CURRENT HOUSING MARKET SITUATION - JACKSON, MICHIGAN as of November 1973

A Report by the
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D.C. 20410
July 1974
The Current Housing Market Situation
Jackson, Michigan as of November 1973

Foreword

This current housing situation report has been prepared for the assistance and guidance of the Department of Housing and Urban Development in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and other concerned with local housing problems and trends. The report 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 Economic and Market Analysis Division of the Detroit office under the direction of John Terranella, Area Economist, on the basis of information available on the "as of" date from both local and national sources. Subsequent market developments may, of course, occasion modifications in the conclusions of this report.

The prospective demand estimates suggested in the report are based upon an evaluation of the factors available on the "as of" date. They should not be construed as forecasts of building activity, but rather as estimates of the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions for the "as of" date.
The Current Housing Market Situation
Jackson, Michigan
As of November 1973

The Jackson Housing Market Area (HMA) is defined as Jackson County and includes the city of Jackson. Currently, the Jackson HMA has a population of 147,400 persons. Jackson is located halfway between the cities of Lansing and Ann Arbor, about 35 miles from each.

Population and household growth in the Jackson area in the next two years is expected to be at somewhat higher levels than in the recent past. As a result of this growth, an annual demand for 1,100 housing units -- single-family houses, apartments, and mobile homes -- is anticipated.

Economy of the Area

Retail trade, services, government, and the transportation industry are the leading employment sectors of the economy.

Wage and salary employment dropped by 1,800 jobs from 1969 to 1971, as a result of an automobile strike in 1970 which affected the nonelectrical machinery and transportation equipment industries. In 1972 and again in 1973, wage and salary employment rebounded with strong employment gains. Retail trade and the service industry had the most significant employment increases, as a result of the opening of several shopping facilities in the area.

For the first 10 months of 1973, wage and salary employment averaged 51,300 jobs, compared with 48,500 for the same period in 1972. The current slowdown of activity in the automobile industry will not have a significant effect upon the transportation equipment industry and other related employment in Jackson (relative to other metropolitan areas). However, it is expected that increases in retail trade and services employment will not continue at the same pace as in the past few years. During the 1973 to 1975 period, it is expected that an employment increase of 1,500 to 2,500 will occur in the Jackson SMSA. Detailed data on work force and employment are provided in Tables I and II.
In 1973, the median income of all families in the Jackson HMA was $12,550 as compared with the median income of $10,700 in 1969. The median income for renter households of two or more persons was $8,200 in 1973, compared with $7,000 in 1969. A detailed distribution of all family and renter households by income for 1973 and 1969 is in table III.

Demographic Factors

Population

The population of the Jackson HMA was 147,400 as of November 1973. Approximately 45,650 persons resided within the city of Jackson. The population of the HMA increased by approximately 4,130 persons from the 1970 Census to November 1973. Net natural increase (resident births minus resident deaths) accounted for ninety-five percent of the population gain and in-migration accounted for the remaining five percent.

During the 1960's, the population of the city of Jackson declined slightly. However, from 1970 to 1973, a slight increase occurred. There were population gains in the remainder of the county during the 1960's which continued (but at a slower rate) during the 1970 to 1973 period.

<table>
<thead>
<tr>
<th>Population Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jackson, Michigan HMA</td>
</tr>
<tr>
<td>April 1, 1960-November 1, 1975</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual Average</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Population:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HMA</td>
<td>1,130</td>
<td>0.8</td>
<td></td>
</tr>
<tr>
<td>Jackson</td>
<td>-520</td>
<td>-1.0</td>
<td></td>
</tr>
<tr>
<td>Remainder of county</td>
<td>1,650</td>
<td>1.9</td>
<td></td>
</tr>
</tbody>
</table>

As shown above, a relatively rapid rate of population growth is anticipated for the city of Jackson during the next two years, in part because of an expected increase in the supply of housing in the form of a single-family subdivision and an 80-unit apartment project planned for the period. With an estimated increase of 1,350 persons per year during the 1973-1975 period, approximately 150,700 persons will reside in the Jackson HMA by November 1975.
Households

The addition of 3,250 households to the Jackson HMA since 1970 brought the total number of households to approximately 45,500 by November 1973. Gains were greatest in the suburban areas of Jackson County.

