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DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410  
APR 21 1967

*Analysis of the*  
**SAN FRANCISCO, CALIFORNIA  
HOUSING MARKET**

**as of April 1, 1966**

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

April 1967

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ANALYSIS OF THE  
SAN FRANCISCO, CALIFORNIA, HOUSING MARKET  
AS OF APRIL 1, 1966

Field Market Analysis Service  
Federal Housing Administration  
Department of Housing and Urban Development

## 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 be differences of opinion, of course, 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 and the FHA Market Analysis and Research Section.

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ANALYSIS OF THE  
SAN FRANCISCO, CALIFORNIA, HOUSING MARKET  
AS OF APRIL 1, 1966

Summary and Conclusions

1. Nonagricultural employment in the San Francisco, California, Housing Market Area (HMA) averaged 1,211,800 during 1965, an increase of 184,300 (18 percent) over the 1958 level. Year-to-year gains in nonagricultural employment have fluctuated; the 36,200 gain in employment from 1964 to 1965 compares with only 11,300 new jobs from 1960 to 1961, a reflection of the national economic recession in the San Francisco HMA during that interval. During the next two years, nonagricultural employment gains are expected to average 30,000 annually, indicating a continuation of the strong and stable growth pattern established in the HMA in recent years.

Unemployment in the San Francisco HMA averaged 64,900 during 1965, equal to 5.0 percent of the work force. The 1965 ratio is the lowest unemployment ratio recorded in the HMA since the 4.6 percent recorded in 1959 and represents a decline from the 5.3 percent level reported in both 1963 and 1964.

2. The current median annual income in the San Francisco HMA, after deducting federal income tax, is \$8,525 for all families and \$6,725 for all renter households of two-or-more persons. By 1968, median annual after-tax incomes are expected to approximate \$9,025 for all families and \$7,125 for renter households of two-or-more persons.
3. The estimated current population of the San Francisco HMA is 3,123,000, a gain of 79,000 yearly since April 1, 1960, considerably greater than the average annual increment of 51,300 during the 1950-1960 decade. By April 1, 1968, the population of the HMA is expected to total 3,288,000, reflecting an anticipated gain of 82,500 a year.
4. At present, there are 1,048,000 households in the San Francisco HMA, representing an average increment of 27,250 annually since April 1, 1960, which compares with an average gain of 20,875 a year during the 1950-1960 decennial period. The number of households in the HMA is expected to total 1,105,000 by April 1, 1968, reflecting an anticipated gain of 28,500 during each of the next two years.
5. The housing inventory of the San Francisco HMA currently totals about 1,118,000 units. Since January 1960, about 199,900 housing units have been authorized for construction and 18,400 units have been demolished. Currently, about 7,700 units are under construction, 3,250 single-family homes and 4,450 multifamily units.

6. There are presently about 11,000 vacant housing units available for sale in the HMA, representing a homeowner vacancy rate of 1.9 percent, and approximately 39,000 units are for rent, indicating a rental vacancy rate of 7.5 percent. The current total number of available vacancies (50,000 units) represents an over-all net available vacancy ratio of 4.6 percent, up from the April 1960 rate of 3.8 percent. The current sales and rental vacancy rates exceed the ratios deemed acceptable for a satisfactory balance between supply and demand in an area with the growth characteristics of the San Francisco HMA.
7. During the next two years, there is expected to be an annual demand for about 28,450 new privately-owned housing units in the San Francisco HMA, including 14,450 sales units and 14,000 rental units, excluding public low-rent housing and rent-supplement accommodations. Approximately 12,700 units of the annual rental demand are at rents achievable with market-interest-rate financing and 1,300 are at the lower rents achievable with below-market-interest-rate financing. The projected demand for 12,700 rental units achievable with market-interest-rate financing is substantially below the average of over 19,000 multifamily units a year authorized in the 1960-1965 period. The reduced estimate of demand recognizes the current softness of the rental market and the downward adjustment in the building volume during the past fifteen months.

Distributions of the annual demand for sales and rental units by sales price and by monthly gross rent are shown in the respective submarket areas. The distributions of rental demand in each submarket by gross monthly rent and unit size reflect both the excessive recent construction in the higher rent ranges and the concentrations of renter households in the middle income ranges. If these size and rent-range criteria cannot be met because of high construction costs and unequal tax burdens then, of course, the production of new multifamily units should be at a level below the estimated demand. The demand estimates represent a demand to be met by all channels of financing and not through FHA alone.

ANALYSIS OF THE  
SAN FRANCISCO, CALIFORNIA, HOUSING MARKET  
AS OF APRIL 1, 1966

Housing Market Area

The San Francisco, California, Housing Market Area (HMA) is coterminous with the San Francisco-Oakland Standard Metropolitan Statistical Area (SMSA), currently defined by the Bureau of the Budget as Alameda, Contra Costa, Marin, San Francisco,<sup>1/</sup> and San Mateo Counties (see map page <sup>3</sup>). The HMA, with a 1960 population of approximately 2,649,000 persons,<sup>2/</sup> is an irregularly shaped area of about 2,500 square miles, extending as far as 55 miles inland from the Pacific Coast and 75 miles from south to north. Four contiguous standard metropolitan statistical areas namely, Vallejo-Napa, Sacramento, Stockton, and San Jose, completely surround the San Francisco HMA except on the north. Located on the west coast of the state of California, the HMA is approximately 85 miles southwest of Sacramento, California and 425 miles north of the city of Los Angeles.

The topography of the San Francisco HMA has played an important role in its pattern of growth. Because the HMA is composed of three peninsular counties (Marin, San Francisco, and San Mateo) and two inland counties (Contra Costa and Alameda), an extensive network of bridges and highways has resulted and population concentrations have developed in those areas immediately adjacent to San Francisco Bay and San Pablo Bay. The topographical character of the Bay Area results in significant contrasts in climate within relatively short distances. The eastern portions of the HMA, sheltered by the Berkeley Hills, enjoy summers which are normally free of fog, with low humidity, and with afternoon temperatures 15 to 25 degrees higher than in those areas adjacent to the water. As a result of Pacific currents, there are few extremes of heat or cold in the peninsular counties and abnormally warm or cool periods last but a few days.

The HMA is traversed by a fine system of interstate, U. S., and state highways. The principal arteries serving the HMA are Interstate Highways 80, 280, 580, and 680; U. S. Highways 40, 50, and 101; and State Highways 17 and 82. Freeway development within the city of San Francisco has been inhibited by controversy over proposed routes.

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<sup>1/</sup> San Francisco County and San Francisco City are coextensive.

<sup>2/</sup> Inasmuch as the rural farm population of the San Francisco HMA constituted less than one percent of the total population in 1960, all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

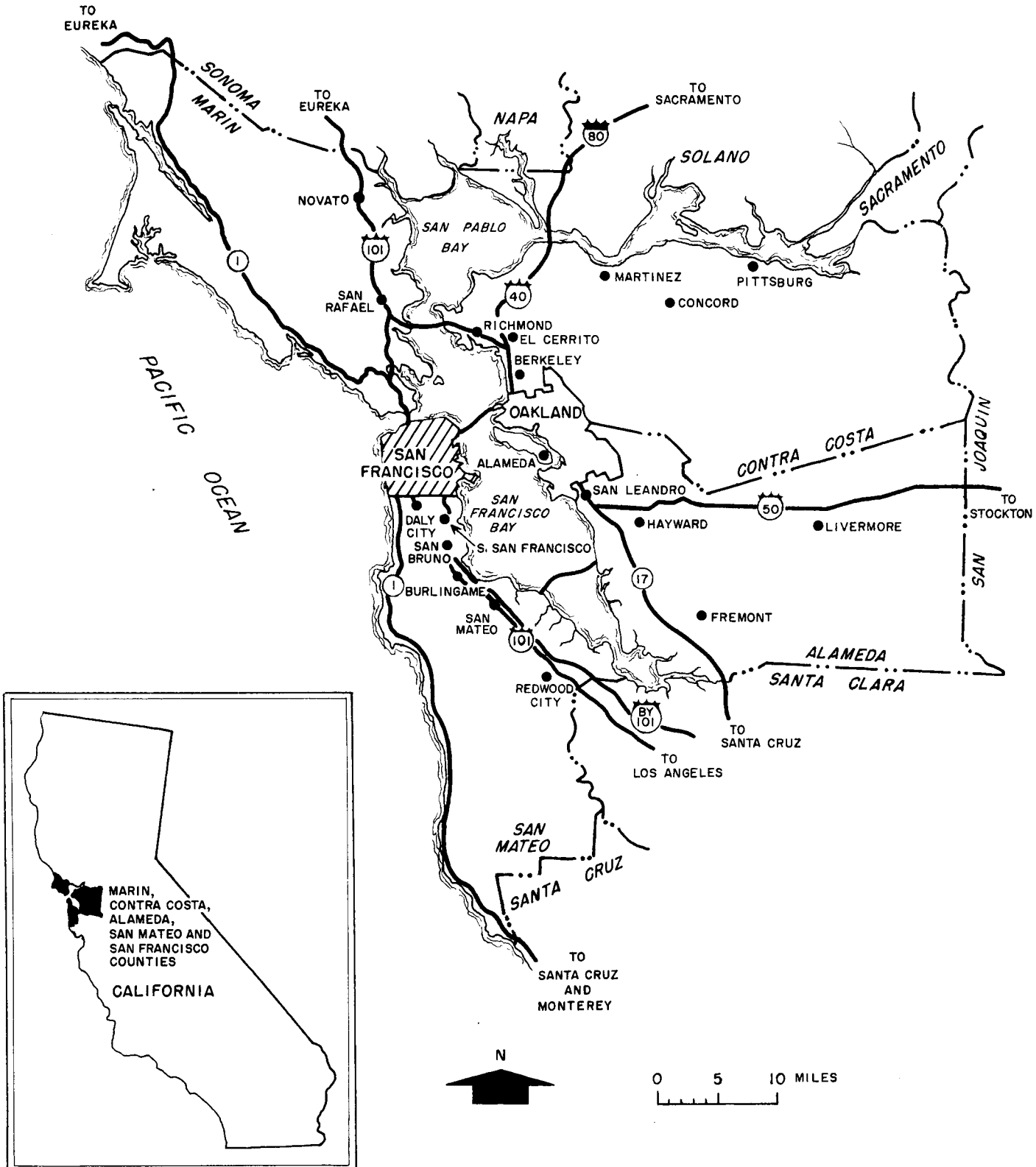
Rail, highway, and air transportation is provided through four major railroads, 3,000 trucking companies, and the San Francisco and the Oakland international airports. Serviced by the three major deep-water ports at San Francisco, Oakland, and Richmond, the HMA annually receives over 1,000 different deepwater vessels representing some 70 shipping firms. An estimated \$2.4 billion in annual local income is generated by commercial ships and their allied industries in this, the third busiest harbor in the Nation.

In addition to San Francisco and Oakland, which are the central cities of the HMA, six other communities in the area contained over 50,000 inhabitants in 1960. They are Berkeley, Hayward, Richmond, San Mateo, San Leandro, and Alameda; and of these Berkeley, Hayward, and Alameda lie within the county of Alameda, the most populous county in the HMA, with a current population of 1,070,000.

The Bay Area Rapid Transit System (BART), a billion-dollar transportation project, is currently in the initial stages of development. The project will have a tremendous impact upon the pattern of future growth in the Bay Area. BART is an attempt to alleviate the commuter traffic problem (which has plagued the San Francisco-Oakland area) with a rapid transit system covering 75 miles and linking three counties. With terminal points at Daly City, Richmond, Concord, and Fremont, the system will provide fast, economical commuter service between centers of population and business. The total effect of the project upon the area is incalculable; it will affect almost every phase of the HMA's economic, social, cultural, and recreational growth. Among the principal results, however, will be increased land values, greater regional mobility of the labor force, reduced congestion, and a more flexible pattern of residential and commercial development.



# SAN FRANCISCO, CALIFORNIA, HOUSING MARKET AREA



## Economy of the Area

### Character and History

The first permanent white settlement was made at San Francisco in 1776, when a Spanish military post was established on the peninsula. In 1835 the town of Yerba Buena, later named San Francisco, was founded. The population of the settlement, however, remained under 100 until the discovery of gold in California in 1848. The economic impetus of the gold rush and of the coastal location of San Francisco, with the largest land-locked harbor in the world, was responsible for much of the growth in the area in the latter 1800's and early 1900's. During the 1940-1950 decade a large portion of the economic development in the HMA was attributable to World War II, as its ports were ideal logistics centers for Pacific military operations. Since the end of World War II, the growing nonmanufacturing industries have provided a nucleus of general economic expansion in the area. The San Francisco HMA is the trade and service center for all of northern California and, as the headquarters for the Twelfth Federal Reserve District and a number of large banking and investment organizations, the HMA serves as an important financial center for the West. Although outstripped by the growth of other industries in recent years, the transportation industry still remains an important component in the economy of the HMA.

### Employment

Current Estimate. As reported by the California Department of Employment, the civilian work force in the San Francisco HMA averaged 1,287,300 during 1965, 2.7 percent above the 1,253,200 average for 1964. Components of the 1965 civilian work force included 64,900 unemployed persons, 10,700 agricultural workers, and 1,211,800 nonagricultural workers. Approximately 1,081,400 (89 percent) of the total number of nonagricultural workers were wage and salary employees (see table I).

Past Trend. The increase in nonagricultural employment from 1958 to 1965 totaled 184,300 (18 percent), indicating an average annual increment of about 26,300 jobs. The annual changes did not follow a steady pattern of growth, but fluctuated between a low of 11,300 in 1961 and a peak increase of 36,200 in 1965 (see following table). Since 1962, nonagricultural employment has been growing at an increasing annual rate, attaining a gain of 3.0 percent between 1964 and 1965. A portion of the increment between 1964 and 1965, however, is judged to be the result of unusually high employment gains in government and transportation which were generated by the Viet Nam crisis.

Trend of Civilian Work Force and Total Nonagricultural Employment  
San Francisco, California, HMA  
1958-1965 (in thousands)

<u>Year</u>	<u>Civilian work force</u>			<u>Nonagricultural employment</u>		
	<u>Number</u>	<u>Change</u>	<u>Percentage</u>	<u>Number</u>	<u>Change</u>	<u>Percentage</u>
1958	1,104.0	-	-	1,027.5	-	-
1959	1,123.3	19.3	1.7	1,059.6	32.1	3.1
1960	1,150.1	26.8	2.4	1,080.5	20.9	2.0
1961	1,172.0	21.9	1.9	1,091.8	11.3	1.0
1962	1,195.4	23.4	2.0	1,122.5	30.7	2.8
1963	1,222.5	27.1	2.3	1,146.0	23.5	2.1
1964	1,253.2	30.7	2.5	1,175.6	29.6	2.6
1965	1,287.3	34.1	2.7	1,211.8	36.2	3.0

Source: California Department of Employment.

Manufacturing employment accounted for about 17 percent of all nonagricultural employment in 1965, a ratio somewhat lower than the 19 percent recorded in 1958. From 1958 through 1965, manufacturing employment grew by 8,800 jobs with gains in automobile assembly, electrical machinery, and nonelectrical machinery providing the principal impetus. As a consequence of employment decreases in both durable and nondurable manufacturing industries, manufacturing employment in 1961 and 1963 fell by 3,900 and 1,400 jobs, respectively. The declines were rather widely diffused among the component industries and no one segment was responsible for a major portion of the losses recorded during these years. Manufacturing employment has been increasing since 1963, gaining 700 jobs in 1964 and 2,700 jobs in 1965.

Employment in nonmanufacturing industries in the San Francisco HMA totaled about 1,007,300 in 1965, an increase of 175,500 (21 percent) over the 831,800 total for 1958. Government, services, and trade were responsible for a considerable portion of the gain recorded in nonmanufacturing employment, accounting for approximately 83 percent of the increase registered by total nonagricultural employment. Employment in nonmanufacturing has shown substantial gains in each year since 1958 (see following table). The greatest annual increment occurred in 1965 when nonmanufacturing employment increased by 33,500, principally in response to Viet Nam requirements.

Trend of Manufacturing, Nonmanufacturing, and  
Total Nonagricultural Employment  
San Francisco, California, HMA 1958-1965  
(In thousands)

<u>Year</u>	<u>Manufacturing</u>		<u>Nonmanufacturing</u>		<u>Total nonagricultural employment</u>	
	<u>Number</u>	<u>Change</u>	<u>Number</u>	<u>Change</u>	<u>Number</u>	<u>Change</u>
1958	195.7	-	831.8	-	1,027.5	-
1959	201.8	6.1	857.8	26.0	1,059.6	32.1
1960	202.9	1.1	877.6	19.8	1,080.5	20.9
1961	199.0	-3.9	892.8	15.2	1,091.8	11.3
1962	202.5	3.5	920.0	27.2	1,122.5	30.7
1963	201.1	-1.4	944.9	24.9	1,146.0	23.5
1964	201.8	0.7	973.8	28.9	1,175.6	29.6
1965	204.5	2.7	1,007.3	33.5	1,211.8	36.2

Source: California Department of Employment.

Employment by Industry. Automobile assembly was the most active component of durable goods manufacturing between 1958 and 1965, rising by 4,500 jobs. Employment in the electrical machinery industry also rose during the seven year period, increasing by 3,700, and attaining peak gains of 2,100 jobs in 1959 and 1962. Only one sector of durable goods manufacturing employment declined appreciably in the 1958-1965 period; that was shipbuilding, which fell by 3,100 jobs. Recent employment declines of 1,200 in 1965 and 400 in 1964 in the shipbuilding industry were the result of contract completions at a number of local plants.

