<u>8.8%</u>	-	-	-	-
Other	<u>1,572</u>	<u>3,310</u>	<u>3,400</u>	<u>175</u>	<u>11.1</u>	<u>20</u>	<u>0.6</u>

a/ Rounded.

Source: 1950 and 1960 Censuses of Housing.
1964 estimated by the Housing Market Analyst.

Table IV

Dwelling Units Authorized by Building Permits in Selected Areas
Genesee County, Michigan, 1950-1964

<u>Area</u>	<u>1950</u>	<u>1951</u>	<u>1952</u>	<u>1953</u>	<u>1954</u>	<u>1955</u>	<u>1956</u>	<u>1957</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>9 Mos. 1964</u>
Cities:															
Flint	2,015	1,035	1,356	1,532	2,096	2,302	1,214	886	815	860	397	416	668	922	765
Grand Blanc	10	12	15	9	11	21	22	23	28	9	56	80	84	154	48
Townships:															
Burton twp. <u>a/</u>	191	NA	322	500	591	511	297	187	170	217	116	114	213	168	149
Flint twp. <u>a/</u>	111	132	145	191	298	288	220	169	193	245	180	179	400	333	274
Genesee twp. <u>a/</u>	51	207	165	317	240	714	277	197	146	132	117	98	142	147	156
Grand Blanc twp. <u>a/</u>	83	35	46	83	101	138	150	115	148	153	81	98	187	322	276
Mt. Morris twp. <u>a/</u>	NA	NA	NA	NA	270	437	401	216	511	292	425	279	176	184	137
Mundy twp.	NA	NA	47	67	NA	66	81	45	41	43	49	39	92	88	92
Rest of county	<u>154</u>	<u>164</u>	<u>147</u>	<u>249</u>	<u>781</u>	<u>1,121</u>	<u>778</u>	<u>417</u>	<u>416</u>	<u>542</u>	<u>374</u>	<u>395</u>	<u>458</u>	<u>594</u>	<u>541</u>
County total	2,615	1,585	2,243	2,948	4,388	5,598	3,440	2,255	2,468	2,493	1,795	1,698	2,420	2,912	2,438

a/ Townships encompassing the city of Flint.

Source: Local building inspectors, and Bureau of the Census.

Table V

Flint, Michigan Area Postal Vacancy Survey

October 23-28, 1964

Postal Area	TOTAL RESIDENCES AND APARTMENTS						RESIDENCES						APARTMENTS						HOUSE TRAILERS		
	Total Possible Deliveries	Vacant Units				Under Const.	Total Possible Deliveries	Vacant Units				Under Const.	Total Possible Deliveries	Vacant Units				Under Const.	Total Possible Deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	108,480	3,356	3.1	2,965	391	1,139	101,124	2,452	2.4	2,096	356	868	7,356	904	12.3	869	35	271	2,873	46	1.6
Flint	82,025	2,597	3.2	2,355	242	608	75,237	1,788	2.4	1,565	223	411	6,788	809	11.9	790	19	197	2,079	33	1.6
Main Office	16,705	705	4.2	687	18	122	13,582	299	2.2	281	18	41	3,123	406	13.0	406	-	81	-	-	-
Stations:																					
Church Street	1,607	108	6.7	108	-	-	744	45	6.0	45	-	-	863	63	7.3	63	-	-	-	-	-
Cody	15,684	263	1.7	172	91	95	15,360	229	1.5	138	91	89	324	34	10.5	34	-	6	1,222	6	0.5
East Side	12,075	293	2.4	247	46	101	11,248	205	1.8	170	35	95	827	88	10.6	77	11	6	356	13	3.7
Mott Park	16,793	224	1.3	159	65	147	16,499	215	1.3	150	65	127	294	9	3.1	9	-	20	257	-	-
North Side	19,161	1,004	5.2	982	22	143	17,804	795	4.5	781	14	59	1,357	209	15.4	201	8	84	244	14	5.7
Suburban Area	26,455	759	2.9	610	149	531	25,887	664	2.6	531	133	457	568	95	16.7	79	16	74	794	13	1.6
Clio	3,898	61	1.6	57	4	53	3,812	49	1.3	45	4	49	86	12	14.0	12	-	4	200	5	2.5
Davison	3,957	63	1.6	34	29	108	3,826	58	1.5	29	29	60	131	5	3.8	5	-	48	80	-	-
Fenton	4,314	214	5.0	192	22	66	4,227	192	4.5	170	22	56	87	22	25.3	22	-	10	129	6	4.7
Flushing	3,479	97	2.8	69	28	74	3,367	90	2.7	62	28	62	112	7	6.3	7	-	12	28	2	7.1
Grand Blanc	3,535	118	3.3	67	51	130	3,458	90	2.6	55	35	130	77	28	36.4	12	16	-	2	-	-
Mount Morris	4,953	152	3.1	150	2	52	4,898	138	2.8	136	2	52	55	14	25.5	14	-	-	355	-	-
Swartz Creek	2,319	54	2.3	41	13	48	2,299	47	2.0	34	13	48	20	7	35.0	7	-	-	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, and public housing units and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA Postal Vacancy Survey conducted by cooperating postmasters.