Household Changes
Jackson, Michigan, HMA
April 1, 1960-November 1, 1975

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Annual</td>
<td>Average</td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Households:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HMA</td>
<td>475</td>
<td>1.2</td>
<td>900</td>
<td>2.1</td>
<td>1,050</td>
<td>2.2</td>
</tr>
<tr>
<td>Jackson</td>
<td>-125</td>
<td>-.8</td>
<td>60</td>
<td>0.4</td>
<td>135</td>
<td>0.8</td>
</tr>
<tr>
<td>Remainder of county</td>
<td>600</td>
<td>2.5</td>
<td>840</td>
<td>3.0</td>
<td>915</td>
<td>3.0</td>
</tr>
</tbody>
</table>

It is expected that the number of households in the Jackson HMA will increase by 1,050 annually during the next two years (as compared with 900 units annually between 1970 and 1973). At this rate, the total household figure will reach 47,600 by November 1975.

Housing Market Factors

The 1970 Census enumerated a total of 45,011 housing units in the Jackson HMA, including 33,361 owner-occupied units, 8,900 renter-occupied units and 2,750 vacant housing units. By November 1973, the housing inventory expanded by approximately 3,300 units to reach a total of 48,300. Contributing to this increase was the construction of 3,090 housing units and the addition of 650 mobile homes along with a loss of approximately 440 units through demolitions. The number of owner-occupied housing units increased by 2,490 since 1970, a 7.0 percent rise; and the number of renter-occupied units increased by 750, an 8.0 percent increase.

During the 1970-1973 period, the city of Jackson contributed only 7.0 percent of the total housing inventory increase, and the remainder of Jackson County, 93.0 percent.

Residential Building Activity

A moderately rapid rate of residential building activity occurred between January 1970 and November 1973. During this period, an average of 880 housing units were authorized each year (totaling 3,362 units for the entire period), compared with 710 units per year from 1965 to 1970.
New Residential Construction
Jackson, Michigan, Housing Market Area
January 1, 1970 - November 1, 1973

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Annual Average</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HMA</strong></td>
<td>3,362</td>
<td>880</td>
</tr>
<tr>
<td><strong>Owner Occupancy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conventional Single-Family</td>
<td>2,366</td>
<td>620</td>
</tr>
<tr>
<td>Section 235 Housing</td>
<td>2,232</td>
<td>585</td>
</tr>
<tr>
<td>134</td>
<td></td>
<td>35</td>
</tr>
<tr>
<td><strong>Renter Occupancy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conventional Renter Housing</td>
<td>996</td>
<td>260</td>
</tr>
<tr>
<td>Section 236 HUD Housing</td>
<td>660</td>
<td>170</td>
</tr>
<tr>
<td>193</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td>Authorized Rent-Supplement Units</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>Public Housing - Multifamily</td>
<td>127</td>
<td>35</td>
</tr>
</tbody>
</table>

In recent years, only a limited amount of land has been available for residential development in the city of Jackson. Most of the residential growth has occurred in areas outside the city where 84 percent of the total housing units were authorized. These areas represent 95 percent of the single-family structures and 58 percent of the multifamily units being built in the county.

Of the 3,362 residential housing units authorized for the Jackson HMA, approximately 465 units were still under construction as of November, 1973. This includes 265 single-family units and 200 units planned for renter occupancy.

**Vacancy**

Vacancy rates in the Jackson area have changed very little since the 1970 Census. As of November 1973, there were 2,800 units of vacant housing. Of that total, 255 were available for sale and 644 were available for rent, equal to homeowner and renter vacancy rates of 0.7 percent and 6.3 percent respectively. In 1970, the homeowner vacancy rate was 0.7 percent and the renter vacancy rate was 6.4 percent.

**Sales Market**

The market for new single-family homes has remained strong despite rising construction costs and interest rates as high as 9 1/2 - 10 percent. An average of 620 new single-family homes have been built each year since 1970.

In the first ten months of 1973, permits for 666 single-family structures were authorized. The total number of single-family homes built in 1973 is expected to be higher than that of any previous year.
The average new single-family home is priced at approximately $27,000. Most of these are built on a contract basis.

Since 1970, most single-family homes have been built in the townships of Blackman, Columbia, Leoni, and Summit. The city of Jackson contributed only 5 percent of the single-family activity.