Since 1958, the printing industry has been the principal contributor to employment gains in nondurable manufactured goods industries with an increase of 2,100 jobs, while the apparel industry added 600 jobs to its 1958 level of 8,200. Gains in these two industries, however, were more than offset by losses in other nondurable goods industries (see table II).

Services, with employment gains each year, increased employment by 55,800 between 1958 and 1965, reaching a peak annual gain of 10,000 between 1964 and 1965. The expansion of service industries in order to meet demands of individuals and industry has been occurring both locally and nationally for the past two decades.

Government employment increased by 54,700 during the 1958-1965 period. The largest annual average gain occurred in 1965 when 13,300 jobs were added to the 1964 average of 209,600. This was the sharpest annual increase since the Korean War. Much of the recent gain in government civilian employment has been the result of the step-up in military action in Viet Nam. Since the support activities designed to service military operations already have been established, however, government civilian employment increases should not continue at the pace set during 1965. Increases in Federal nondefense payrolls were mainly an expansion of the Social Security System because of the new Medicare service. The major portion of gains shared by State, county, city, and special districts was attributable to education.

Trade was also a strong contributor to the expansion in nonagricultural employment between 1958 and 1965, accounting for about 19 percent of the total increase. With substantial gains in each year of the seven year period, trade employment rose from 232,900 in 1958 to 267,300 in 1965, an increment of 34,400. While wholesale trade added 6,000 jobs over the 1958-1965 period, retail trade, with nearly 70 percent of all employees in trade industries, increased by 28,300. Much of the growth in retail trade can be linked to population expansion and the general economic prosperity which the area currently enjoys. Wholesale trade increases over the 1958-1964 period fluctuated from a low of 300 in 1961 to a high of 2,100 in 1962. In 1965, however, employment in wholesale trade declined by 300 jobs.

Principal Employment Sources. Those employers in the San Francisco HMA reporting employment of 5,000 persons or more in November 1965 are presented in the following table. Four of the employers are in the Government sector, indicative of the impact which Government, both Federal and local, has upon the area's economy.

Leading Employers  
San Francisco, California, HMA  
November 1965

<u>Employer</u>	<u>Industry</u>
General Motors	Automobile
United Airlines	Transportation
Pacific Tel. and Tel.	Communications
Pacific Gas and Elec.	Utility
Bank of America	Finance
Naval Air Station	Government
S. F. Naval Shipyard	"
Lawrence Rad. Lab.	"
S. F. City and County	"

Source: California Department of Employment.

### Impact of the Military

Currently, the San Francisco HMA contains a number of military installations with about 50,750 military personnel; 40,000 of these are Navy personnel, 7,150 are Army personnel and 3,600 are Air Force personnel. In addition, there are nearly 33,900 civilians employed at these installations, of whom approximately 28,000 are employees of the Navy, 4,975 are employed by the Army, and 925 are Air Force civilian employees. While the combined civilian employment of the installations in the area is substantial in number, it represents only 2.8 percent of total nonagricultural employment of the HMA.

#### Military Personnel and Military-Connected Civilian Employment San Francisco, California, HMA December 1965

<u>Type</u>	<u>Army</u>	<u>Navy</u>	<u>Air Force</u>	<u>Total</u>
Military	7,150	40,000	3,600	50,750
Civilian	<u>4,975</u>	<u>28,000</u>	<u>925</u>	<u>33,900</u>
Total	12,125	68,000	4,525	84,650

Source: U.S. Department of Defense.

It is important to note that military personnel are not included in employment data reported by the California Department of Employment. Civilian employees at military installations, however, are included in these statistics in the "government" classification.

Navy. Naval military strength in the HMA totaled 32,400 in December 1962. The strength level fell to 30,600 in 1963, but rose in 1964 to a December level of about 31,700. April 1966 estimates place military personnel homeported in the San Francisco-Oakland area at 40,000 of whom nearly two-thirds are classified as "mobile afloat". This is a considerable increase over the total of the previous year. A major portion of the increment, however, occurred in the "mobile afloat" category, which increased substantially as a direct result of expanded military operations in Viet Nam.

The total number of civilians employed by the Navy in the HMA declined from September 1962 to September 1964, falling from about 27,575 to 25,975. In September 1965, however, a total of about 28,000 civilian employees was reported by the Navy, an increase of approximately 2,000 over the previous September. As with recent military personnel increments, a major portion of the increase in civilian strength resulted from a step-up in military commitments in the Far East.

The two largest Naval installations in the HMA are the Naval Shipyard, San Francisco, and the Naval Air Station, Alameda. In accordance with a recent Defense Department directive, the Naval Shipyard, San Francisco, and the Mare Island Naval Shipyard were merged under a single command. Separate strength data for the San Francisco portion of the command are currently unavailable. In September 1964, however, there were 6,500 civilians and 200 military engaged in the repair, conversion, modification, and construction of naval vessels at the Hunter's Point yard in San Francisco. The Naval Air Station, Alameda, in addition to its repair and supply functions with respect to attached fleet units and assigned satellites, provides complete aeronautical materiel support to Naval Air Stations at Moffett Field, Palo Alto, and Honolulu. The base employs about 7,750 civilians and presently has a complement of approximately 2,500 military personnel.

Army. Army activity in the area is centered at the Presidio, a Class I, multicommand, multimission installation of the Sixth U.S. Army. Various military functions are conducted under the jurisdiction of separate commanders, but are tenants on the Presidio for common service support. Currently, there are approximately 5,100 military personnel assigned to the Presidio and about 2,675 civilians are employed by the various commands. The largest single employer of civilians is Headquarters, Presidio of San Francisco, which employs over 1,100 civilians.

The Oakland Army Terminal, located on the eastern shore of San Francisco Bay, is the Army trans-shipping and warehousing service center for the west coast. As of April 1966, about 1,800 military personnel and 2,300 civilian workers were employed at the Terminal. Nearly one-half of the military are assigned to the Army Personnel Center. The total number of civilian employees fluctuates widely since stevedore crews are hired only as needed.

Air Force. Hamilton Air Force Base is an installation of the Air Defense Command in Marin County. Tenants at Hamilton AFB include tactical fighter, Air Force Reserve, and air rescue units. Military and civilian employment data for the base are presented in the following table.

Military and Civilian Strength at Hamilton Air Force Base  
San Francisco, California, HMA  
December 1956-November 1965

<u>Date</u>	<u>Military</u>	<u>Civil Service</u>
December 1956	5,389	1,070
" 1957	5,599	905
" 1958	5,602	945
" 1959	5,152	970
" 1960	4,211	830
" 1961	4,267	913
" 1962	4,136	916
" 1963	4,031	974
" 1964	3,816	894
November 1965	3,610	929 <u>a/</u>

a/ Data for September 1965.

Source: U. S. Department of Defense.

Unemployment

Unemployment in the San Francisco HMA averaged 64,900 during 1965, equal to 5.0 percent of the work force (see following table). The 1965 level represents a moderate decline since 1964 and 1963 when unemployment attained a level of 5.3 percent. During the 1958-1965 period, the lowest unemployment ratio registered was the 4.6 percent reached in 1959. Nationwide business declines in 1957-1958 and 1960-1961, the third and fourth since World War II, coincided with local unemployment peaks of 5.8 percent and 5.9 percent in 1958 and 1961, respectively. Almost every sector of manufacturing contributed to the 5.9 percent unemployment level reached in 1961, as employment declined during the year in all but the electrical machinery and printing industries.



Civilian Work Force and Unemployment Trend  
San Francisco, California, HMA  
1958-1965

<u>Date</u>	<u>Civilian work force<sup>a/</sup></u>	<u>Number of unemployed<sup>a/</sup></u>	<u>Percent of civilian work force</u>
1958	1,104.0	64.2	5.8
1959	1,123.3	51.7	4.6
1960	1,150.1	58.3	5.1
1961	1,172.0	69.2	5.9
1962	1,195.4	62.1	5.2
1963	1,222.5	65.4	5.3
1964	1,253.2	66.6	5.3
1965	1,287.3	64.9	5.0

<sup>a/</sup> In thousands.

Source: California Department of Employment.

Future Employment

Total nonagricultural employment in the San Francisco HMA is expected to increase by about 30,000 jobs annually during the April 1, 1966 to April 1, 1968 forecast period. This rate of growth is somewhat above the average annual increase in nonagricultural employment of 26,300 recorded between 1958 and 1965, but below the 1964-1965 increment of 36,200. Growth at this rate reasonably may be expected considering the rate of growth exhibited in the area for the past few years and the prospect of generally favorable economic conditions nationally.

The outlook for manufacturing employment during the forecast period indicates an annual increase of approximately 3,000 jobs. Employment gains will be spurred by increases in the machinery industry, both electrical and nonelectrical.

The greater portion of the employment gains forecast are expected to occur in the nonmanufacturing sector. Employment growth, as in the past, will be led by additions to the government, trade, and services categories. Although the conflict in Viet Nam should play a major role in future employment growth, much of the administrative and support functions associated with a buildup of this nature already have been established. Increases in the government sector, therefore, should be considerably less than those exhibited in 1965. Trade increases will be affected by a number of factors, among which are increased disposable income and employment and the enlargement of surrounding markets, both national and international. Future prospects in each of these factors seem to portend a continuance of the growth experienced over the past decade. Since individual and industry needs will continue to increase, service employment will remain a prime factor in nonmanufacturing employment increases over the next two years.

Based on information supplied by local sources, military strength in the San Francisco HMA is expected to increase during the forecast period to meet military requirements stemming from the Viet Nam commitment. The increment will be largely of a temporary nature, however, because a major portion of the increase will be troops awaiting transfer to overseas duty.

The Bay Area Rapid Transit System (BART) will have a profound long-range effect upon the economy of the San Francisco HMA. While the full impact of BART upon the area will not be felt for a number of years, some employment will be generated during the next two years by construction of the system, especially the San Francisco Bay tube.

In summary, there are four major premises on which the forecast of 30,000 new jobs annually is based. They are that gains in the manufacturing sector during the two-year forecast period will continue at approximately the level reached in 1965; that government, trade, and services will provide the basis for future over-all economic growth; that increases prompted by the Viet Nam conflict will not reach levels attained previously; and that a number of jobs will be added to construction payrolls as construction activity continues on the Bay Area Rapid Transit System.

#### Income

Average Weekly Earnings. The average weekly wage of production workers in manufacturing in the San Francisco HMA was \$126 in 1964, an increase of 26 percent over the weekly average of \$100 recorded in 1958 (see table III). Wages in durable goods manufacturing increased at a slightly higher rate (27 percent) than did wages in nondurable goods manufacturing (25 percent) during the period. In October 1965 the average wage in manufacturing

was \$135 a week, an all time high for the month of October and a substantial increase over the average of \$125 reported a year earlier (an 8 percent increase). Rising by nine dollars and eight dollars, respectively, weekly wages in both durable and nondurable goods manufacturing increased by 7 percent between October 1964 and October 1965. The relatively sharp increment in wages during 1965 and the latter part of 1964 were reflective of the increasing demand for workers resulting from the economic gains generated by the Viet Nam conflict.

Family Income. Currently the median income of all families in the San Francisco HMA, after deduction of federal income tax, is about \$8,525, an increase of approximately 28 percent since 1959. The current median after-tax income of renter households of two-or-more persons is about \$6,725 a year. Median income of all families and of renter households of two-or-more persons, after adjustment for federal income taxes, are projected to \$9,025 and \$7,125 a year, respectively, by 1968.

The 1959, the 1966, and the projected 1968 median income of all families in the San Francisco HMA are shown below. Since 1959, the median income of all families has risen by about 28 percent, an annual rate of 4 percent.

Median After-Tax<sup>a/</sup> Family Income  
San Francisco, California, HMA  
1959, 1966, and 1968

<u>Year</u>	<u>All families</u>	<u>Renter households</u> <sup>b/</sup>
1959	\$6,650	\$5,675
1966	8,525	6,725
1968	9,025	7,125

a/ After deduction of federal income tax.

b/ Excludes one person renter households.

Source: Estimated by Housing Market Analysts.

Detailed distributions of all families and of renter households of two-or-more persons after-tax income are presented in table IV. About 13 percent of all families and 21 percent of renter households of two-or-more persons currently have after-tax incomes below \$4,000 annually. The percentages of all families and of renter households of two-or-more persons with current incomes exceeding \$10,000 a year are 37 percent and 19 percent, respectively.

Demographic Factors

Population

Current Estimate. The population of the San Francisco HMA currently totals 3,123,000, representing an increase of approximately 474,000 since the April 1960 Census total of 2,649,000. Alameda, the most populous of the five HMA counties, currently accounts for about 34 percent of the HMA total population, while San Francisco, the most urbanized of the five counties, is second in population with approximately 24 percent of the total. Contra Costa and San Mateo Counties each account for about 18 percent of the total, while Marin County is the residence of only 6 percent of the total HMA population. The population in all of the five constituent counties is concentrated along the perimeter of San Francisco Bay. In 1960, the heavily populated area around San Francisco Bay (the Urbanized Area) contained 89 percent of the total population in the HMA.

Past Trend. The current population represents an average gain of 79,000 annually (2.8 percent)<sup>2/</sup> since 1960. The gain recorded between April 1960 and April 1966 is considerably greater than the average increment of 51,300 (2.2 percent) persons a year during the 1950-1960 decade. Details of population trends for the five counties and for selected incorporated places in the HMA are shown in table V. A summary of trends since 1950 and for a two-year projection to April 1968 is shown in the table below.

Population Changes  
San Francisco, California, HMA  
April 1, 1950 to April 1, 1968

<u>Date</u>	<u>Population</u>	<u>Average annual change</u> <u>from preceding date</u>	
		<u>Number<sup>a/</sup></u>	<u>Percent</u>
April 1, 1950	2,135,934	-	-
April 1, 1960	2,648,762	51,300	2.2
April 1, 1966	3,123,000	79,000	2.8
April 1, 1968	3,288,000	82,500	2.6

a/ Rounded.

Sources: 1950 and 1960 Censuses of Population.  
1966 and 1968 estimated by Housing Market Analysts.

- 1/ See the county summaries for a discussion of demographic trends within the constituent areas of the San Francisco HMA.
- 2/ All average annual percentage increases in demographic data, as used in this analysis, are derived through the use of a formula designed to calculate the rate of change on a compound basis.

Population growth since 1960 has been considerably greater than growth during the 1950-1960 decade. The Bay Area is the focal point of the recent rapid population growth in northern California. For nearly two decades, growth in northern California lagged far behind the phenomenal rates of growth experienced in southern California. However, population growth of the entire HMA obscures wide variations in population growth among the component parts of the area. Significant variations in the pattern of recent population growth from the patterns of the prior decade include gains in the population of the two central cities of San Francisco and Oakland, which represent reversals of the losses experienced during the 1950-1960 period. Between 1960 and 1966, yearly population gains were greater than between 1950 and 1960 in both Contra Costa and Alameda Counties. In these two areas suburbanization is occurring most rapidly, a development which is a function of the greater availability of land suitable for residential use. Of the increase in the total population of the HMA between April 1960 and April 1966, about 64 percent represented the combined population gain in Alameda and Contra Costa Counties; approximately 54 percent of the 1950-1960 decennial population gain in the HMA occurred in those two counties.

Although sizeable population gains have developed in the rapidly suburbanizing counties, some developments suggest that the suburban movement has been moderated somewhat. Among these are a trend toward apartment living which is substantiated by the recent unprecedented levels of multifamily construction, the increasing cost (in dollars and in commutation time) of suburban living, and urban renewal activities which have contributed to improving the desirability and attractiveness of the urban centers of the HMA. These developments appear to have slowed the migration to the suburbs. This change is relative, however, and most population growth will continue to take place in suburban areas.

Estimated Future Population. By April 1, 1968, the population of the San Francisco HMA is expected to total 3,288,000. This represents an anticipated annual increment of 82,500 during the April 1, 1966 to April 1, 1968 forecast period. The future level of population growth is based upon anticipated employment gains approximating 30,000 during each of the next two years and on the expectation that the permanent military and civilian complement at military installations in the HMA will not change significantly. The pattern of future population growth in the San Francisco HMA is expected to nearly duplicate the experience of the April 1960-April 1966 interval. San Francisco and Oakland Cities will continue to gain population slowly, while Alameda and Contra Costa Counties, combined, will account for about 63 percent of the HMA total increase during the forecast period.

Net Natural Increase and Migration. During the April 1960 to April 1966 period, the average annual population increase of 79,000 resulted from a net natural increase (excess of live births over deaths) averaging 32,400 yearly and a net in-migration of 46,600 a year. In-migration accounted for about 59 percent of the population gain during this period. This high proportion demonstrates the impact of the rapid economic growth occurring in the San Francisco HMA during the past six years. Between April 1950 and April 1960, net natural increase in the San Francisco HMA averaged about 32,150 annually. When compared with the average annual gain in total population of about 51,300 during this period, an average annual net in-migration of about 19,150 is indicated, about 37 percent of the average yearly population gain. Components of change by counties are shown in table IV.

Components of Population Change  
San Francisco, California, Housing Market Area  
April 1, 1950 to April 1, 1966

<u>Source of change</u>	<u>Average annual change<sup>a/</sup></u>	
	<u>April 1, 1950- April 1, 1960</u>	<u>April 1, 1960- April 1, 1966</u>
Total population change	51,300	79,000
Net natural increase	32,150	32,400
Net migration	19,150	46,600

a/ Rounded.