The market for used single-family homes is very strong. The rising costs of new homes has strengthened the market for existing homes. It is reported that listings are down slightly over the previous year, yet dollar volume is above that of last year, with the average price for a used single-family home at about $23,000.

Rental Market

Since 1970, the number of apartment units in the Jackson HMA expanded significantly with the development of nearly 1,000 new apartments. The majority of these were built in the city of Jackson and in the townships of Blackman and Summit. Forty-two percent of these apartment units were established within the city of Jackson.

Most of the new apartment structures are garden type and townhouses and include such amenities as air-conditioning, dishwashers and disposals. Typical rents for the new apartment units are as follows:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency</td>
<td>$160.00</td>
</tr>
<tr>
<td>One Bedroom</td>
<td>$185.00</td>
</tr>
<tr>
<td>Two Bedroom</td>
<td>$215.00</td>
</tr>
<tr>
<td>Three Bedroom</td>
<td>$260.00</td>
</tr>
</tbody>
</table>

From 1970 to 1973, an average of 260 apartment units were built per year. The greatest activity in apartment construction occurred in 1972 when 426 units were authorized. It is expected that less than half of this number will be built during 1973.

Of the approximately 1,000 units developed in the 1970 to November 1973 period, 193 were Section 236 units, 16 were authorized rent supplement units and 127 were public housing units. Only 660 apartment units were conventional, non-subsidized, apartment construction.

Many of the older conventional apartments located in the Jackson HMA are in structures containing two to four units. Typical rents for these units range from $110 to $120 for a one bedroom apartment and $120 to $140 for a two bedroom unit. The majority of these units are located within the city of Jackson.

The renter market for available apartment units in suitable condition is fairly tight.
Demand for Nonsubsidized Housing

Quantitative Demand

An annual demand for 1,100 new, nonsubsidized housing units is expected between November 1973 and November 1975. The major factors generating this demand are projected increases in households, demolition losses, shifts in tenure and the current level of new construction. Considering these factors, the most favorable absorption would result through the development of 700 single-family units, 250 multifamily rental units, and 150 mobile homes.

The projected annual demand for 700 single-family units is somewhat above the yearly average of 620 units produced in the 1970 to 1973 period. For the two-year period ending November 1975, average annual demand for both single and multifamily units will be slightly greater than in the previous three years.

The annual demand estimates in this report should not be construed as predictions of future construction activity. Rather, they are intended as an interpretation of those levels of construction which would be most likely to promote a stable housing market.

Qualitative Demand

Single-Family Houses

The annual demand for 700 new single-family homes is expected to approximate the sales price distribution indicated in the following table. The qualitative single-family estimates are based upon such factors as current family income, recent sales experience and units under construction.
Estimated Annual Demand
For Nonsubsidized Single-Family Sales Housing
Jackson, Michigan, HMA
November 1973 - November 1975

<table>
<thead>
<tr>
<th>Price</th>
<th>Total</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $20,000</td>
<td>110</td>
<td>16</td>
</tr>
<tr>
<td>$20,000 - 22,499</td>
<td>80</td>
<td>11</td>
</tr>
<tr>
<td>22,500 - 24,999</td>
<td>80</td>
<td>11</td>
</tr>
<tr>
<td>25,000 - 27,499</td>
<td>70</td>
<td>10</td>
</tr>
<tr>
<td>27,500 - 29,999</td>
<td>60</td>
<td>9</td>
</tr>
<tr>
<td>30,000 - 32,499</td>
<td>60</td>
<td>9</td>
</tr>
<tr>
<td>32,500 - 34,999</td>
<td>50</td>
<td>7</td>
</tr>
<tr>
<td>35,000 - 37,499</td>
<td>50</td>
<td>7</td>
</tr>
<tr>
<td>37,500 - 39,999</td>
<td>50</td>
<td>7</td>
</tr>
<tr>
<td>40,000 - 44,999</td>
<td>50</td>
<td>7</td>
</tr>
<tr>
<td>45,000 - over</td>
<td>40</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>700</td>
<td>100</td>
</tr>
</tbody>
</table>

Multifamily Units

The 250 apartment units would be best absorbed if they were in the following rental ranges:

Estimated Annual Demand
For Nonsubsidized Rental Housing
Jackson, Michigan, HMA
November 1973 - November 1975

<table>
<thead>
<tr>
<th>Gross Monthly Rent</th>
<th>Efficiency</th>
<th>1BR</th>
<th>2BR</th>
<th>3BR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 170</td>
<td>10</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$170 - 179</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>180 - 189</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>190 - 199</td>
<td>-</td>
<td>70</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>200 - 209</td>
<td>-</td>
<td>30</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>210 - 219</td>
<td>-</td>
<td>5</td>
<td>80</td>
<td>-</td>
</tr>
<tr>
<td>220 - 229</td>
<td>-</td>
<td>-</td>
<td>20</td>
<td>-</td>
</tr>
<tr>
<td>230 - 239</td>
<td>-</td>
<td>-</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>240 - 249</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>15</td>
</tr>
<tr>
<td>250 - 259</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td>260 - over</td>
<td></td>
<td>20</td>
<td>105</td>
<td>105</td>
</tr>
</tbody>
</table>

a/ Gross rent is shelter rent plus the cost of all utilities.
Market Potential for Subsidized Housing

The total occupancy potential for the Jackson HMA is estimated to be 300 units annually including 200 units for families and 100 units for the elderly. Future approvals under each program should take into account any overlapping authorizations under other programs which serve the same families and individuals.

Section 235 and 236 Housing

Since 1969, mortgage insurance has been issued for 160 (150 new, 10 existing) Section 235 and 193 Section 236 housing units.

There is an annual occupancy potential for 120 subsidized units under the Section 235/236 housing program. Of these, 90 units would accommodate families and 30 would be for the elderly. 1/

The following three Section 236 projects currently are located in the Jackson HMA:

<table>
<thead>
<tr>
<th>Project</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jackson Home Sites</td>
<td>81</td>
</tr>
<tr>
<td>Elaine Apartments</td>
<td>33</td>
</tr>
<tr>
<td>Westchester Commons</td>
<td>112</td>
</tr>
<tr>
<td>Total</td>
<td>226</td>
</tr>
</tbody>
</table>

Westchester Commons is partially completed with 35 units rented and the remaining 77 still under construction. With the completion of these 77 units, approximately 86 percent of the first year's potential for family occupancy will be attained.

1/ The occupancy potentials referred to in this analysis are dependent upon the capacity of the market in view of existing vacancy strength or weakness. 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 and selling prices over the complete range attainable for housing under the specified programs. These estimates are not affected by the January 1973 "hold" on additional commitments for these programs; they will be applicable if funding is resumed or as a guide to local decisions with regard to the use of special revenue sharing or other alternatives for housing subsidies.
Public Housing and Rent Supplement Program

These two programs serve essentially the same low income households. The basic difference between them is the specific method employed in calculating an applicant's net income in determining eligibility.

For the two year forecast period, the estimated annual occupancy for public housing includes 110 units for families and 80 units for the elderly. With the more restrictive rent supplement program, the annual potential for families would involve 20 units and the market for the elderly would remain unchanged.
### TABLE I
WORK FORCE COMPONENTS
JACKSON, MICHIGAN HOUSING MARKET ANALYSIS
1965-1973
Annual Averages