Sources: U. S. Census of Population Report; Series P-23, No. 7.  
U. S. Department of Health, Education, and Welfare,  
Public Health Service. Estimates by Housing Market Analysts.

Households

Current Estimate. There are about 1,048,000 households (occupied housing units) in the San Francisco HMA as of April 1, 1966, an addition of 163,400 households since the April 1960 Census. San Francisco and Alameda Counties currently account for 29 percent and 33 percent, respectively, of the households in the HMA. The distribution of households among the five counties within the San Francisco HMA is almost identical to the distribution of population. Households are heavily concentrated along the perimeter of San Francisco Bay. This pattern, however, has begun to be modified slightly; the area east of Berkeley Hills in both Alameda and Contra Costa Counties is the last remaining area within the HMA where large scale residential development is feasible.

Past Trend. The current number of households in the San Francisco HMA represents an average annual gain of about 27,250 (2.9 percent) since April 1960, compared with an average yearly addition of 20,875 (2.7 percent) during the 1950-1960 decade. Table VI provides a detailed presentation of the trends of household changes in each of the five counties and in selected incorporated areas in the HMA.

It is important to note that the April 1950-April 1960 annual rate of increase in the number of households (2.7 percent) is higher than the rate of population growth (2.2 percent) during the same period. Two factors contributed significantly to the disparity between these rates of growth. The increase in the number of households between 1950 and 1960 reflects, in part, the change in census definition from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census. The living quarters affected by this definitional change were certain furnished-room types of accommodation which were not classified as dwelling units in the 1950 Census, but were classified as housing units in the 1960 Census. In addition, some portion of the more rapid increase in the number of households than in total population is explained by the decline in the average size of households during the decade.

Household Changes  
San Francisco, California, Housing Market Area  
April 1, 1950 to April 1, 1968

<u>Date</u>	<u>Households</u>	<u>Average annual change</u> <u>from preceding date</u>	
		<u>Number <sup>a/</sup></u>	<u>Percent</u>
April 1, 1950	675,848	-	-
April 1, 1960	884,588	20,875	2.7
April 1, 1966	1,048,000	27,250	2.9
April 1, 1968	1,105,000	28,500	2.7

a/ Rounded.

Sources: 1950 and 1960 Censuses of Housing.  
1966 and 1968 estimated by Housing Market Analysts.

Future Household Growth. Based on the expected annual increment to the population during the next two years and on the assumption that the average household size will decline slightly during the forecast period, it is anticipated that the number of households will increase by about 28,500 (2.7 percent) during each of the next two years to an April 1, 1968 total of 1,105,000. The pattern of growth during the forecast period is expected to parallel the pattern since 1960 with San Francisco and Oakland continuing to show slight gains, but with most substantial growth continuing to occur in Alameda and Contra Costa Counties.

Household Size Trends. At present, the average size of households in the San Francisco HMA is 2.90 persons. This is a slightly smaller average household size than that reported in 1960, and represents a continuation of the trend toward decreasing household size during the previous decade when average household size declined from 2.94 persons to 2.91 persons. The decline in average household size since 1960 reflects the considerable number of new multifamily housing units that have been built and occupied in recent years; these units typically are occupied by smaller size households.



## Housing Market Factors

### Housing Supply

Current Estimate. As of April 1, 1966, there are 1,118,000 housing units in the San Francisco HMA, indicating a net gain since April 1, 1960 of about 181,500 units (19 percent), or 30,250 units (3.2 percent) annually. Approximately 199,900 new housing units have been added and 18,400 units have been removed from the inventory through demolition, fire, catastrophe, and other causes.

About 33 percent of the housing units in the HMA are located in Alameda County and nearly 30 percent are in the city of San Francisco. At present, approximately 16 percent and 15 percent of the inventory, respectively, are in the counties of San Mateo and Contra Costa. Marin, the least developed county in the HMA, contains only about six percent of the housing stock of the San Francisco area.

Past Trend. During the 1950-1960 decade, the number of housing units in the HMA increased by 227,800, or about 22,750 (3.2 percent) a year. While the average annual percentage rate of growth was at the same level during the 1950-1960 and 1960-1966 periods, the average annual numerical addition to the housing stock between 1960 and 1966 exceeded the average annual increment recorded between 1950 and 1960 by about 7,500 units. Part of the increase noted between 1950 and 1960 resulted from a change in concepts from "dwelling unit" used for the 1950 Census to "housing unit" used for the 1960 Census.

Type of Structure. At present, 60 percent of the housing units in the San Francisco HMA are in one-unit structures (see table VIII). This is a reduction in the proportion of single-family units in the housing inventory since 1960 when the Census of Housing reported 63 percent of the housing inventory to be in single-unit structures. A substantial addition of multiple-unit structures to the stock of housing in the HMA has caused this decrease in the proportion of single-family units, while raising the percentage of multifamily units in the inventory from almost 37 percent on April 1, 1960 to nearly 40 percent on April 1, 1966.

While every county in the HMA experienced an increase in the proportion of multifamily units in its inventory between 1960 and 1966, the greatest proportionate change with respect to type of structure took place in San Mateo County, where the percentage of multifamily units rose from 16 percent recorded in April 1, 1960 to an estimate of 26 percent on April 1, 1966. The greatest numerical addition to the multifamily inventory occurred, however, in Alameda County. During the six years since 1960, there was a net addition of approximately 34,000 units in structures containing two or more units in the county of Alameda.

Year Built. Based on the 1960 Census of Housing and estimates derived from building permit and demolition data, it is judged that about 18 percent of the current HMA housing inventory is six years old or less (see table IX). As might be anticipated, the housing inventory of the Bay Area is relatively new when compared with many other large metropolitan areas. Approximately 65 percent of the inventory was constructed after 1930. This situation has been primarily the result of rapid economic and demographic growth experienced by the San Francisco HMA during the past thirty years.

The county of San Francisco is the oldest area in the HMA from the standpoint of age of structure; 63 percent of its housing stock was built prior to 1930. The remainder of the area presents a different picture, however; only in Alameda County, with 35 percent of its housing units thirty-six or more years old, does the proportion of housing units built before 1930 exceed 20 percent of the total housing inventory. In fact, in both Contra Costa and San Mateo counties approximately 90 percent of the dwelling units are less than 37 years old.

Condition. Of the 1,118,000 housing units currently in the San Francisco HMA, about 51,100 (4.6 percent) are dilapidated or are lacking one or more plumbing facilities. This indicates an improvement in the quality of the housing in the HMA since April 1960 when 66,900 housing units, or about 7.2 percent of the inventory, were dilapidated or lacked some plumbing facilities. Demolitions, coupled with a general upgrading of the housing stock, are responsible for the improving trend.

#### Residential Building Activity

Past Trend. The number of new private housing units authorized annually by building permits in the San Francisco HMA increased between 1958 and 1963, rising from 23,200 units in 1958 to a peak of almost 40,100 in 1963 (see table X). Subsequently, the number of permits authorized each year has declined markedly, falling to 37,600 in 1964 and to 30,300 in 1965. During the first quarter of 1965, about 9,400 units were authorized in the HMA, while for the comparable period in 1966, permits were issued for only 4,800 units (see following table).

Private Dwelling Units Authorized by Building Permits, by Units in Structure  
San Francisco, California, HMA  
January 1, 1957-April 1, 1966

<u>Year</u>	<u>Total</u>	<u>One unit</u>	<u>2 to 4 units</u>	<u>5 or more units</u>
1957	17,464	11,025	1,439	5,000
1958	23,215	13,964	1,884	7,367
1959	26,859	16,602	2,191	8,066
1960	26,890	14,159	2,712	10,019
1961	29,964	12,467	3,350	14,147
1962	35,320	14,207	2,959	18,154
1963	40,083	15,851	4,574	19,658
1964	37,618	14,452	4,873	18,293
1965	30,331	14,253	3,977	12,101
1965 1st quarter	9,393	3,568	1,261	4,564
1966 1st quarter	4,818	3,159	584	1,075

Source: Economics Department, Bank of America.

The volume of building authorizations for single-family houses in the HMA during the 1957-1965 period attained a peak in 1959 when over 16,600 units were authorized. Since 1959, the annual number of single-family houses for which permits have been issued has fluctuated with subsequent peaks falling short of the level reached in 1959. In 1965, a total of 14,250 units were authorized which has a decline of about 200 from the number authorized the previous year. Data for the first three months of 1966 suggest that even fewer single-family houses will be constructed this year than in 1965.

Multifamily units authorized during the 1957-1965 period ranged from a low of 6,450 in 1957 to a peak of 24,200 in 1963, declining thereafter to 23,150 in 1964, and to 16,100 in 1965. Between January 1 and April 1, 1965, approximately 5,800 multifamily units were authorized, while during the first three months of 1966, only 1,650 multifamily units were authorized within the HMA. The recent reductions have occurred in response to increasing interest rates, to a growing stringency of financing funds, and to signs of a possible over-supply.

Units Under Construction. Based on building permit data, a postal vacancy survey conducted during March 1966, on supplemental data obtained in the San Francisco area, and on average construction time for single-family homes, garden-type apartments, and high-rise rental projects, there are estimated to be about 7,700 housing units under construction in the San Francisco HMA as of April 1, 1966. About 3,250 of these units are single-family homes and approximately 4,450 are in multifamily projects. Almost 31 percent of the single-family units and nearly 45 percent of the multifamily units under construction at the present time are located in Alameda County. While only 7 percent of the multifamily units under construction are in Contra Costa County, approximately 34 percent of the single-family homes currently being built in the HMA are located within that county.

Demolition. Accurate demolition data cannot be secured for the entire HMA because of the multiplicity of jurisdictions, irregularities in unit count, differences in reporting methodology, and incomplete coverage. Based on transportation agency reports, redevelopment agency figures, building department records, and other scattered sources, however, it is estimated that, since April 1, 1960, there have been approximately 18,400 units removed from the San Francisco housing inventory through demolition, fire, catastrophe, and other losses. Urban renewal activities and highway construction have been responsible for much of the demolition noted in the HMA. Over half of the units removed from the housing stock of the HMA had been in Alameda County (10,500 units) of which a major portion (9,550 units) were in the city of Oakland.

During each of the next two years, demolition activity in the San Francisco HMA is expected to be slightly below the losses from the housing inventory (approximately 3,050 units annually) that have occurred since April 1960. Between April 1966 and April 1968, about 2,750 housing units yearly will be lost from the housing inventory. The major portion of the anticipated loss will be the result of governmental action. Each of the principal contributors (urban renewal and right-of-way acquisition for highway construction and the Bay Area Rapid Transit System) is expected to require removal of nearly the same number of units annually as the average of the preceding six years.

### Tenure

Current Estimate. As of April 1, 1966, over 54 percent (567,000 units) of the occupied dwelling units in the San Francisco HMA are owner-occupied and almost 46 percent (481,000 units) are renter-occupied (see table XI). With respect to the constituent counties, the ratio of owner occupancy ranges from a high of 71 percent in Contra Costa County to a low of 34 percent in San Francisco County.

Past Trend. Since April 1, 1960, there has been a slight shift toward renter occupancy in the HMA. This is a reversal of the trend which had been experienced between 1950 and 1960, when owner occupancy rose from 49 percent in 1950 to 54 percent in 1960. This trend of increasing owner occupancy between 1950 and 1960 with a subsequent slight decline since 1960 is paralleled by the movement of owner occupancy in each of the constituent counties of the HMA with the exception of San Francisco, where owner occupancy has been declining since 1950.

### Vacancy

April 1960 Census. In April 1960, the U. S. Census of Housing reported approximately 34,500 vacant, available housing units in the HMA. Of this total, about 6,300 were available for sale, a homeowner vacancy ratio of 1.3 percent, and 28,200 were for rent, a renter vacancy ratio of 6.5 percent. Of the available vacant housing units in April 1960, the census reported that 8,475 lacked some plumbing facility. Approximately 80 of the substandard vacancies were for sale, and the remaining 8,395 were for rent. Table XII shows the trend of vacancies for the HMA and the component counties.

Rental Vacancies by Type of Structure. As reported by the 1960 Census of Housing, single-family units comprised nearly 31 percent of the renter-occupied housing units. One-unit structures, however, accounted for only about 17 percent of the units available for rent. Units in structures with five units or more constituted about 44 percent of renter-occupied units, but represented about 63 percent of vacant rental units. As a result of increased construction of rental structures containing five or more units and the slight weakening of the rental market since 1960, available vacant rental units in structures with five units or more currently account for a greater proportion of available rental vacancies.

Renter-Occupied Units and Vacant Units for Rent  
By Units in Structure  
San Francisco, California, HMA  
April 1, 1960

<u>Units in structure</u>	<u>Renter-occupied</u>		<u>Available for rent</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1 unit	123,700 <sup>a/</sup>	30.7	4,765 <sup>a/</sup>	16.8
2 to 4 units	103,373	25.6	5,855	20.7
5 to 9 units	55,917	13.9	3,757	13.3
10 or more units	<u>120,353<sup>b/</sup></u>	<u>29.8</u>	<u>13,946</u>	<u>49.2</u>
Total	403,343	100.0	28,323 <sup>b/</sup>	100.0

<sup>a/</sup> Includes trailers.

<sup>b/</sup> Differs slightly from the count of all renter-occupied units and all vacant units available for rent because units by units in structure were enumerated on a sample basis.

Source: 1960 Census of Housing.

July 1, 1960 Postal Vacancy Survey. A postal vacancy survey made in San Francisco County and contiguous portions of San Mateo County during the week ending July 1, 1960 disclosed a total of 4,300 vacancies, equivalent to an average available vacancy rate of 1.6 percent. There were 1,975 residential vacancies (1.6 percent of the available inventory) and 2,325 apartment vacancies (1.5 percent of the available inventory).<sup>1/</sup> The survey covered approximately 279,200 dwelling units, of which 120,800 were residences and 158,400 were apartments. Included among the apartments surveyed were approximately 7,600 public housing units and 1,700 military housing units.

<sup>1/</sup> Vacancy and tenure concepts used by the U.S. Census and postal definitions used for the postal vacancy survey yield data that are not completely comparable. The considerable difference between the 1.5 percent apartment vacancy ratio shown by the July 1960 postal vacancy survey and the 6.6 percent renter vacancy ratio in San Francisco County reported by the April 1960 Census, however, suggests that apartment vacancies were substantially undercounted by the postal vacancy survey. It is probable that this occurred because the postal carriers failed to enumerate some of the poorer quality, but adequate, apartment units. Also, some of the undercount may be attributed to the high proportion of units in structures with five or more units (especially in San Francisco and Oakland) in which the exact number of vacancies is not readily determinable by the letter carriers. For these same reasons, the postal vacancy survey for March 1966 also undercounted apartment vacancies, notably in San Francisco and Oakland.

March 1966 Postal Vacancy Survey. A postal vacancy survey was conducted by 48 post offices in the HMA during March 1966 (see table XIII). The survey was conducted on a sample of letter carrier routes selected from post office listings and covered approximately 72 percent of the total possible deliveries to residences and apartments for the post offices conducting the survey (65 percent of all residences and 83 percent of all apartments).

On the basis of full coverage of the 947,400 total possible deliveries (about 85 percent of the total inventory), it is estimated that 3.6 percent of all residences and apartments were vacant. Among the estimated 596,900 total possible deliveries to residences, 1.8 percent were vacant. About 6.6 percent of the estimated 350,500 total possible deliveries to apartments were vacant. The survey reported some 6,500 units under construction, including 1,950 residences and 4,550 apartments. The following table compares the sample results with vacancies as estimated on the basis of full coverage and table XIII shows detailed sample results by post office.

Comparison of Estimated Vacancy <sup>a/</sup> With  
The Postal Vacancy Survey Sample  
San Francisco, California, HMA  
March 1966

	<u>Total</u>		<u>Residences</u>		<u>Apartments</u>	
	<u>Possible deliveries</u>	<u>Percent vacant</u>	<u>Possible deliveries</u>	<u>Percent vacant</u>	<u>Possible deliveries</u>	<u>Percent vacant</u>
Estimated totals <sup>a/</sup>	947,400	3.6	596,900	1.8	350,500	6.6
Survey sample	680,853	3.6	389,826	2.1	291,027	5.6

a/ Represents estimated vacancy for 100 percent coverage of all possible deliveries by the surveyed post offices.

Source: FHA postal vacancy survey conducted by collaborating postmasters.

The results of the postal vacancy surveys are expressed in quantitative terms because it was not feasible to collect qualitative data for this type of survey. The resultant vacancy data are not entirely comparable to those published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas the postal vacancy survey report units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but they include some duplexes, row houses, and structures with additional units created by conversion. An "apartment" includes all stops where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the surveys serve a valuable function in the derivation of estimates regarding local market conditions.

FHA Rental Vacancies. In December 1965, the over-all vacancy ratio for 6,952 FHA-insured multifamily housing units in the San Francisco HMA was 13.5 percent. The highest vacancy ratio for any of the five constituent counties in the HMA was 22 percent in San Francisco County, while Marin County posted the lowest ratio, at 5.5 percent. It is important to note that these ratios represent only the experience of the FHA-insured units, a relatively small porportion of the multifamily inventory, rather than being indicative of the occupancy characteristics of all multifamily rental units.

Current Estimate. Based upon the postal vacancy survey, conversation with informed sources in the San Francisco area, and personal observation, it is estimated that there are 50,000 housing units available for sale or rent in the San Francisco HMA as of April 1, 1966. Of this total, 11,000 are available for sale and 39,000 are available for rent, equal to homeowner and rental vacancy ratios of 1.9 percent and 7.5 percent, respectively (see table XII). A negligible number of the sales vacancies and about 13 percent of the rental vacancies lack one or more plumbing facilities. In an area like San Francisco, where household growth is expected to be moderate during the next two years, both the homeowner and rental vacancy ratios are somewhat above the levels which represent a balanced supply-demand relationship.

### Sales Market

General Market Conditions. The market for new sales housing in the San Francisco HMA is generally firm, although indications are that a moderate over-supply has been accumulating during the past two or three years. Two factors which suggest a moderate surplus of sales housing are an increase in the homeowner vacancy ratio from 1.3 percent in 1960 to 1.9 percent currently, and the unsold inventory survey ratio, which exhibited a slight increase from the January 1965 survey to the January 1966 survey. In the past, the home building and mortgage lending industries have been responsive to indicators suggesting that a surplus of housing was accumulating. Building permit authorizations for single-family houses for the first three months of 1966 are at an annual rate of about 1,600 units lower than for the preceding year, suggesting that the industry is taking corrective action. Some of the reduction during the first quarter of 1966, however, may have been the result of increases in the interest rates and of the lessening supply of financing funds during the January-March 1966 period.

There are numerous active subdivisions scattered throughout the HMA. Areas of greatest activity are Contra Costa and Alameda Counties, where single-family development is most feasible because of lower land acquisition and development costs. The most recent FHA survey of new homes constructed in the HMA indicates that about two-thirds of new completions were in Contra Costa and Alameda Counties. Single-family houses are accounting for a diminishing proportion of all new construction in San Francisco County because of rapidly rising land costs.



Very little new sales housing can be constructed in the HMA for less than \$15,000 and only a very limited amount is available between \$15,000 and \$17,500. Virtually all of the new sales houses available at these lower prices are in the areas of lowest land acquisition and development costs, namely the more distant portions of Alameda and Contra Costa Counties. The \$20,000 to \$25,000 price class is the most popular range for new sales houses in subdivisions, with the \$25,000 to \$30,000 range also accounting for a sizeable proportion of new construction.

Speculative Construction. Based on annual surveys of new sales housing conducted in January of 1965 and 1966 by the FHA San Francisco Insuring Office, houses constructed speculatively account for a significant, but not dominant, proportion of new construction. In both 1963 and 1964 about 57 percent of new single-family construction was started speculatively, while in 1965 speculative starts were down to about 41 percent of all single-family completions. As proportions of the number of single-family units authorized by building permits in the respective years, the surveys covered 69 percent in 1963, 81 percent in 1964, and 76 percent in 1965.

Unsold Inventory of New Houses. In January 1966, the San Francisco Insuring Office surveyed all subdivisions in the San Francisco HMA in which five or more sales houses were completed during the preceding twelve months. The survey covered 231 subdivisions, in which 10,860 houses were reported to have been completed, of which 6,396 (59 percent) were sold before construction started and 4,464 (41 percent) were built speculatively. Of the 4,464 houses built speculatively during the twelve months preceding January 1, 1966, 3,383 were sold and 1,081 were unsold on the survey date. The unsold houses represented 24 percent of speculative construction. Of the 1,081 unsold houses, 478 (44 percent) had been on the market for two to three months, 208 had been on the market one month or less, and the remaining 395 had been on the market for between four and twelve months. An additional 276 units had been on the market in excess of twelve months, indicating less than complete absorption of the 1964 production (see table XIV).

The most notable concentrations of unsold houses in the January 1, 1966 survey were in the \$35,000 and over price class, in which 365 (36 percent) were unsold out of 1,004 speculative completions, in the \$25,000 to \$30,000 price range in which 279 houses were unsold, equal to 26 percent of the 1,059 speculative completions in that price range, and in the \$30,000 to \$35,000 price class, in which 126 (30 percent) of the 418 speculative completions were unsold. About 25 unsold houses had been rented. An additional 3,217 houses were under construction, of which 1,153 (36 percent) were unsold. A comparison of the January 1, 1966 unsold ratio of 24 percent with the January 1, 1965 and January 1, 1964 surveys shows the current ratio to be somewhat higher than the 21 percent reported by both of the two prior surveys.

The FHA surveys do not, of course, report new houses built in subdivisions with less than five completions, nor do they report those built by individuals or those custom built on scattered lots. Many of the homes not covered, particularly those custom built, would be in the upper ranges of sales price.

### Rental Market

General Market Conditions. The current condition of the over-all rental market in the San Francisco HMA is one of moderate excess supply. Since 1960, the demand for new rental units has been very strong, which has allowed new rental accommodations to be constructed and occupied in an unprecedented number. Although the demand for these new units has been very strong for the past six years, construction of the units has been at such a rapid pace that a moderate excess supply has accumulated, as indicated by the current renter vacancy of 7.5 percent, which is up from the 6.5 percent renter vacancy ratio reported in the 1960 Census.

Conversation with informed persons in San Francisco indicates that the surplus of rental units has developed primarily during the past year or two. Based upon data collected by a number of financial institutions in the Bay Area and coordinated by the Bay Area Real Estate Research Committee, conversation with informed persons in the HMA, the FHA absorption survey of multifamily housing units, and observation in the area, it appears that rental vacancies are not heavily concentrated in any particular age, unit size, or price class. Some generalizations can be made, however, concerning the qualitative distribution of rental vacancies in the area. Throughout the HMA, the vacancy ratio tends to be somewhat higher for new rental units than for those units older than three years. The proportion of vacancies is somewhat higher for two- and three-bedroom units than for studio and one-bedroom units. The difference, however, is not great. Almost without exception, the proportion of rental vacancies increases as the gross monthly rent rises. Many rental properties have entirely satisfactory occupancy experience, but usually these are the best designed, best managed projects in the most desirable locations. Although there are, and will continue to be, many rental projects with satisfactory or good occupancy, a situation of moderate excess exists.

Multifamily housing units authorized by building permits for the first three months of 1966 total 1,659, representing a substantial reduction from the 5,825 multifamily units authorized during the comparable period in 1965. Two interrelated factors are likely responsible for most of the sizeable reduction in the number of multifamily housing unit authorizations.

The residential construction and mortgage lending industries in the San Francisco HMA previously have been responsive to indicators of market strength or weakness, and these industries now are faced with a decreasing supply of available funds. Secondly, the rising interest rates, resulting from a tighter money market, have made prospective mortgagees much more discriminating in the selection of investments. The combination of tight money and rising vacancy rates has made lenders increasingly cautious.

Absorption of Recent Inventory Additions. The FHA San Francisco Insuring Office is maintaining data on the rate of absorption for about 13,850 recently constructed rental units in the HMA. As of March 1, 1966, about 5,150 of the units had been on the market for at least thirteen months, but not exceeding two years, and reported a vacancy ratio of 11.8 percent. Another 4,850 units had been on the market for between seven and twelve months, of which 12.5 percent were vacant. The most recently completed units, those on the market for six months or less, had a vacancy ratio of 22.9 percent for the 3,850 units surveyed. These data show, as would be expected, that vacancies are highest in the most recently completed units and tend to decline the longer the units are exposed to the market. The general level of vacancies in the units covered by the absorption survey is judged, however, to be somewhat high, especially for those units that have been marketed for thirteen months or longer.

Rental Housing Under Construction and Proposed. The majority of rental units constructed in the San Francisco HMA in recent years have been in 10- to 15-unit projects, on scattered lots in many of the urban places throughout the HMA. The principal exception to this is in San Francisco County where virtually all the rental structures built have been high-rise, most of which are well in excess of 100 units.

As of February 1966, the San Francisco Insuring Office had a total of 9,243 multifamily housing units in the HMA in some stage of processing under various sections of the National Housing Act. Of these, 3,768 units were under construction, 635 units represented outstanding commitments, and 4,840 units were in the application or preapplication stage.

#### Military Housing

Department of Defense sources report that there are approximately 4,300 military-controlled dwelling units in the San Francisco area. This figure is comprised of military-controlled units which are categorized by the military either as adequate or inadequate, and includes privately-owned units which are under lease by military bases. Because of high construction costs in the HMA and consequent high rents, it is difficult for military personnel to secure housing which falls within the monthly quarters allowances of lower ranking officers and enlisted personnel.

Military-Controlled Dwelling Units in the  
San Francisco, California, HMA  
April 1, 1966

<u>Service</u>	<u>Total units</u>	<u>Adequate</u>	<u>Inadequate</u>
Army	1,379	1,273	106
Navy	1,580	1,044	536
Air Force	<u>1,349</u>	<u>1,197</u>	<u>152</u>
Total	4,308	3,514	794

Source: U.S. Department of Defense and Base Housing Offices.

Urban Renewal

As of December 31, 1965, the Urban Renewal Administration reported a number of projects in the San Francisco HMA for which plans have been approved or funds authorized. At present, there are eleven projects in the execution phase and an additional 13 projects in the various stages of planning. Detailed characteristics of the various projects are presented in the subsequent sections of this report which relate to sub-market areas.

Public Housing

There are, at present, approximately 11,600 public housing units in the San Francisco HMA, 8,700 permanent low-rent units and 2,900 temporary units still under the management of local housing authorities (see table XV). An additional 900 units are in some stage of development. The number of permanent public housing units in the HMA has increased since September 1962 when almost 8,150 such units were in existence. A decline in the number of temporary units under the jurisdiction of local authorities, from 8,375 in 1962 to 2,900 in 1966, however, has resulted in a net loss of total public housing units by about 4,925 units. All of the remaining temporary units are scheduled for removal on or before January 1, 1970.

Demand for Housing

Quantitative Demand

Based on the expected growth in the number of households in the San Francisco HMA during the next two years (28,500 annually), on the anticipated level of demolition activity, on the necessity to reduce the existing moderate excess of vacancies to a more acceptable level, and on adjustments to create a better balanced housing market throughout the HMA, the demand for new housing units is expected to total 28,450 a year, during the forecast period. Of the total annual demand, 14,450 will be for sales units and the remaining 14,000 will be for rental units, excluding the low-rent public housing and rent-supplement accommodations. Included in the rental demand are 1,300 units at the lower rents which can be achieved if public benefits or assistance in land acquisition and cost are made available.

The annual demand for new sales housing is slightly above the average annual rate during the 1960-1965 period, primarily because the anticipated yearly household increase during the forecast period will be somewhat greater than in the interval since 1960. The yearly requirement for new sales housing during the forecast period would be somewhat greater if it was not desirable to reduce the current moderate excess of homeowner vacancies to a more reasonable level.

The projected annual demand for new rental housing units in the San Francisco HMA during the forecast period is considerably below the average yearly addition of about 19,400 units of this type during the past six years. Several factors suggest that a reduced rate of production of rental units to the forecast level is necessary to restore the rental market in the San Francisco HMA to a more balanced position. There is a need to reduce production in the forecast period so that the existing surplus of adequate, available vacant rental units may be absorbed. Also, the high rate of demolition activity in recent years associated with urban renewal and highway construction is expected to be reduced markedly during the forecast period covered by this analysis. The demolitions were heavily concentrated in the renter inventory, creating a demand for replacement during the 1960-1965 interval that will be greatly diminished during the 1966-1968 forecast period. In addition, the significant rise in rental vacancies in the last year or two reflects the fact that demand from existing households upgrading to better housing has been more than satisfied by the 1960-1965 construction volume. A reduction in such demand may be anticipated during the next two years.

The table below summarizes the projected annual demand for new sales and rental housing units in the major subareas of the San Francisco HMA for the next two years.

Projected Annual Demand for New Housing  
San Francisco, California, Housing Market Area  
April 1, 1966 to April 1, 1968

<u>Area</u>	<u>Number of housing units</u>			<u>Additional rental units a/</u>
	<u>Total</u>	<u>Sales units</u>	<u>Rental units</u>	
HMA total	<u>28,450</u>	<u>14,450</u>	<u>12,700</u>	<u>1,300</u>
Alameda County	9,950	4,950	4,400	600
Oakland City	(1,800)	(400)	(1,000)	(400)
Contra Costa County	6,850	4,500	2,150	200
Marin County	2,700	1,600	1,000	100
San Francisco County	3,350	400	2,550	400
San Mateo County	5,600	3,000	2,600	-

a/ Additional rental units that may be developed only by use of below-market-interest-rate financing or assistance in land acquisition and cost. The demand shown above excludes low-rent public housing and rent-supplement accommodations.

Housing Market Summary  
Alameda County, California (Including Oakland City)

Demographic Factors

Population

Trends. At present, there are about 1,070,000 persons residing in Alameda County, representing an average yearly increment of 27,000 (2.8 percent) since April 1960. This rate of population increase is a substantial gain over the average yearly growth during the 1950-1960 period. Through that decade, the population of the county increased at an average rate of about 16,800 persons a year. By April 1968, it is expected that the Alameda County population will increase to 1,126,000, representing an anticipated yearly addition of about 28,000 persons (see table V).

Oakland is the central city and greatest urban concentration in Alameda County. In April 1966, there were approximately 380,000 persons residing in Oakland, a gain of 2,100 (0.6 percent) a year since the 1960 Census. This relatively modest population gain is significant, however, because it represents a reversal of the trend which occurred during the 1950-1960 decade, when an average decline of about 1,700 persons a year (0.5 percent) was registered. By April 1968, the population of the city of Oakland will number about 384,200, an average annual increase of 2,100 persons during the forecast period.

Population Trends  
Oakland City  
April 1950, 1960, 1966, and 1968

<u>Date</u>	<u>Population</u>	<u>Average annual change from preceding date<sup>a/</sup></u>
April 1950	384,575	-
April 1960	367,548	-1,700
April 1966	380,000	2,100
April 1968	384,200	2,100

<sup>a/</sup> Rounded.

Sources: 1950 and 1960 Censuses of Population.  
1966 and 1968 estimated by Housing Market Analysts.

Net Natural Increase and Migration. During the 1950-1960 decade, the net natural increase in population (excess of births over deaths) averaged about 11,750 persons a year in Alameda County but, because of net in-migration of about 5,050 persons annually, the average annual population gain during the decade was about 16,800 persons. For the period since 1960, net natural increase has increased to an average of 12,400 annually, while the annual net in-migration has nearly tripled to about 14,600 a year (see table VI).

In Oakland City the net natural increase in population averaged about 4,000 annually from 1950 to 1960; but, as a result of net out-migration of approximately 5,700 persons a year (principally to suburban Alameda and Contra Costa Counties), the city showed an average net decline of 1,700 persons. During the April 1960-April 1966 period, while net natural increase has declined to an average of about 3,500 annually, net out-migration has dropped sharply to about 1,400 a year, with an average annual population increase of 2,100.

#### Households

Trends. There are about 350,900 households in Alameda County at present, an average increment of about 9,250 (2.9 percent) annually since April 1960. Household gains during this period, like population growth, were substantially greater than during the previous decade when the average annual household gain numbered about 5,725 (2.2 percent). Future household growth in Alameda County is expected to be somewhat greater than during the 1960-1966 interval. By April 1968, households will total 370,250, an average annual increase of 9,675 during the forecast period (see table VI).

Oakland City currently has about 141,000 households, representing an increase of about 1,200 a year (0.9 percent) since April 1960. During the 1950-1960 intercensal period, in the face of annual population declines averaging 0.5 percent, households increased by an average of about 500 (0.4 percent) annually. While a portion of this increment may be attributed to the declining average size of households, a larger part was likely the result of the change in the census definition from "dwelling unit" in 1950 to "housing unit" in 1960 (see the main body of this analysis). Household growth in Oakland is expected to continue during each of the next two years at about the same level as that established during the 1960-1966 interval, and should total 143,400 by April 1968.



Household Trends  
Oakland City  
April 1950, 1960, 1966, and 1968

<u>Date</u>	<u>Households</u>	<u>Average annual change from preceding date a/</u>
April 1950	128,885	-
April 1960	133,843	500
April 1966	141,000	1,200
April 1968	143,400	1,200

a/ Rounded.

Sources: 1950 and 1960 Censuses of Housing.  
1966 and 1968 estimated by Housing Market Analysts.

Household Size. The average size of households in Alameda County has changed very little since 1950. The attraction of the urban areas of Alameda County for smaller size households (individuals and childless couples) has been off-set by the rapidly suburbanizing areas of Alameda County east of the Berkeley Hills. Average household size in Alameda County in 1950 was 2.95 persons and increased to 2.96 persons in 1960. Currently, the average household size is about 2.95 persons.

Oakland City has followed a trend of declining household size typical of older, mature urban areas. The average size of households in Oakland declined from 2.84 persons in 1950, to 2.69 persons in 1960, and to 2.65 persons in 1966.

Income. Currently, the median income of all families in Alameda County is estimated to be \$8,175, after deduction of federal income tax. The estimated current median after-tax income of renter households<sup>1/</sup> is about \$6,500 a year. All-family and renter household median incomes, after deduction of federal income tax, are projected to a level of \$8,650 and \$6,875 a year, respectively, by 1968. At present, about 15 percent of all families earn less than \$4,000 a year and 34 percent earn \$10,000 or more annually, after taxes (see table IV). By 1968 it is expected that the percentage of families earning less than \$4,000 will fall slightly to 14 percent; the percentage of families earning \$10,000 or more will rise to 39 percent (see table IV).

The median annual family income in the city of Oakland is below the median income for the entire county. At present, the median after-tax incomes for all families and renter households in Oakland are \$7,675 and \$6,475, respectively.

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<sup>1/</sup> Excludes one person renter households.