<table>
<thead>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Labor Force</td>
<td>50,900</td>
<td>52,900</td>
<td>53,300</td>
<td>54,300</td>
<td>54,900</td>
<td>55,600</td>
<td>55,700</td>
<td>58,000</td>
<td>57,800</td>
<td>60,000</td>
</tr>
<tr>
<td>Agricultural Empl.</td>
<td>1,400</td>
<td>1,300</td>
<td>1,300</td>
<td>1,300</td>
<td>1,200</td>
<td>1,200</td>
<td>1,100</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Non-Farm Labor Force</td>
<td>49,500</td>
<td>51,600</td>
<td>52,500</td>
<td>53,000</td>
<td>53,700</td>
<td>54,300</td>
<td>54,600</td>
<td>57,000</td>
<td>56,800</td>
<td>59,000</td>
</tr>
<tr>
<td>Unemployment</td>
<td>2,000</td>
<td>1,400</td>
<td>2,400</td>
<td>2,400</td>
<td>2,100</td>
<td>3,500</td>
<td>4,700</td>
<td>3,500</td>
<td>3,600</td>
<td>3,100</td>
</tr>
<tr>
<td>Percent</td>
<td>3.9</td>
<td>2.6</td>
<td>4.5</td>
<td>4.4</td>
<td>3.8</td>
<td>6.3</td>
<td>8.4</td>
<td>6.0</td>
<td>6.2</td>
<td>5.2</td>
</tr>
<tr>
<td>Total Nonfarm Empl.</td>
<td>47,500</td>
<td>50,200</td>
<td>50,000</td>
<td>50,500</td>
<td>51,000</td>
<td>50,000</td>
<td>49,000</td>
<td>53,500</td>
<td>53,200</td>
<td>55,800</td>
</tr>
<tr>
<td>Self Employed</td>
<td>5,200</td>
<td>5,100</td>
<td>4,900</td>
<td>4,700</td>
<td>4,500</td>
<td>4,500</td>
<td>4,400</td>
<td>4,100</td>
<td>4,100</td>
<td>4,600</td>
</tr>
<tr>
<td>Wage &amp; Salary Wkrs</td>
<td>42,300</td>
<td>45,100</td>
<td>45,100</td>
<td>45,700</td>
<td>47,000</td>
<td>46,200</td>
<td>45,200</td>
<td>48,900</td>
<td>48,500</td>
<td>51,300</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>18,300</td>
<td>20,200</td>
<td>19,400</td>
<td>18,600</td>
<td>18,900</td>
<td>17,300</td>
<td>15,700</td>
<td>17,000</td>
<td>16,900</td>
<td>17,800</td>
</tr>
<tr>
<td>Durable</td>
<td>14,900</td>
<td>16,800</td>
<td>16,400</td>
<td>15,600</td>
<td>15,900</td>
<td>14,300</td>
<td>12,600</td>
<td>13,800</td>
<td>13,700</td>
<td>14,500</td>
</tr>
<tr>
<td>Nondurable</td>
<td>3,400</td>
<td>3,300</td>
<td>3,000</td>
<td>3,000</td>
<td>3,100</td>
<td>3,100</td>
<td>3,100</td>
<td>3,100</td>
<td>3,100</td>
<td>3,300</td>
</tr>
<tr>
<td>Nonmanufacturing</td>
<td>18,100</td>
<td>19,000</td>
<td>19,500</td>
<td>20,300</td>
<td>20,800</td>
<td>21,000</td>
<td>21,500</td>
<td>23,800</td>
<td>23,600</td>
<td>25,300</td>
</tr>
<tr>
<td>Government</td>
<td>5,900</td>
<td>5,900</td>
<td>6,200</td>
<td>6,800</td>
<td>7,300</td>
<td>7,900</td>
<td>8,000</td>
<td>8,100</td>
<td>8,200</td>
<td>8,200</td>
</tr>
</tbody>
</table>

Source: Michigan Employment Security Division

Note: Totals may not add due to rounding
# TABLE II
Nonagricultural Wage and Salary Employment by Industry
Jackson, Michigan Housing Market Area
1965 - 1973
Annual Averages