### Housing Market Factors

Trends. As of April 1, 1966, there are 370,900 housing units in Alameda County, indicating a net gain since April 1, 1960 of about 60,600 units or 10,100 (3.3 percent) annually. Approximately 71,100 new housing units have been added and 10,500 units have been removed from the inventory. During the 1950-1960 decade, the number of housing units rose from about 247,150 in 1950 to approximately 310,300 in 1960, an average annual gain of about 6,325 (see table XI).

Currently, there are about 150,700 dwelling units in the city of Oakland, representing a net increment of 9,150 units since April 1960 (1,525 units a year). While 18,700 new units were constructed during the six year period, extensive urban renewal, highway and transit right-of-way activity resulted in the loss of approximately 9,550 units. Between 1950 and 1960 there was a net addition to the housing inventory of 830 units a year.

### Residential Building Activity

Trends. The number of units authorized by building permits in Alameda County rose from a level of almost 8,500 in 1958, to a peak level of 14,500 in 1963. Since 1963 the number of units authorized has declined, falling to 11,850 in 1964 and 10,650 in 1965. For the first three months of 1965 a total of 3,200 units were authorized and there were only 1,550 authorizations during the first quarter of 1966. Approximately 40 percent (29,075 units) of the units authorized by building permits from 1960-1965 were single-family structures while the remaining 60 percent (42,025 units) were in structures of two or more units (see table X).

Since January 1, 1960, about 18,700 units were authorized for construction in the city of Oakland. Authorizations reached a peak in 1962 when permits were issued for a total of 3,725 private dwelling units. After declining between 1962 and 1964, the number of units authorized staged a slight recovery from a level of 2,950 in 1964 to a level of 3,175 the following year. An average of 3,150 units yearly have been authorized in the city of Oakland since 1960, 14 percent of which have been for single-family homes and 86 percent for units in multifamily structures.

Units Under Construction. There are, currently, about 3,000 private housing units under construction in Alameda County, 1,000 single-family homes and 2,000 multifamily units. This estimate is derived from building permit data, a postal vacancy survey conducted in the area, and information gathered from local sources. Approximately 28 percent of the units presently under construction within the county are in the city of Oakland, 75 units in single-family dwellings and 750 units in multiple-unit structures.

Demolition. Based on information provided by the California Transportation Agency, the Pacific Telephone and Telegraph Company, and the Oakland Building and Housing Department, there were approximately 10,500 dwelling units demolished in Alameda County during the April 1, 1960-April 1, 1966 period. The demolitions were principally the result of urban renewal activity and expressway construction. In addition, a number of units were removed to obtain the right-of-way for a section of the Bay Area Rapid Transit System which will pass through Alameda County. A substantial portion of the demolitions occurred in the city of Oakland, where 9,550 units were removed from the inventory during the past six years.

During the forecast period, demolitions are not expected to proceed at the rate experienced during the 1960-1966 period because a substantial portion of the units to be demolished due to active renewal, highway, and transit programs have already been removed. It is estimated, therefore, that an additional 1,250 units will be lost from the housing stock of Alameda County during each of the next two years.

#### Vacancy

1960 Census. In April 1960, there were about 10,800 vacant housing units available for sale or rent in Alameda County, an over-all net available vacancy ratio of 3.5 percent. Approximately 2,175 of the available vacancies were for sale, a homeowner vacancy ratio of 1.3 percent, and about 8,625 were for rent, a rental vacancy rate of 6.3 percent (see table XII).

The Census also reported that there were about 600 vacant sales units and 5,250 vacant rental units in the city of Oakland. This represents a net over-all vacancy rate of 4.2 percent and sales and rental vacancy ratios of 0.9 percent and 7.0 percent, respectively.

Postal Vacancy Survey. A postal vacancy survey (see table XIII) conducted in March 1966 on selected postal routes in Alameda County covered about 70 percent of the total possible postal deliveries. Vacancies in residences, as reported by the postal vacancy survey, numbered 2,475, or 1.7 percent of the 144,900 residences surveyed. Apartment vacancies totaled 5,100 units, or 5.5 percent of the 92,700 apartments surveyed. There are indications that with respect to apartment vacancies, the letter carriers counted good quality vacant units for the most part, so that the total number of available vacancies reported, especially in the apartment category, was probably understated.

The survey reported 900 vacant residences out of a total of 47,750 possible deliveries in the city of Oakland, a residential vacancy ratio of 1.9 percent. There were also 2,250 vacant apartment units, equal to 6.2 percent of the 36,400 units surveyed.

Current Estimate. Currently, there are about 15,300 vacant, available housing units in Alameda County, an over-all net available vacancy ratio of 4.2 percent (see table XII). Of the total available vacancies, 3,350 are for sale, representing a homeowner vacancy ratio of 1.7 percent; 11,950 units are available for rent, indicating a rental vacancy rate of 7.1 percent. It is estimated that 3,325 of the units available for sale and 10,150 of those available for rent are "adequate" units in that they are not dilapidated and contain all plumbing facilities.

At present, there are 7,500 available vacancies in the city of Oakland, 1,000 for sale and 6,500 for rent. The homeowner and renter vacancy ratios are 1.5 percent and 7.8 percent, respectively.

#### Sales Market

The market for new sales housing in Alameda County is currently in a relatively sound position. Some weakening of the sales market has occurred since 1960, but building permit data for the first quarter of 1966 suggest that the housing industry is taking corrective action by reducing production. The homeowner vacancy ratio in Alameda County has increased from 1.3 percent in 1960 to 1.7 percent currently. This increase in vacancies indicates that a moderate surplus of sales housing has accumulated. In addition, the unsold inventory surveys for 1964 and 1965 depict a weaker sales market (see table XIV).

#### Unsold Inventory Survey Summaries<sup>a/</sup> Alameda County, California As of January 1, 1965 and January 1, 1966

<u>Status</u>	<u>Houses completed during</u>	
	<u>1964</u>	<u>1965</u>
Total completions	4,218	3,541
Speculatively built	2,091	1,030
Percent of total	50%	29%
Unsold at end of year	338	234
Percent of speculative starts	16%	23%

<sup>a/</sup> Includes subdivisions in which there were five or more completions during the twelve months preceding the survey date.

Source: Unsold Inventory Surveys completed by the San Francisco, California, FHA Insuring Office.

Tending to off-set the moderate surplus of sales housing indicated by the homeowner vacancy ratio and the unsold inventory ratio is the level of single-family building permit authorizations for the first quarter of 1966. The number of single-family housing units authorized during the first quarter of 1966 was about 150 lower than the comparable period in 1965. This is an annual rate of about 625 units below the level of single-family home production in 1965 and, if continued, would be more than adequate to enable the present excess supply of sales units to be absorbed.

The number of single-family homes built in Oakland City is not great, relative to the number of single-family homes built in Alameda County. Those homes that are built in Oakland are usually constructed on a contract basis and pose no marketability problem.

#### Rental Market

As in the HMA as a whole, the Alameda County rental market has shown some weakening in recent years. The renter vacancy ratio in the county has risen from 6.3 percent in April 1960 to 7.1 percent currently. However, building permit authorizations for multifamily housing units for the first quarter of 1966 are substantially down from the level of the comparable period in 1965. From January through March 1966, about 550 multifamily housing units were authorized in Alameda County compared with about 2,025 multifamily housing units authorized during the same period in 1965.

In Oakland, the rental market is also in the condition of moderate excess exemplified by Alameda County as a whole. The number of new multifamily housing units constructed in Oakland has been at an unprecedented level since 1960. To a considerable extent, the substantial additions to the Oakland rental inventory have been bolstered and encouraged by the high volume of demolition activity in the city. However, during the forecast period the number of demolitions anticipated in Oakland is expected to be markedly below recent levels. Because of the significant reduction in the amount of replacement demand generated by former demolition activity and the need to reduce a moderate excess of rental vacancies, the outlook is for substantial reduction in the annual volume of construction of new multifamily housing units in Oakland.

## Urban Renewal

Currently there are seven urban renewal projects in Alameda County, all of which lie within the cities of Oakland and Berkeley. The projects are in various stages of development ranging from execution to tentative proposal.

Acorn Redevelopment Project. The Acorn Project involves both industrial re-use and residential redevelopment in an area of West Oakland bounded roughly by Brush, 1st Street, Union, and 10th Street. The area south of 8th Street will be devoted to industrial use and a small retail commercial center. Residential development will take place between 8th Street and 10th Street. The Nimitz Freeway will provide a buffer between the residential and commercial areas. Approximately 750 structures have been demolished resulting in the removal of about 1,800 dwelling units and the relocation of over 4,125 persons. About 97 percent of the housing units within the boundaries of the project area were classified as sub-standard. Construction on the initial block of residential housing, about 300 rental units and 100 cooperative units, is slated to begin in the fall of 1966.

Oak Center Redevelopment Project. The planning phase has been completed on a 200 acre project, bounded by Brush Street, 10th Street, 18th Street, and the Nimitz Freeway. There are approximately 1,000 structures within the Oak Center Project Area; the redevelopment plan calls for the removal of approximately 250 of these structures and the rehabilitation of the remaining 750. The project is, at present, awaiting Federal funds which have been withheld pending a court ruling on the constitutionality of proposition 14.<sup>1/</sup>

There are three other projects in the Oakland area which are presently in the early stages of planning; namely, the Corridor Project, the Paralta College Project, and the Oakland Chinatown Redevelopment Project. The Corridor plan is primarily a downtown commercial venture, with only a few perimeter residential units. The Paralta College plan proposes a downtown urban campus for Paralta College, a number of high rise dwelling units, and land for a park along the estuary. The Chinatown Project, proposed by the residents of the oriental section of Oakland, is currently awaiting approval by the city council. The program is commercial, residential, and cultural in nature.

The South Campus and West Berkeley Industrial Park projects are located in the city of Berkeley. Both of the projects are still in the planning stages.

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<sup>1/</sup> The California State Supreme Court declared Proposition 14 void on May 10, 1966, and affected urban renewal projects are now going forward.

### Public Housing

There are over 2,155 low-rent public housing units in Alameda County, 1,317 permanent units and 838 Lanham Act temporary units (see table XV). All of the permanent public housing units are located in the city of Oakland and are fully occupied at present. Palo Vista Gardens, a 100-unit project, is the only project which is designated specifically for occupancy by elderly under the administration of the Housing Authority of the City of Oakland. An additional 105 low-rent permanent units in Tassafaronga Village, are under development in Oakland. There are 506 temporary units in the city of Alameda, 336 of which are reserved for use by the Navy. Villa Gulf Village, 77 units of Lanham Act housing, located in the city of Livermore, is completely occupied. There are two low-rent projects in the town of Pleasanton, Komandorski Village and Cottonger Village. Both projects are temporary war housing which have been converted to public use. The 838 units of temporary public housing noted above are scheduled for removal by January 1, 1970 (see table XV).

### Demand for Housing

#### Quantitative Demand

Based on the expected increase in households in Alameda County during the two-year forecast period (9,675 annually), on the number of housing units expected to be lost from the inventory through demolition (which will be substantially reduced from the level of recent years), on the need to allow for the absorption of a moderate excess of vacancies, and on other adjustments that will result in a better balanced sales and rental market, there will be a demand for about 9,350 new private housing units during each of the next two years. The demand forecast includes 4,950 new sales houses and 4,400 new rental units. An additional 600 rental units can be absorbed at the lower rents achievable through the use of below-market-interest-rate financing or assistance in land acquisition and cost. Demand for low-rent public housing and rent-supplement accommodations are not included in the demand estimates above.

About 1,400 units of the annual demand in Alameda County will occur in Oakland City. The 1,400 units of demand include 400 new sales houses and 1,000 new rental units. An additional 400 rental units may be absorbed in Oakland if some form of public benefit or assistance in financing or land acquisition is utilized.

Qualitative Demand

Sales Housing. Based on the current income levels of families in Alameda County, and on sales price to income relationships typical in the area, the annual demand for new sales houses is expected to approximate the distributions shown in the following table. The median price for new sales units in Alameda County will be about \$23,000.

Annual Demand for New Sales Houses by Price Class  
Alameda County, California  
April 1, 1966 to April 1, 1968

<u>Sales price</u>	<u>Number of units</u>	<u>Percent</u>
\$15,000 - \$17,499	650	13
17,500 - 19,999	1,050	21
20,000 - 24,999	1,750	36
25,000 - 29,999	650	13
30,000 - 34,999	350	7
35,000 and over	500	10
Total	4,950	100

The foregoing distribution differs from that in table XIV which reflects only selected subdivision experience during the year 1965. It must be noted that the 1965 data do not include new construction in subdivisions with less than five completions during the year, nor do they reflect individual or contract construction on scattered lots. It is likely that the more expensive housing construction and some of the lower-value homes are concentrated in the smaller building operations which are quite numerous. The preceding demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing. The monthly rentals at which the annual demand for 4,400 privately-owned net additions to the rental housing inventory might best be absorbed by the rental market are indicated for various size units in the following tables. These net additions, excluding low-rent public housing and rent-supplement accommodations, may be accomplished by either 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 new units in higher rental ranges than indicated below may be justified if a competitive



filtering of existing accommodations to lower ranges of rent can be anticipated as a result. With market-interest-rate financing, the minimum achievable gross rents in Alameda County are \$90 for an efficiency, \$100 for one-bedroom units, \$115 for two-bedroom units, and \$130 for units with three bedrooms. <sup>1/</sup>

Estimated Annual Demand for New Rental Units  
By Gross Monthly Rent and by Unit Size  
Alameda County, California  
April 1, 1966 to April 1, 1968

Gross monthly rent <sup>a/</sup>	Size of unit			
	Efficiency	One bedroom	Two bedroom	Three bedroom
\$90 and over	300	-	-	-
95 " "	275	-	-	-
100 " "	240	2,260	-	-
105 " "	200	1,940	-	-
110 " "	155	1,700	-	-
115 " "	120	1,500	1,470	-
120 " "	90	1,320	1,320	-
125 " "	65	1,180	1,180	-
130 " "	40	960	1,080	370
140 " "	-	640	890	340
150 " "	-	440	700	300
160 " "	-	200	520	250
170 " "	-	50	350	190
180 " "	-	-	230	120
200 " "	-	-	50	50

<sup>a/</sup> Gross rent is shelter rent plus the cost of utilities.

Note: The above figures are cumulative and cannot be added vertically. For example, demand for one-bedroom units at rents from \$100 to \$120 is 940 units (2,260 minus 1,320).

Demand for 600 rental units at rents below the minimums achievable with market-interest-rate financing can be realized only if public benefits or assistance in financing are made available. The distribution of these units includes 60 efficiency units at gross monthly rents of \$75 to \$90, 220 one-bedroom units renting for \$80 to \$100 monthly, 160 two-bedroom units at monthly rents from \$90 to \$115, and 160 three-bedroom units renting for \$100 to \$130 monthly.

<sup>1/</sup> Calculated on the basis of a long-term mortgage (40 years) at 5½ percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

The location factor is of especial importance in the provision of new units at the lower rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established church, social, and neighborhood relationships, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

The preceding distributions of average annual demand for new apartments are based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, they represent patterns for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit the effective marketing of a single project differing from this demand distribution. Even though a deviation from the distribution may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or submarkets.

Housing Market Summary  
Contra Costa County, California

Demographic Factors

Population

Trends. There are 549,000 persons residing in Contra Costa County at present. This represents an average annual increase of 23,300 (5.0 percent) since 1960, a numerical rate more than double the 11,000 (3.1 percent) average yearly gain which prevailed during the 1950-1960 decade (see table V). By April 1, 1968, the population of Contra Costa County will total 596,000, an expected addition of 23,500 (4.3 percent) during each of the next two years. The availability of comparatively easily developed land for residential use has been an important factor in the rapid population gains in Contra Costa County, as in Alameda County, in recent years.

Net Natural Increase and Migration. During the 1950-1960 decade, the net natural increase in population (excess of births over deaths) averaged about 6,950 persons a year in Contra Costa County but, as a result of net in-migration of about 4,050 persons a year, the average annual population gain during the intercensal period was about 11,000 persons. For the interval since 1960, net natural increase has averaged 6,550 persons a year, while the average net in-migration has increased more than four-fold to 16,750 persons annually (see table VII).

Households

Trends. Currently, there are about 157,000 households in Contra Costa County, an average yearly gain of 6,525 (4.8 percent) since April 1960. Household gains during this interval considerably exceeded the average annual increase in the number of households during the preceding decade when the average yearly gain was 3,450 (3.5 percent) (see table VI). A portion of the intercensal household increase was likely the result of the change in census definition from "dwelling unit" in 1950 to "housing unit" in 1960. By April 1, 1968, Contra Costa County households will total 170,700, an anticipated average annual gain of 6,850 (4.3 percent) during the next two years.

Household Size. The average size of households in Contra Costa County increased from 3.35 persons in 1950 to 3.44 persons in 1960. This increase was caused by suburban growth (typically families and households of larger size) and was not off-set by gains in the larger urban areas of the county (generally having a larger proportion of single person households and childless couples). At present, the average household size is 3.44 persons.

### Income

Currently, the median yearly income in Contra Costa County, after deduction of federal income tax, is \$8,300 for all families and \$6,600 for renter households.<sup>1/</sup> By 1968, all-family and renter household median incomes are projected to an annual level of \$8,675 and \$6,900, respectively. Presently, approximately 12 percent of all families earn less than \$4,000 a year and 34 percent earn in excess of \$10,000 yearly, after deducting federal income tax. The percentage of families with after-tax incomes below \$4,000 a year is expected to decline to about 11 percent by 1968, while those with an income of \$10,000 or more yearly will rise to about 39 percent (see table IV).