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>42,300</td>
<td>45,100</td>
<td>45,100</td>
<td>45,700</td>
<td>47,000</td>
<td>46,200</td>
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<td>48,500</td>
</tr>
<tr>
<td>Durable Goods</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Metal Industries</td>
<td>14,900</td>
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<td>14,300</td>
<td>12,600</td>
<td>13,800</td>
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</tr>
<tr>
<td>Machinery (Nonelc)</td>
<td>3,100</td>
<td>3,300</td>
<td>3,300</td>
<td>3,300</td>
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<td>2,800</td>
<td>2,700</td>
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<td>3,300</td>
</tr>
<tr>
<td>Transportation</td>
<td>5,800</td>
<td>6,400</td>
<td>6,300</td>
<td>6,100</td>
<td>6,400</td>
<td>6,000</td>
<td>5,300</td>
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<td>5,700</td>
</tr>
<tr>
<td>Other Durables</td>
<td>2,900</td>
<td>3,600</td>
<td>2,800</td>
<td>2,100</td>
<td>1,900</td>
<td>1,700</td>
<td>1,400</td>
<td>1,600</td>
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<tr>
<td>Nondurable Goods</td>
<td>3,400</td>
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<td>3,000</td>
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</tr>
<tr>
<td>Food &amp; Kindred Prod.</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>400</td>
<td>400</td>
<td>400</td>
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<tr>
<td>Other nondurables</td>
<td>2,800</td>
<td>2,800</td>
<td>2,500</td>
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<td>2,600</td>
<td>2,700</td>
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<tr>
<td>Nonmanufacturing</td>
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<td>21,500</td>
<td>22,800</td>
<td>23,600</td>
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<tr>
<td>Construction</td>
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<td>1,500</td>
<td>1,700</td>
<td>1,900</td>
<td>1,800</td>
<td>1,600</td>
<td>1,700</td>
<td>1,900</td>
<td>1,900</td>
</tr>
<tr>
<td>Transportation</td>
<td>3,600</td>
<td>3,800</td>
<td>4,000</td>
<td>4,100</td>
<td>4,200</td>
<td>4,200</td>
<td>4,100</td>
<td>4,200</td>
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<tr>
<td>Wholesale</td>
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<td>1,400</td>
<td>1,400</td>
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<tr>
<td>Retail</td>
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<td>6,800</td>
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<td>6,800</td>
<td>6,800</td>
<td>7,600</td>
<td>7,400</td>
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<td>Finance</td>
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<td>1,300</td>
<td>1,300</td>
<td>1,400</td>
<td>1,400</td>
<td>1,400</td>
<td>1,500</td>
<td>1,400</td>
</tr>
<tr>
<td>Services</td>
<td>4,400</td>
<td>4,600</td>
<td>4,600</td>
<td>4,900</td>
<td>5,000</td>
<td>5,500</td>
<td>6,100</td>
<td>7,200</td>
<td>7,100</td>
</tr>
<tr>
<td>Government</td>
<td>5,900</td>
<td>5,900</td>
<td>6,200</td>
<td>6,800</td>
<td>7,300</td>
<td>7,900</td>
<td>8,000</td>
<td>8,100</td>
<td>8,100</td>
</tr>
<tr>
<td>Federal</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>400</td>
<td>400</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
</tr>
<tr>
<td>State</td>
<td>1,200</td>
<td>1,200</td>
<td>1,200</td>
<td>1,300</td>
<td>1,300</td>
<td>1,300</td>
<td>1,300</td>
<td>1,400</td>
<td>1,400</td>
</tr>
<tr>
<td>Local</td>
<td>4,300</td>
<td>4,400</td>
<td>4,700</td>
<td>5,100</td>
<td>5,800</td>
<td>6,100</td>
<td>6,200</td>
<td>6,200</td>
<td>6,300</td>
</tr>
</tbody>
</table>

Source: Michigan Employment Securities Division
Note: Subtotals may not add due to rounding.
Table III
PERCENTAGE INCOME DISTRIBUTION
Jackson, Michigan, Housing Market Area

<table>
<thead>
<tr>
<th>Annual Income</th>
<th>1969 Family</th>
<th>1969 Renter(a)</th>
<th>1973 Family</th>
<th>1973 Renter(a)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - $1,000</td>
<td>1.6</td>
<td>16.4</td>
<td>1.7</td>
<td>14.0</td>
</tr>
<tr>
<td>$1,000- 1,999</td>
<td>2.1</td>
<td>2.9</td>
<td>2.0</td>
<td>6.0</td>
</tr>
<tr>
<td>2,000- 2,999</td>
<td>3.8</td>
<td>6.4</td>
<td>3.0</td>
<td>5.6</td>
</tr>
<tr>
<td>3,000- 3,999</td>
<td>3.6</td>
<td>6.8</td>
<td>3.3</td>
<td>5.5</td>
</tr>
<tr>
<td>4,000- 4,999</td>
<td>4.3</td>
<td>7.4</td>
<td>3.2</td>
<td>5.6</td>
</tr>
<tr>
<td>5,000- 5,999</td>
<td>4.3</td>
<td>7.0</td>
<td>3.6</td>
<td>6.2</td>
</tr>
<tr>
<td>6,000- 6,999</td>
<td>6.0</td>
<td></td>
<td>4.0</td>
<td></td>
</tr>
<tr>
<td>7,000- 7,999</td>
<td>7.5</td>
<td>24.0</td>
<td>4.7</td>
<td>19.6</td>
</tr>
<tr>
<td>8,000- 8,999</td>
<td>8.5</td>
<td></td>
<td>6.0</td>
<td></td>
</tr>
<tr>
<td>9,000- 9,999</td>
<td>14.9</td>
<td>19.1</td>
<td>13.8</td>
<td>22.5</td>
</tr>
<tr>
<td>10,000-11,999</td>
<td>17.1</td>
<td></td>
<td>17.6</td>
<td></td>
</tr>
<tr>
<td>12,000-14,999</td>
<td>18.8</td>
<td>6.7</td>
<td>24.4</td>
<td>15.0</td>
</tr>
<tr>
<td>15,000-24,999</td>
<td>4.6</td>
<td></td>
<td>11.0</td>
<td></td>
</tr>
<tr>
<td>25,000-Over</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Median: $10,700 $7,000 $12,550 $8,200