### Housing Market Factors

#### Housing Supply

Trends. As of April 1, 1966, there are 166,400 dwelling units in Contra Costa County, indicating a net gain since April 1, 1960 of about 42,100 housing units (34 percent), or 7,000 (5.6 percent) annually. This represents a considerable increase over the level of activity sustained during the 1950-1960 decade. In the intercensal period, the number of housing units in the county increased by 33,650, or slightly over 3,350 (3.7 percent) annually (see table XI). The net addition of 42,100 units during the past six years has been the result of the construction of approximately 44,200 new dwelling units and the removal of about 2,100 units.

#### Residential Building Activity

Trends. The number of new housing units authorized annually by building permits in Contra Costa County has fluctuated during the past eight years. Volume increased sharply from about 3,950 in 1958 to 7,300 in 1961. After declining in 1962, the number of units authorized rose to 9,150 in 1964 and fell to 7,925. Activity has continued to decline; only 1,325 units have been authorized in the first quarter of 1966, as compared with a total of 2,350 units authorized during the first three months of 1965 (see table X).

Multifamily units authorized in the 1958-1965 period, registered alternate yearly increments and declines throughout the period. While 4,400 units were authorized in 1964 (the greatest number of multifamily units authorized in any one year), the number of units authorized fell markedly the following year to a level of 3,475. This decline has persisted to the present; only 225 units have been authorized in the first quarter of this year while there were over 1,250 units authorized in the first quarter of 1965.

Contrasting with the erratic pattern demonstrated by multifamily authorizations, single-family units authorized grew steadily between 1958 and 1964, rising from an annual level of 3,000 to an annual total of 4,750. Authorizations fell in 1965, however, when permits were issued for

<sup>1/</sup> Excludes one person renter households.

approximately 4,450 single-family units. Activity seems to have leveled off at the present time and authorizations of single-unit structures in the first three months of this year have remained at approximately the same level (1,100 units) as in the comparable period last year.

Units Under Construction. There are about 1,400 dwelling units under construction in Contra Costa County at the present time, of which 1,100 are single-family units and 300 are multifamily units. Approximately half of the single-family units and most of the multifamily units under construction are in the cities of Richmond, Concord, and Walnut Creek.

Demolitions. There have been approximately 2,100 demolitions in Contra Costa County since April 1, 1960, approximately 600 single-family units and about 1,500 multifamily units. The removal of 2,100 units from the inventory has been the result of urban renewal activity, highway construction, fire, and scattered demolitions. During the two-year forecast period of this analysis, demolitions will average about 350 a year; a rate unchanged from the preceding six years.

#### Vacancy

April 1960 Census. In April 1960, the U. S. Census of Housing reported over 3,650 vacant, available housing units in the HMA. Of this total, 1,300 were available for sale, equal to a homeowner vacancy ratio of 1.5 percent, and 2,350 were available for rent, equal to a renter vacancy ratio of 6.8 percent. Of the available vacant housing units in April 1960, the census reported that approximately 450 lacked some plumbing facility. Only 10 of the substandard vacancies were for sale, and the remaining 440 were for rent. Table XII shows the trend of vacancies in Contra Costa County since 1950.

Postal Vacancy Survey. A postal vacancy survey was conducted in the county in March 1966 consisting of a sample of routes reported by post offices with city deliveries. The survey covered a total of 95,700 possible deliveries, about 58 percent of the housing units currently in the county. Of the units covered, 1,500 were vacant residences, a vacancy ratio of 1.9 percent, and slightly over 1,800 were vacant apartments, indicating an apartment vacancy ratio of 10.3 percent. At the time of the survey, an additional 1,200 units were reported to be under construction, but were not classified as vacant (see table XIII).

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas

the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include some duplexes, row-type houses, and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the survey serves a valuable function in the derivation of estimates of local market conditions.

Current Estimate. Based upon the postal vacancy survey, vacancy data gathered from conversation with informed individuals in the county, and on personal observation, it is estimated that there are 6,000 housing units available for sale or rent in Contra Costa County as of April 1, 1966. Of this total, 2,100 are available for sale and 3,900 are available for rent, equal to vacancy ratios of 1.8 and 8.0 percent, respectively. All of the vacant sales units are judged to have standard plumbing facilities, while about 250 of the available vacant rental units lack some or all plumbing facilities. In an area with the growth rate of Contra Costa County, lower vacancy ratios would be more appropriate to maintain reasonable balance in demand-supply relationships and still afford an adequate degree of choice to prospective buyers and tenants.

#### Sales Market

The market for new sales housing in Contra Costa County is in a relatively sound position. The homeowner vacancy ratio has increased from 1.5 percent in 1960 to 1.8 percent currently, with a major portion of these homeowner vacancies in existing homes. Demand for new sales units has remained firm. Unsold inventory surveys for 1964 and 1965 in the following table depict a strong market for new sales housing in Contra Costa County, with a strengthening trend indicated.

Unsold Inventory Survey Summaries <sup>a/</sup>  
Contra Costa County, California  
As of January 1, 1965 and January 1, 1966

<u>Status</u>	<u>Houses completed during</u>	
	<u>1964</u>	<u>1965</u>
Total completions	3,488	3,687
Speculatively built	1,776	1,430
Percent of total	51%	39%
Unsold at end of year	453	232
Percent of speculative starts	26%	16%

a/ Includes subdivisions in which there were five or more completions during the twelve months preceding the survey date.

Source: Unsold Inventory Surveys completed by the San Francisco, California, FHA Insuring Office.

Another indication of a sound market for new sales houses in Contra Costa County is the volume of single-family building permit authorizations for the first quarter of 1966. From January-March 1966, single-family housing unit authorizations in Contra Costa County totaled 1,100, a rate unchanged from the comparable interval in 1965. Contra Costa is the only county in the HMA in which single-family housing unit authorizations held firm and did not decline from the levels of the first quarter of 1965 to the first quarter of 1966.

#### Rental Market

The Contra Costa County rental market is currently in a position of over-supply typical of the HMA as a whole. The renter vacancy ratio in the county has risen from 6.8 in 1960 to 8.0 percent currently. Beginning in 1961, new rental units in Contra Costa County were constructed in unprecedented numbers, most of which have been successfully marketed. During the past year or two, however, production began to exceed demand and the current over-supply accumulated. Building permit authorizations for multifamily housing units during the first quarter of 1966 number 225, a decline of 1,025 units from the level of multifamily units authorized for the same period in 1965. This development suggests that the building and mortgage lending industries recognize the current over-supply and are instituting remedial action. A portion of the drop in the level of multifamily housing unit authorizations for the first quarter of 1966 may have resulted from increases in the interest rate and a decreasing supply of financing during this period.

### Urban Renewal

Eastshore Park, covering an area of 122 acres, is an urban renewal project which is currently in execution in the city of Richmond. The project re-use plan calls for 90 acres to be devoted to residential construction, five acres to commercial re-use and the remainder to public rights-of-way. Thus far, public improvements have been completed and homebuilding is well under way; 260 units already have been constructed. Upon completion, the project area will contain a minimum of 800 dwelling units, a five-acre commercial center, and a church.

Potrero, a 191-acre project area from which 154 dwelling units have been removed, is to be used primarily for residential rebuilding. Construction has begun on approximately 1,000 dwelling units which will occupy land in the project area. As with the Eastshore Park project, five acres of land will be allocated for a commercial shopping center. Most of the major public improvements have been finished and work has been completed on a park.

Two industrial projects are currently underway in Richmond, Galvin Industrial Park and Hensley Industrial District, covering a combined area of about 170 acres. There is also a project in downtown Richmond, currently in the planning stage, which will result in the eventual relocation of 490 families and individuals and 197 business concerns, public agencies, churches, and other non-residential occupants. The purpose of the Downtown Richmond Plan is to eliminate and prevent the spread of blight and deterioration and to redevelop, rehabilitate, conserve, restore, and renew about 96 acres of downtown Richmond. Thus far, surveys and plans have been completed and Federal and local approvals are pending.

There are two projects currently in progress in the city of Pittsburg, the Black Diamond renewal project which is still in planning and the Marina View project which is presently in execution. The Marina View project area contains 198 dwelling units. About 17 acres of the 30 acres in the project are slated for residential re-use.

### Public Housing

There are 1,675 low-rent public housing units in Contra Costa County, 100 temporary units and 1,575 permanent units. Approximately 650 permanent units are located in the city of Richmond. There are no units presently under construction in the city and no plans for additional construction have been developed. The remaining 1,025 units are under the administration of the Housing Authority of Contra Costa County and are dispersed throughout the county. A little over 200 of the 925 permanent units administered by the county are occupied by senior citizens. There are 140 units currently in development, 50 of which are to be located in Martinez, 40 in Oakley, and 50 in West Pittsburg (see table XV).



Demand for Housing

Quantitative Demand

Based on the expected increase in households in Contra Costa County during the two-year forecast period (6,850 annually), on the number of housing units expected to be lost from the inventory through demolition, the need to allow for the absorption of excess vacancies, and on other adjustments that will result in a better balanced sales and rental market, there will be a demand for about 6,650 new private housing units during each of the next two years. The demand forecast includes 4,500 new sales houses and 2,150 rental units. An additional 200 rental units can be marketed if some form of public benefits or assistance in financing is utilized. Demand for low-rent public housing and rent-supplement accommodations are not included in the demand estimates.

Qualitative Demand

Sales Housing. The distribution of the annual demand for 4,500 additional new sales housing units is shown in the following table. The distribution is based on ability to pay, as measured by current family income and the typical income-purchase price ratio in the county, and on recent market experience.

Estimated Annual Demand for New Sales Housing, by Price Class  
Contra Costa County, California  
April 1, 1966 to April 1, 1968

<u>Sales price</u>	<u>Number</u>	<u>Percent</u>
\$15,000 - \$17,499	225	5
17,500 - 19,999	900	20
20,000 - 24,999	1,350	30
25,000 - 29,999	1,125	25
30,000 - 34,999	450	10
35,000 and over	450	10
Total	4,500	100

The foregoing distribution differs from that in table XIV which reflects only selected subdivision experience during the year 1965. It must be noted that the 1965 data do not include new construction in subdivisions with less than five completions during the year, nor do they reflect the individual or contract construction on scattered lots. It is likely that the more expensive housing construction and some of the lower-value homes are concentrated in the smaller building operations which are quite numerous. The preceding demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing. The monthly rentals at which privately-owned net additions to the aggregate rental housing inventory, excluding low-rent public housing or rent-supplement accommodations, might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either 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 new units in higher rental ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result. In Contra Costa County, it is judged that minimum gross rents achievable without public benefits or assistance in financing or land purchase are \$95 for efficiencies, \$105 for one-bedroom units, \$120 for two-bedroom units, and \$135 for three-bedroom units. <sup>1/</sup>

Estimated Annual Demand for New Rental Units  
By Gross Monthly Rent and by Unit Size  
Contra Costa County, California  
April 1, 1966 to April 1, 1968

<u>Gross</u> <u>monthly rent a/</u>	<u>Efficiency</u>	<u>Size of unit</u>		
		<u>One</u> <u>bedroom</u>	<u>Two</u> <u>bedrooms</u>	<u>Three</u> <u>bedrooms</u>
\$ 95 and over	120	-	-	-
100 " "	90	-	-	-
105 " "	70	1,000	-	-
110 " "	55	875	-	-
115 " "	45	760	-	-
120 " "	35	625	1,000	-
125 " "	30	510	830	-
130 " "	20	400	670	-
135 " "	10	300	530	30
140 " "	-	210	440	25
150 " "	-	130	300	20
160 " "	-	50	220	15
170 " "	-	-	160	10
180 " "	-	-	100	5

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

Note: The above figures are cumulative and cannot be added vertically. For example, demand for one-bedroom units at rents from \$105 to \$125 is 490 units (1,000 minus 510).

<sup>1/</sup> Calculated on the basis of a long-term mortgage (40 years) at 5½ percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

The distribution of the 200 rental units at gross monthly rents below the minimum achievable levels with market-interest-rate-financing includes 15 efficiencies at gross monthly rents of \$80 to \$95, 50 one-bedroom units at rents of \$85 to \$105 monthly, 75 two-bedroom units at rents of \$95 to \$120 a month, and 60 three-bedroom units at monthly rents of \$105 to \$135.

The preceding distributions of average annual demand for new apartments are based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Individual projects may differ from the general pattern in response to specific neighborhood or submarket requirements.

The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Housing Market Summary  
Marin County, California

Demographic Factors

Population

Trends. There are currently about 197,000 persons residing within Marin County, representing an average annual increment of approximately 8,350 (5.0 percent) since April 1960. The average annual population growth during this period exceeded the numerical gain recorded during the 1950-1960 intercensal period, when population within the county rose by an average of about 6,125 persons (5.3 percent) a year (see table V). The population of Marin County is expected to increase during the next two years at an annual rate of approximately 9,000 persons (4.6 percent).

Net Natural Increase and Migration. Between 1950 and 1960, the net natural increase in population (excess of births over deaths) averaged about 1,850 persons a year in Marin County. As a result of a broadening population base, however, the net natural increase averaged 2,275 persons a year between 1960 and 1966. In-migration increased from an average of 4,275 a year in the 1950-1960 decade to 6,075 annually during the 1960-1966 period (see table VII).

Households

Trends. There are about 60,900 households in the county at the present time, representing an average gain of about 2,800 (5.4 percent) annually since April 1960. During the 1950-1960 period, households grew by an average of about 1,900 (5.6 percent) annually. Some part of the increment in households, however, was caused by the change in census definition from "dwelling unit" in 1950 to "housing unit" in 1960 (see table VI). Household growth is expected to continue at a rate somewhat greater than that established between 1960 and 1966; approximately 2,900 households will be added during each year of the two-year forecast period.

Household Size. The number of persons per household in Marin County has remained approximately at the level attained in 1960 (3.12 persons) and is not expected to change significantly during the forecast period. Between 1950 and 1960, the average size of households grew from 3.00 in April 1950 to 3.12 in April 1960.

Income

The current level of income in Marin County is the second highest of the five constituent counties in the HMA; it is just slightly below the high level in San Mateo County. The current median annual income, after deducting federal income tax, is \$9,725 for all families and \$7,700 for renter households.<sup>1/</sup> Approximately 10 percent of all families and 18 percent of renter households receive less than \$4,000 annually after-tax, while 48 percent of all families and 30 percent of renter households have yearly incomes in excess of \$10,000 after-tax. The median after-tax income is expected to increase to an annual level of \$10,275 for all families and \$8,150 for renter households by 1968 (see table IV).

<sup>1/</sup> Excludes one person renter households.

## Housing Market Factors

### Housing Supply

Trends. As of April 1966, there are an estimated 68,200 dwelling units in Marin County (see table XI), indicating a net addition to the housing stock of approximately 18,600 units since April 1960, when the Census of Housing reported about 49,600 dwelling units in the county. The net addition of 18,600 units was the result of the completion of an estimated 18,950 new units and the loss of approximately 350 housing units through demolition. The increase in the housing inventory since April 1960 represents an average annual increment of about 3,100 housing units. During the 1950-1960 decade, the number of dwelling units rose from about 28,600 in 1950 to about 49,600 in 1960, an average gain of about 2,100 units a year.

### Residential Building Activity

Trends. Between 1960 and 1963 the number of private housing units authorized by building permits in Marin County rose from about 2,375 units authorized in 1960 to 4,600 units authorized during 1963. Since 1963 the number of units for which permits have been issued declined, falling to 3,200 in 1964 and to 2,300 in 1965. During the first three months of 1965, approximately 725 housing units were authorized, while for the comparable period in 1966 only 575 units were authorized through building permits (see table X). Since January 1, 1960, a total of 18,950 private dwelling units have been authorized, an average volume of about 3,150 annually. Of the total authorizations, about 10,900 (57 percent) were for single-family structures and the remaining 8,050 units were in structures with two or more units.

Units Under Construction. Based on building permit data, the postal vacancy survey conducted in selected portions of the county, and on data gathered from local sources, there are estimated to be 750 private housing units presently under construction in Marin County. Approximately 400 of these units are single-family structures while 350 of the units are in multifamily structures.

Demolition. Based on information provided by the California State Highway Department, the county building department, and the Marin County Housing Authority, there were approximately 350 housing units demolished in Marin County during the January 1, 1960-April 1, 1966 period. About 59 percent of the demolitions were units in multifamily structures while 41 percent were single-family homes. During each of the next two years, about 150 housing units will be removed from the Marin County housing stock by demolition, fire, or other losses.

### Vacancy

Last Census. In April 1960, there were about 1,875 vacant, available housing units for sale or rent in Marin County, representing an overall net available vacancy ratio of 4.1 percent. Slightly over 600 of these available vacancies were for sale, a homeowner vacancy ratio of 2.0 percent. The remaining 1,275 available vacancies were for rent, representing a rental vacancy ratio of 7.9 percent (see table XII). It was reported that virtually none of the sales or rental vacancies lacked plumbing facilities.

March 1966 Postal Vacancy Survey. A postal vacancy survey conducted on selected routes in the county in March 1966 covered 47,540 possible residential deliveries, or almost 70 percent of the current housing inventory. A total of 2,950 vacant units, 1,200 vacant residences and 1,750 vacant apartments were reported. The survey showed, for the units covered, a 3.8 percent vacancy ratio in residences and 11.0 percent in apartments (see table XIII). It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the survey serves a valuable function in the derivation of estimates of local market conditions.