(a) Excludes one-person renter households.
TABLE IV

POPULATION AND HOUSEHOLD TRENDS
Jackson, Michigan, Housing Market Area
April 1960 - November 1975

Population Trends:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>HMA</td>
<td>131,994</td>
<td>143,274</td>
<td>147,400</td>
<td>150,100</td>
<td>1.130</td>
<td>1.150</td>
<td>1.250</td>
</tr>
<tr>
<td>Jackson City</td>
<td>50,720</td>
<td>45,484</td>
<td>45,650</td>
<td>45,950</td>
<td>-520</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Remainder of County</td>
<td>81,274</td>
<td>97,790</td>
<td>101,750</td>
<td>104,150</td>
<td>1,650</td>
<td>1,100</td>
<td>1,200</td>
</tr>
<tr>
<td>Household Trends:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>1970 Census of Population and Housing.</th>
</tr>
</thead>
</table>
**TABLE V**

NEW RESIDENTIAL BUILDING ACTIVITY *
Jackson, Michigan, Housing Market Area

<table>
<thead>
<tr>
<th></th>
<th>1970</th>
<th>1971</th>
<th>1972</th>
<th>1973 a/</th>
<th>Total</th>
<th>Annual Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>HMA Total</td>
<td>704</td>
<td>785</td>
<td>1,042</td>
<td>831</td>
<td>3,362</td>
<td>878</td>
</tr>
<tr>
<td>Jackson City</td>
<td>217</td>
<td>60</td>
<td>242</td>
<td>10</td>
<td>529</td>
<td>139</td>
</tr>
<tr>
<td>Remainder of Cty</td>
<td>487</td>
<td>725</td>
<td>800</td>
<td>821</td>
<td>2,833</td>
<td>739</td>
</tr>
<tr>
<td>Single Family Permits</td>
<td>521</td>
<td>563</td>
<td>616</td>
<td>666</td>
<td>2,366</td>
<td>618</td>
</tr>
<tr>
<td>Jackson City</td>
<td>63</td>
<td>15</td>
<td>23</td>
<td>8</td>
<td>109</td>
<td>29</td>
</tr>
<tr>
<td>Remainder of Cty</td>
<td>458</td>
<td>548</td>
<td>593</td>
<td>658</td>
<td>2,257</td>
<td>589</td>
</tr>
<tr>
<td>Multifamily Permits</td>
<td>183</td>
<td>222</td>
<td>426</td>
<td>165</td>
<td>996</td>
<td>260</td>
</tr>
<tr>
<td>Jackson City</td>
<td>154</td>
<td>45</td>
<td>219</td>
<td>2</td>
<td>420</td>
<td>110</td>
</tr>
<tr>
<td>Remainder of Cty</td>
<td>29</td>
<td>177</td>
<td>207</td>
<td>163</td>
<td>576</td>
<td>150</td>
</tr>
</tbody>
</table>

Source: City of Jackson and Township Building Inspectors.