Current Estimate. It is estimated that currently there are 3,300 available vacancies (5.1 percent) in Marin County, 1,250 for sale and 2,050 for rent. The present net available homeowner and renter vacancy ratios are 3.0 percent and 8.9 percent, respectively. These vacancy ratios are above those which are deemed to represent a satisfactory relationship between demand and supply in an area with the growth characteristics of Marin County. The trend of vacancies in the county since 1950 is shown in table XII.

### Sales Market

As reflected by an increase in the available vacancy ratio from 2.0 percent in 1960 to a current ratio of 3.0 percent, the sales market in Marin County has softened. The production of single-family units has been declining in the county since 1963 and thus far this year the number of units authorized by building permits has been 17 percent less than during the comparable period last year.

A comparison of unsold inventory surveys of houses completed in 1964 and 1965 reveals that the percentage of speculative starts which had been unsold at the end of the year increased between 1964 and 1965 from 36 percent to 43 percent. The ratio of units speculatively built has declined with respect to the total number of units surveyed, however, falling from 72 percent in 1964 to 66 percent in 1965 (see table XIV).

Unsold Inventory Survey Summaries<sup>a/</sup>  
Marin County, California  
As of January 1, 1965 and January 1, 1966

<u>Status</u>	<u>Houses completed during</u>	
	<u>1964</u>	<u>1965</u>
Total completions	1,685	1,268
Speculatively built	1,216	837
Percent of total	72%	66%
Unsold at end of year	436	361
Percent of speculative starts	36%	43%

a/ Survey includes only subdivisions with five or more completions during the twelve months preceding the survey date.

Source: Unsold Inventory Surveys, completed by the San Francisco, California, FHA Insuring Office.

Topography has had a major role in the price and availability of land in Marin County, since land suitable for residential construction has become relatively scarce and, consequently, more expensive. Much of the county is hilly and heavily wooded and thus not easily adapted to residential development.

Rental Market

As in the HMA as a whole, the rental market in Marin County has weakened in recent years; the rental vacancy ratio has increased from the 7.9 percent reported in the 1960 Census to 8.9 percent currently. The annual number of units authorized in structures with five or more units has been declining sharply since 1963, however, dropping from over 1,925 units in 1963 to just over 400 units in 1965. There has been a gradual increase in apartment living in the area, as reflected in the gain in the renter proportion of the occupied housing inventory from 33 percent in April 1960 to 35 percent at present.

Urban Renewal and Public Housing

The Marin City Urban Renewal Project (R-8) is currently in the execution phase of development and comprises a 163-acre site between the cities of Sausalito and Mill Valley. First developed in 1942 as a temporary war-housing community for 1,500 workers, Marin City was transferred to the Housing Authority of the County of Marin in 1955. Almost all of the temporary dwelling units have been demolished. The project re-use plan includes a low-rent public housing project, moderate cost housing for middle income

families, and land for private development of higher cost home sites. When completed, the project will contain a total of 1,120 dwelling units. Approximately 490 units already have been constructed, 300 units of which are in a low-rent public housing project completed in 1960. Completely occupied at present, the project houses former residents of temporary units demolished by urban renewal activity in the area (see table XV).

### Demand for Housing

#### Quantitative Demand

Based on an expected increment of about 2,900 households during each of the next two years, on anticipated demolition activity, and on adjustments reflecting imbalances in the number of vacant housing units, annual demand for new privately-owned housing will total 2,600 units a year during the two-year forecast period, including 1,600 sales units and 1,000 rental units, excluding public low-rent housing and rent-supplement accommodations. A demand for an additional 100 rental units may be realized at the lower rents achievable with below-market-interest-rate financing or assistance in land acquisition and cost. The projected level of demand is slightly below the average annual rate of building sustained between 1960 and 1965 but higher than the 1965-1966 rate of starts. From 1960 to 1965, an average of 1,800 single-family homes and approximately 1,350 new privately-owned multifamily units were added to the inventory each year. After reaching a peak in 1963, annual construction has been declining in the past two years and authorizations issued thus far this year seem to indicate that the downward trend is continuing.

#### Qualitative Demand

Sales Housing. Based on the current level of incomes of families in Marin County and on land development and construction costs typical of the area, the annual demand for sales housing has been distributed by price as shown on the following page. The median price of new sales units will be about \$30,500.



Annual Demand for New Sales Housing by Price Class  
Marin County, California  
April 1, 1966 to April 1, 1968

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$25,000	290	18
\$25,000 - 29,999	450	28
30,000 - 34,999	430	27
35,000 and over	430	27
Total	1,600	100

The foregoing distribution differs modestly from that in table XIV which reflects only selected subdivision experience during the year 1965. The preceding demand estimate reflects all home building and indicates a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing. The monthly rentals at which privately-owned net additions, excluding low-rent public housing and rent-supplement accommodations, to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either 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 new units in higher rental ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result. With market-interest-rate financing, the minimum achievable gross rents in Marin County are \$105 for efficiencies, \$120 for one-bedroom units, \$135 for two-bedroom units, and \$150 for units with three bedrooms.<sup>1/</sup>

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<sup>1/</sup> Calculated on the basis of a long-term mortgage (40 years) at 5½ percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

Estimated Annual Demand for New Rental Housing  
Marin County, California  
April 1, 1966 to April 1, 1968

Monthly gross rent <u>a/</u>	Size of unit			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedroom</u>	<u>Three bedroom</u>
\$105 and over	75	-	-	-
110 " "	65	-	-	-
115 " "	60	-	-	-
120 " "	55	465	-	-
125 " "	50	430	-	-
130 " "	45	385	-	-
135 " "	40	335	360	-
140 " "	35	290	345	-
145 " "	30	255	330	-
150 " "	20	225	315	100
160 " "	10	170	270	95
180 " "	-	90	185	85
200 " "	-	70	85	70
220 " "	-	-	45	60
240 " "	-	-	-	45

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

Note: The figures above are cumulative, that is, the columns cannot be added vertically. For example, the demand for one-bedroom units at rents from \$120 to \$140 is 175 units (465 minus 290).

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit the effective marketing of a single project differing from this demand distribution. Even though a deviation from this distribution may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance, unless a thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or submarkets.

Demand for an additional 100 rental units annually at rents below the minimum achievable levels with market-interest-rate financing includes 15 efficiencies at gross monthly rents of \$90 to \$105, 25 one-bedroom units at rents of \$100 to \$120 a month, 30 two-bedroom units at monthly rents of \$110 to \$135, and 30 three-bedroom units at monthly rents of \$120 to \$150. The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Housing Market Summary  
San Francisco County, California

Demographic Factors

Population

Trends. There are currently about 750,000 persons residing in San Francisco County, representing an average annual increment of about 1,600 (0.3 percent) since April 1960. This modest gain is significant, however, because it is a reversal of the trend of declining population that occurred between 1950 and 1960. Through that decade, an average loss of about 3,500 persons yearly (0.5 percent) was registered. The population decline in San Francisco County paralleled a pattern typical of nearly all large, mature, urban core areas during the 1950-1960 decade. In San Francisco, as in most other areas, the decline represented a movement to suburban areas, rather than a movement outside the HMA. By April 1, 1968, the population of San Francisco County is expected to increase to 754,000, an anticipated average yearly increase of 2,000 (0.3 percent) (see table V).

Net Natural Increase and Migration. During the 1950-1960 decade, the net natural increase in population (excess of births over deaths) averaged about 5,700 persons a year in San Francisco County, but, because of the net out-migration of 9,200 persons (principally to suburban areas of the HMA), there was an average net decline in population of approximately 3,500 annually. In the period since 1960, net natural increase has dropped to an average of 4,200 a year, and net out-migration has slowed to about 2,600 annually (about 28 percent of the rate during the previous decade). The result has been a modest population gain in the county (see table VII).

Households

Trends. At present, there are about 307,700 households in San Francisco County, an average increase of about 2,625 (0.9 percent) annually since April 1960. During the 1950-1960 intercensal period, households increased by an average of 3,425 (1.2 percent) a year (see table VI) in contrast to population losses averaging 0.5 percent a year. While the declining average size of households in San Francisco County accounted for some portion of this increment during the 1950-1960 decade, a portion of the gain was the result of a change in census definition from "dwelling unit" in 1950 to "housing unit" in 1960. Household growth in San Francisco County is expected to continue at a somewhat greater rate than that established since 1960 and by April 1968 will total about 313,200, an anticipated yearly increment of 2,750 (0.9 percent) during each of the next two years.

Household Size. At present, the average size of all households in San Francisco County is 2.34 persons representing a continuation of the downward trend in household size in the county from 2.71 persons in 1950 to 2.44 persons in 1960. These average household sizes are the smallest of any of the five constituent counties in the HMA. Generally, San Francisco County has the greatest attraction for the most recent migrants to the area, especially individuals and childless couples, factors which tend to lower household size. In addition, the decline in average household size since 1960 reflects a general trend toward smaller households, a fact supported by the considerable number of new multifamily units that have been built and occupied in the county in recent years, these units being typically occupied by smaller size households.

### Income

At present, the median annual income in San Francisco County, after deducting federal income tax, is \$7,950 a year for all families and \$6,800 yearly for renter households.<sup>1/</sup> The median after-tax income is expected to increase to \$8,350 and \$7,150, respectively, for all families and renter households. About 15 percent of all families and 21 percent of renter households currently have annual after-tax incomes of less than \$4,000, while 33 percent of all families and 23 percent of renter households earn in excess of \$10,000 yearly after-tax (see table IV).

## Housing Market Factors

### Housing Supply

The current housing inventory of San Francisco County totals 330,600 units, representing an average increase of over 3,325 units a year since 1960, when 310,600 units were reported by the Census. The net increase of 20,000 units was the result of an addition of 24,500 new dwelling units and the removal of 4,500 units through demolition, fire, and other causes. Between 1950 and 1960 there was a net addition to the housing stock in the county of 44,900 dwelling units; the number of units rose from 265,700 in 1950 to 310,600 in 1960 (see table XI).

### Residential Building Activity

Trends. From January 1, 1960 through December 31, 1965, there were 24,000 private housing units authorized for construction in San Francisco County, representing an average volume of about 4,000 units a year (see table X). Of the total, only about 3,300 units were single-family homes, while 20,700 units were in multifamily (two units or more) structures. In 1962, the number of authorizations for single-family homes

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<sup>1/</sup> Excludes one person renter households.

reached a peak of 825 units. Multifamily authorizations did not crest until 1964, when permits were issued for a total of 5,325 units. During 1965, 400 single-family units and less than 2,400 multifamily units were authorized in San Francisco County. The downward trend noted in 1965 seems to be accelerating somewhat, since the number of units authorized through permits reached a level of only 330 during the first quarter of 1966 as contrasted with a total of almost 1,275 units authorized during the first three months of 1965.

Units Under Construction. Based on building permit information, the postal vacancy survey conducted in the area, and on data gathered from local sources, there are currently an estimated 1,050 private housing units under construction in San Francisco County, of which 150 are single-family units and 900 are rental housing units. In addition, there are about 300 public housing units under construction. Single-family construction, because of rising land costs, has become a less significant component of residential building activity in recent years. This fact is reflected in the proportion of total units currently under construction which are single-family structures, 14 percent. While multifamily construction has been scattered throughout the county, single-family building activity has been centered, for the most part, in the southern portion of the county along the northern border of San Mateo County.

Demolition. Based on information provided by the California Transportation Agency and fragmentary data from local sources, there were about 4,500 units demolished in San Francisco during the April 1, 1960-April 1, 1966 period, principally as a result of urban renewal activity and highway construction programs. Approximately 25 percent of the demolitions were single-family houses and 75 percent were units in structures with two or more units. About 650 housing units will be removed from the San Francisco County housing stock during each of the next two years. This is somewhat below the annual rate of the preceding six years and the reduction is attributed primarily to a reduction in the number of units to be removed because of urban renewal activity.

#### Vacancy

April 1960 Census. In April 1960, there were about 14,250 vacant, available housing units for sale or rent in San Francisco County, an over-all net available vacancy ratio of 4.7 percent. Over 725 of these available vacancies were for sale, a homeowner vacancy ratio of 0.7 percent. The remaining 13,525 available vacancies were for rent, representing a rental vacancy ratio of 6.6 percent (see table XII). It was reported that virtually all of the sales vacancies and approximately 53 percent of the rental vacancies contained all plumbing facilities.

July 1960 Postal Vacancy Survey. A postal vacancy survey conducted in the San Francisco Area during the week ending July 1, 1960 disclosed a total of 4,300 vacant units out of a total of 278,000 units surveyed, representing a vacancy ratio of 1.5 percent. There were 1,950 vacant residences (1.6 percent of total possible deliveries) and about 2,350 vacant apartments (1.5 percent of total possible deliveries). The wide discrepancy in rental vacancy rates as reported by the postal vacancy survey and those reported by the census, after adjustment of the postal survey to census tenure concepts and for degree of coverage, seems to indicate that the letter carriers counted principally good quality vacant units, so that the number of available vacancies was understated substantially.

March 1966 Postal Vacancy Survey. Another postal vacancy survey was conducted on selected postal routes in March 1966 (see table XIII), covering a total of 187,300 possible deliveries (57 percent of the housing inventory in San Francisco County). On these routes there were reported 1,475 vacant residences and approximately 3,850 vacant apartments, equivalent to residence and apartment vacancy rates of 2.5 and 3.0 percent, respectively, among covered units.

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include some duplexes, row-type houses, and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the survey serves a valuable function in the derivation of estimates of local market conditions.

Current Estimate. Based on the March 1966 postal vacancy survey, the relationship which existed between vacancies reported in the July 1960 postal vacancy survey and the vacancies recorded in the 1960 Census, and on information provided by local sources, it is estimated that there are 18,200 available vacancies (5.6 percent) in San Francisco County, 2,100 vacant units for sale and 16,100 vacant units for rent. The present net available homeowner and renter vacancy ratios are 2.0 percent and 7.3 percent, respectively. The current homeowner and renter vacancy ratios are only moderately above those which are deemed to represent a reasonable relationship between demand and supply in an area with the growth characteristics of San Francisco County.

### Sales Market

The market for new sales housing in San Francisco County, as indicated by the current homeowner vacancy ratio of 2.0 percent, has deteriorated somewhat from the relatively tight sales market exemplified by the 0.7 percent homeowner vacancy ratio in 1960. The majority of the current excess of homeowner vacancies are older, existing homes that are not competitive in terms of price, quality, and general amenities with new single-family homes being constructed in other counties in the HMA. In recent years, the number of new homes authorized by building permits in San Francisco County has declined sharply. This decrement has occurred primarily because land for development within San Francisco County is becoming increasingly scarce, causing the market price of land to rise rapidly.

### Rental Market

Although a moderate surplus of rental housing exists in San Francisco County, the market is generally sound. The renter vacancy ratio for San Francisco County edged up from 6.6 percent in 1960 to 7.3 percent currently. Additions to the rental inventory during the 1960-1965 interval have been substantial and in most cases market absorption has been good. All units in some of the newest luxury high-rise buildings have not been quickly absorbed, but this type of structure, with units commanding relatively high rents typically experiences slower absorption. Based on anticipated household growth, the past pattern of absorption of multifamily units, and on the moderate excess supply, the San Francisco County rental market is in a position that should require only modest adjustments in future out-put to return it to an equilibrium position.

Most private construction in recent years has been luxury-type units in high-rise buildings. This utilization has developed because of increasing land scarcity and the associated rise in land costs, as well as the superior view afforded by most locations in this county.

### Urban Renewal and Redevelopment

The Golden Gateway Center redevelopment project is a 47-acre site at the juncture of Market Street and the Embarcadero, formerly occupied by the produce industry and over 1,200 dwelling units. Included in re-use plans are eight tower apartment buildings totaling 2,191 dwelling units, a park, a basement parking garage, and a five block area



for commercial office space. Thus far, three of the tower apartment buildings, containing 756 apartments and 38 townhouses, have been completed and construction is proceeding on another 420 units and a 24-story office building.

The Western Addition Project site, west of Van Ness Avenue, is about 100 blocks in area and is divided into two projects, A-1 and A-2. All of the land in the first project area (A-1) had been sold or committed for sale by the end of 1964 and rebuilding is nearly completed. Work has been finished on 786 units of new housing and 730 units are under construction. The project area, in addition to the residential units noted above, includes the National Cash Register Building, the Central Gardens Convalescent Hospital, the Salvation Army cadet dormitory, St. Mary's Cathedral, and the Japanese Cultural and Trade Center. A second project (A-2) is in planning and will include 1,400 moderate-priced apartments, elderly housing, and two redeveloped commercial centers--the Nihonmachi and the Fillmore Center. Loans and grants required to carry out the plan have been delayed, however, until a clarification is obtained on the applicability of Proposition 14 to redevelopment. 1/

Diamond Heights occupies approximately 325 acres in the center of San Francisco, of which 250 acres have been designated for residential re-use. Approximately 400 dwelling units have been completed within the project area, 70 units are scheduled for construction during 1966, and future plans call for the building of an additional 471 moderate-priced private homes.

According to State law, approximately 1,800 units of housing at Hunters Point must be demolished by 1970. These homes are temporary war housing units built during World War II and have deteriorated to the point of being substandard. Tentative plans have been drawn which include the construction of 2,300 units of moderate-priced private housing, 30 acres of park and recreational facilities, and a shopping center.