a/ Through October

*NOTES: Building permits were authorized.*
### TABLE VI

**HOUSING FACTORS**

**Jackson, Michigan, Housing Market Area**

*April 1970 - November 1973*

<table>
<thead>
<tr>
<th>Tenure Characteristics</th>
<th>HMA Total</th>
<th>Jackson</th>
<th>Remainder of County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>April 1, 1970</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Housing Inventory</td>
<td>45,011</td>
<td>15,756</td>
<td>29,255</td>
</tr>
<tr>
<td>Total Occupied</td>
<td>42,261</td>
<td>14,916</td>
<td>27,345</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>33,361</td>
<td>9,665</td>
<td>23,696</td>
</tr>
<tr>
<td>% of total occupied</td>
<td>79%</td>
<td>65%</td>
<td>87%</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>8,900</td>
<td>5,251</td>
<td>3,649</td>
</tr>
<tr>
<td>% of Total Occupied</td>
<td>21%</td>
<td>35%</td>
<td>13%</td>
</tr>
<tr>
<td>Total Vacant</td>
<td>2,750</td>
<td>840</td>
<td>1,910</td>
</tr>
<tr>
<td><strong>November 1, 1972</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Housing Inventory</td>
<td>48,300</td>
<td>15,980</td>
<td>32,320</td>
</tr>
<tr>
<td>Total Occupied</td>
<td>45,500</td>
<td>15,130</td>
<td>30,370</td>
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<tr>
<td>Owner Occupied</td>
<td>35,850</td>
<td>9,510</td>
<td>26,340</td>
</tr>
<tr>
<td>% of total occupied</td>
<td>79%</td>
<td>63%</td>
<td>87%</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>9,650</td>
<td>5,620</td>
<td>4,030</td>
</tr>
<tr>
<td>% of Total Occupied</td>
<td>21%</td>
<td>37%</td>
<td>13%</td>
</tr>
<tr>
<td>Total Vacant</td>
<td>2,800</td>
<td>850</td>
<td>1,950</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vacancy Characteristics</th>
<th>HMA Total</th>
<th>Jackson</th>
<th>Remainder of County</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 1, 1970</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Vacant Units</td>
<td>2,750</td>
<td>840</td>
<td>1,910</td>
</tr>
<tr>
<td>Available Vacant</td>
<td>849</td>
<td>533</td>
<td>316</td>
</tr>
<tr>
<td>For Sale</td>
<td>245</td>
<td>102</td>
<td>143</td>
</tr>
<tr>
<td>Homeowner Vacancy Rate</td>
<td>0.7%</td>
<td>1.0%</td>
<td>0.6%</td>
</tr>
<tr>
<td>For Rent</td>
<td>604</td>
<td>431</td>
<td>173</td>
</tr>
<tr>
<td>Renter Vacancy Rate</td>
<td>6.4%</td>
<td>7.6%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Other Vacant</td>
<td>1,901</td>
<td>307</td>
<td>1,594</td>
</tr>
<tr>
<td>November 1, 1973</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Vacant</td>
<td>2,800</td>
<td>850</td>
<td>1,950</td>
</tr>
<tr>
<td>Available Vacant</td>
<td>899</td>
<td>548</td>
<td>351</td>
</tr>
<tr>
<td>For Sale</td>
<td>255</td>
<td>102</td>
<td>153</td>
</tr>
<tr>
<td>Homeowner Vacancy Rate</td>
<td>0.7%</td>
<td>1.1%</td>
<td>0.6%</td>
</tr>
<tr>
<td>For Rent</td>
<td>644</td>
<td>446</td>
<td>198</td>
</tr>
<tr>
<td>Renter Vacancy Rate</td>
<td>6.3%</td>
<td>7.3%</td>
<td>4.7%</td>
</tr>
<tr>
<td>Other Vacant</td>
<td>1,901</td>
<td>302</td>
<td>1,599</td>
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</table>

TABLE VIII
Estimated Annual Occupancy Potential
For Subsidized Housing
Jackson, Michigan, Housing Market Area
November 1973–November 1975

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Section 235/236 Exclusively</th>
<th>Eligible for Both Programs</th>
<th>Public Housing Exclusively</th>
<th>Total for Both Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Families</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>10</td>
<td>0</td>
<td>15</td>
<td>25</td>
</tr>
<tr>
<td>2 Bedroom</td>
<td>35</td>
<td>0</td>
<td>50</td>
<td>85</td>
</tr>
<tr>
<td>3 Bedroom</td>
<td>20</td>
<td>0</td>
<td>30</td>
<td>50</td>
</tr>
<tr>
<td>4+Bedroom</td>
<td>25</td>
<td>0</td>
<td>15</td>
<td>40</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>90</td>
<td>0</td>
<td>110</td>
<td>200</td>
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<tr>
<td><strong>B. Elderly</strong></td>
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<td></td>
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<tr>
<td>Efficiency</td>
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<td>50</td>
<td>65</td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>10</td>
<td>5</td>
<td>20</td>
<td>35</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>20</td>
<td>10</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

(a). Estimates are based on regular income limits.
Source: Estimated by Housing Market Analyst.
728.1 :308 F22 Jackson, Mich. 1973
U.S. Federal Housing Administra-
tion.
Analysis of the ...housing mar-
et