The Yerba Buena Center, a redevelopment proposal which includes an entertainment complex and parking garage, comprises 87 acres of South Market District of San Francisco. The project is an attempt to

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1/ The California State Supreme Court declared Proposition 14 void on May 10, 1966, and affected urban renewal projects are now going forward.

stimulate the upgrading of not only the project area but also surrounding neighborhoods. Three other projects are in various stages of planning. The Butchertown area is being considered for a new industrial park. The Rapid-Transit-Corridor Study is attempting to determine how renewal activities can be coordinated with the Bay Area Rapid Transit System in order to rejuvenate surrounding areas. The Chinese Cultural and Trade Center is a private development proposal for the old Hall of Justice site on Kearny Street which is being considered for a hotel complex with shops, restaurants, and Chinese cultural facilities.

#### Public Housing

There are about 6,975 low-rent public housing units under the administration of the Housing Authority of the City and County of San Francisco, 5,435 permanent units and 1,540 Lanham Act temporary dwelling units. At present, all of the 5,435 permanent units are occupied and the authority reports a sizeable waiting list. Construction is proceeding on 300 housing units for the elderly and an additional 240 low-rent units are being planned. The demolition of the temporary dwellings has been progressing for a number of years and the last block of units is scheduled for removal by January 1970 (see table XV).

#### Demand for Housing

##### Quantitative Demand

Based on the expected increase in households in San Francisco County during the two-year forecast period (2,750 annually), on the net number of housing units expected to be lost through demolitions, and on the need to reduce vacancies to a level that reflects a more acceptable demand-supply relationship in the market, there will be about 2,950 new private housing units in demand during each of the next two years. The annual demand forecast includes 400 new sales units and 2,550 new rental units. An annual demand for an additional 400 units with lower rentals will develop if below-market-interest-rate financing or assistance in land purchase and cost are utilized. The estimate excludes low-rent public housing and rent-supplement accommodations.

The annual sales demand forecast is about the same as single-family construction in 1964 and 1965, but is below the average annual rate of about 550 units a year since 1960. The diminution in the number of suitable sites for single-family construction and the rising land and construction costs are the principal factors contributing to the generally declining volume of single-family construction in San Francisco County. Annual rental demand over the forecast period is expected to be lower than the annual average of 3,600 multifamily housing units during the 1960-1965 interval. Primary factors affecting the lower rate forecast is an expected reduction in the number of units to be demolished and the necessity to allow for the absorption of a moderate over-supply of rental housing.

New housing units authorized by building permits in San Francisco County for the first quarter of 1966 are down considerably from the levels of the comparable period in 1965. Single-family unit authorizations totaled 58 during the first quarter of 1966, down from 114 for the same period in 1965; multifamily housing unit authorizations were down even more sharply from about 1,150 during the January-March 1965 interval to 275 for the same time period in 1966. The reduction in the levels of building permit authorizations suggests that the building and mortgage lending industries may be initiating some corrective actions, but the decline may be the result, in part, also, of rising interest rates and the increasing scarcity of mortgage funds.

#### Qualitative Demand

Sales Housing. Based on the prevailing land acquisition, land development, and construction costs, all of the annual demand for 400 new sales houses will be at sales prices of \$35,000 and over.

Rental Housing. The monthly rentals at which 2,550 privately-owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either 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 new units in higher rental ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result. With market-interest-rate financing, the minimum achievable monthly rents, including utilities, in San Francisco County are \$110 for efficiencies, \$125 for one-bedroom units, \$145 for two-bedroom units, and \$160 for three-bedroom units.<sup>1/</sup>

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<sup>1/</sup> Calculated on the basis of a long-term mortgage (40 years) at 5½ percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

Estimated Annual Demand for New Rental Units  
By Gross Monthly Rent and Unit Size  
San Francisco County, California  
April 1, 1966 to April 1, 1968

<u>Gross monthly rent a/</u>	<u>Size of unit</u>			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three bedrooms</u>
\$110 and over	245	-	-	-
115 " "	190	-	-	-
120 " "	160	-	-	-
125 " "	130	1,270	-	-
130 " "	110	1,100	-	-
135 " "	90	930	-	-
140 " "	70	770	-	-
145 " "	60	640	840	-
150 " "	50	540	770	-
160 " "	40	410	630	195
170 " "	-	300	530	175
180 " "	-	230	430	155
200 " "	-	140	300	130
220 " "	-	100	190	110
240 " "	-	-	120	100
260 " "	-	-	100	90
280 " "	-	-	-	75

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

Note: The above figures are cumulative and cannot be added vertically. For example, demand for one-bedroom units at rents from \$125 to \$145 is 630 units (1,270 minus 640).

The annual demand for about 400 additional rental units at rents below these levels can be satisfied only through the utilization of below-market-interest-rate financing or assistance in land acquisition and cost. Demand for these 400 units includes 45 efficiencies at gross monthly rents of \$95 to \$110 monthly, 115 one-bedroom units at rents of \$105 to \$125 a month, 150 two-bedroom units at monthly rents of \$120 to \$145, and 90 three-bedroom units at rents of \$130 to \$160 a month.

The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work frequently is a governing

consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

The preceding distributions of average annual demand for new apartments are based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit the effective marketing of a single project differing from this demand distribution. Even though a deviation from this distribution may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless a thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or submarkets.

Housing Market Summary  
San Mateo County, California

Demographic Factors

Population

Trends. At present, the population of San Mateo County is 557,000, representing an average annual increment of 18,750 (3.8 percent) since April 1960. This average gain is below the average annual addition of about 20,875 (6.4 percent) during the 1950-1960 decade. San Mateo is the only county in the HMA that experienced a greater annual numerical rate of growth during the 1950-1960 intercensal period than during the 1960-1966 interval. The relatively undeveloped character of San Mateo County and the ease of highway access to San Francisco City made San Mateo County the logical location for the exodus to the suburbs from San Francisco City during the 1950-1960 decennial period. Since 1960, however, increasing land scarcity, rising costs, and increasing congestion have reduced the rate of growth in San Mateo County. By April 1968, the population of San Mateo County is expected to total 597,000, a gain of 20,000 (3.5 percent) during each of the next two years (see table V).

Net Natural Increase and Migration. During the decade of the 1950's, the net natural increase in population (excess of births over deaths) in San Mateo County averaged about 5,925 persons each year and in-migration accounted for the remaining 14,950 (72 percent) of the total annual population increase. Net natural increase has averaged 6,975 yearly since 1960, but in-migration declined to an average yearly rate of 11,775, representing 63 percent of the total yearly population gain (see table VII).

Households

Trends. There are currently about 171,500 households in San Mateo County, reflecting an average yearly gain of about 6,050 (4.0 percent) since the 1960 Census enumeration. The gain during the previous decade averaged about 6,375 (6.4 percent) a year, only a small portion of which was the result of the census definitional change from "dwelling unit" in 1950 to "housing unit" in 1960. Households in San Mateo County are expected to total 184,150 by April 1968, an addition of 6,325 (3.7 percent) during each of the next two years (see table VI).

Household Size Trends. The rapid suburbanization of San Mateo County during the 1950-1960 decade contributed to increasing the average size of households from 3.19 in 1950 to 3.24 in 1960. Since 1960, however, a general trend toward smaller size households and the substantial number

of apartments that have been built and occupied in San Mateo County in recent years (these units being typically occupied by smaller households) have contributed to a reduction in the average size of San Mateo County households to 3.22 persons at present.

### Income

The income level in San Mateo County is the highest of any of the five counties comprising the HMA. The median income, after deducting federal income tax, is at an annual rate of \$9,825 for all families and \$7,800 for renter households.<sup>1/</sup> By 1968, the after-tax median income will reach \$10,400 a year for all families and \$8,250 annually for renter households. About 8 percent of all families and 15 percent of renter households earn less than \$4,000 yearly after-tax, while 49 percent of all families and 30 percent of renter households have after-tax earnings exceeding \$10,000 annually (see table IV).

### Housing Market Factors

#### Housing Supply

Trends. As of April 1, 1966, there are 181,900 housing units in San Mateo County, indicating a net gain since April 1, 1960 of approximately 40,150 housing units. This represents a slight increase over the average growth recorded during the 1950-1960 decade. An average of 6,700 units, net, were added annually during the 1960-1966 period, while an average of 6,500 units were added each year during the intercensal period (see table XI). Since April 1, 1960, approximately 41,100 units have been constructed and about 950 units have been removed from the housing inventory of San Mateo County.

Residential development has been confined primarily to the eastern portion of the county. This pattern of growth has been the result of a number of factors, among which are poor accessibility and the rugged terrain of the western portion of the county.

#### Residential Building Activity

Trends. After attaining a peak of 9,025 during 1963, the number of residential units authorized annually through building permits has declined, falling to levels of 7,700 in 1964 and 6,700 in 1965. A comparison of the first quarter of 1965 with the first three months of 1966 indicates that this downward trend is persisting; the number of authorizations recorded since January 1966 fell 800 units below the quarterly total of the previous year (see table X). Contrary to the pattern exhibited by total housing units authorized, single-family authorizations remained relatively constant between 1963 and 1965 at about 3,000 units annually.

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<sup>1/</sup> Excludes one person renter households.

Multifamily authorizations have demonstrated a greater sensitivity to the increasing vacancy situation in the county, as the number of units authorized fell by over 1,000 each year from nearly 6,000 units in 1963 to 3,700 in 1965. First quarter differences in 1965 and 1966 suggest a continuance of the trend; permits were issued for only 470 multifamily units thus far this year, 680 units below the comparable period last year.

Units Under Construction. Based upon building permit data and the postal vacancy survey, there are about 1,500 dwelling units under construction in the county at the present time. Approximately 600 units under construction are single-family homes and 900 units are in multifamily structures.

Demolition. Since April 1960, nearly 1,000 housing units have been removed from the San Mateo County housing stock. Demolitions associated with highway construction accounted for most of the losses, with fire, catastrophe, and other losses accounting for the remainder. Since there is presently no workable program certified for San Mateo County, urban renewal is not a factor in demolition losses. During the two-year forecast period of this analysis, demolitions will average about 300 units annually.

#### Vacancy

April 1960 Census. According to the April 1960 Census of Housing, there were about 3,875 vacant, nondilapidated, nonseasonal housing units available for rent or sale in San Mateo County, an available vacancy ratio of 2.8 percent. About 1,425 of the available vacancies were for sale, equivalent to a homeowner vacancy ratio of 1.4 percent, down from 1.9 percent in 1950 (see table XII). The remaining 2,450 vacant units were for rent, representing a rental vacancy ratio of 6.2 percent, up from 5.4 percent in 1950. The available vacancies reported in 1960 included only about 10 sales units and approximately 125 rental units that lacked some or all plumbing facilities.

Postal Vacancy Survey. A postal vacancy survey conducted in the county in March 1966 revealed a total of 1,425 vacant residences and 3,750 vacant apartments in a selected sample of postal carrier routes which included about 73 percent of total possible deliveries reported by post offices in San Mateo County with city deliveries. The survey showed a 1.9 percent vacancy ratio for residences, and a 10.2 vacancy ratio for apartments (see table XIII).

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing



one stop for one delivery of mail(one mailbox). These are principally single-family homes, but include some duplexes, row-type houses, and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the survey serves a valuable function in the derivation of estimates of local market conditions.

Current Estimate. Based upon the postal vacancy survey, information obtained locally, and personal observation in the area, it is estimated that there are 7,200 housing units available for rent or sale in San Mateo County as of April 1, 1966. Of this total, 2,200 are available for sale and 5,000 are available for rent, equal to homeowner and renter vacancy ratios of 1.9 percent and 8.1 percent, respectively. A negligible number of the vacant sales houses lack one or more plumbing facilities and only about 75 of the available rental vacancies lack some or all facilities. In an area like San Mateo County where household growth is expected to be below the 1950-1960 level during the next two years, both the homeowner and rental vacancy ratios are somewhat above the levels which represent balanced supply-demand relationships.

#### Sales Market

The market for new sales housing is generally strong, although a moderate excess supply is on hand at present. Homeowner vacancies have increased somewhat since 1960 as indicated by the increase in the homeowner vacancy ratio from 1.4 percent in 1960 to 1.9 percent currently. Available data suggest that much of the excess supply has accumulated during the past year or two. The over-supply has not yet reached serious proportions and relatively modest adjustments in the level of production will allow the absorption of the excess units with little difficulty.

The unsold inventory surveys of new houses completed in 1964 and 1965 also confirm a softening trend, but some market adjustment has occurred because only 48 percent of the total completions during 1965 were started speculatively, compared with 71 percent in 1964.

Status of New House Completions in Selected Subdivisions a/  
San Mateo County, California  
As of January 1, 1965 and January 1, 1966

<u>Status</u>	<u>Houses completed during</u>	
	<u>1964</u>	<u>1965</u>
Total completions	2,192	2,277
Speculatively built	1,551	1,084
Percent of total	71%	48%
Unsold at end of year	135	221
Percent of speculative starts	9%	20%

a/ Includes subdivisions in which there were five or more completions during the twelve months preceding the survey date.

Source: Unsold inventory surveys completed by the San Francisco, California, FHA Insuring Office.

A favorable development in the San Mateo County sales market is the reduction in the level of single-family building permit authorizations during the first quarter of 1966. The number of single-family units authorized from January-March 1966 is about 125 units below the comparable period in 1965. This represents an annual rate which is approximately 500 units below the annual rate during the first quarter of 1965. If construction continues at this lower rate during the full year of 1966, most of the current excess supply of homeowner vacancies will be absorbed.

Rental Market

Although the majority of the sizeable number of rental units constructed in San Mateo County since 1960 have been readily absorbed, production of rental units has exceeded demand and a current surplus is on hand. The renter vacancy ratio currently stands at 8.1 percent, up from the 6.2 percent ratio reported in the April 1960 Census. Corrective market action is taking place as indicated by the declining number of multifamily units authorized by building permits for the last two years. In addition, the recent increase in interest rates and the decreasing availability of financing has contributed to the first quarter 1966 decline in building permit authorizations. In 1965 multifamily dwelling unit authorizations in San Mateo County totaled 3,675, a reduction of over 1,000 from the previous year. For the first quarter of 1966, the number of multifamily housing units authorized in the county was 475, compared with 1,150 for the comparable period in 1965.

### Public Housing

There are about 525 low-rent public housing units in San Mateo County. Approximately 485 units are under the administration of the Housing Authority of the County of San Mateo, including 50 permanent housing units for the elderly and 435 temporary units assigned to service personnel. Another 100 units are currently in the planning stages of development. In addition, there are 40 units of low-rent housing located in the city of South San Francisco, all of which are permanent units (see table XV).

### Demand for Housing

#### Quantitative Demand

Based on the expected increase in households in San Mateo County during the two-year forecast period (6,325 annually), on the number of housing units expected to be lost from the inventory through demolition, on the need to allow for the absorption of an excess level of vacancies, and on other adjustments that will result in a better balanced sales and rental market, there will be a demand for about 5,600 new private housing units during each of the next two years. The annual demand forecast includes 3,000 new sales houses and 2,600 new rental units, excluding public low-rent housing and rent-supplement accommodations.

#### Qualitative Demand

Sales Housing. Based on the current income levels of families in San Mateo County and on sales price to income relationships typical in the area, the annual demand for new sales houses by price class is expected to approximate the distributions shown in the following table. Little, if any, acceptable housing can be constructed in the county for under \$20,000 and the median sales price for new units in San Mateo County will be about \$27,500.

Annual Demand for New Sales Houses, by Price Class  
San Mateo County, California  
April 1, 1966 to April 1, 1968

<u>Sales price</u>	<u>Number of units</u>	<u>Percent</u>
\$20,000 - \$24,999	1,050	35
25,000 - 29,999	900	30
30,000 - 34,999	450	15
35,000 and over	600	20
Total	3,000	100

Rental Housing. The monthly rentals at which the annual demand for 2,600 privately-owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either 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 new units in higher rental ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result. With market-interest-rate financing, the minimum achievable gross monthly rents, including utilities, in San Mateo County are \$105 for an efficiency, \$120 for one-bedroom units, \$135 for two-bedroom units, and \$150 for three-bedroom units. <sup>1/</sup>

Estimated Annual Demand for New Rental Units  
By Gross Monthly Rent and by Unit Size  
San Mateo County, California  
April 1, 1966 to April 1, 1968

Gross monthly rent a/	Size of unit			
	Efficiency	One bedroom	Two bedrooms	Three bedrooms
\$105 and over	175	-	-	-
110 " "	150	-	-	-
115 " "	130	-	-	-
120 " "	120	1,220	-	-
125 " "	105	1,100	-	-
130 " "	90	890	-	-
135 " "	75	670	925	-
140 " "	60	510	880	-
145 " "	50	350	830	-
150 " "	35	260	780	280
160 " "	10	200	670	260
170 " "	-	140	520	220
180 " "	-	100	325	180
200 " "	-	70	150	140
220 " "	-	-	90	100
240 " "	-	-	-	50

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

Note: The above figures are cumulative and cannot be added vertically. For example, the demand for one-bedroom units at rents from \$120 to \$140 is 710 units (1,220 minus 510).

<sup>1/</sup> Calculated on the basis of a long-term mortgage (40 years) at 5½ percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit the effective marketing of a single project differing from this demand distribution. Even though a deviation from this distribution may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless a thorough analysis of all factors involved clearly confirms a change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or submarkets.

Table I  
Civilian Work Force Components  
San Francisco, California, Housing Market Area  
1958-1965

<u>Item</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Total work force	<u>1104.0</u>	<u>1123.3</u>	<u>1150.1</u>	<u>1172.0</u>	<u>1195.4</u>	<u>1222.5</u>	<u>1253.2</u>	<u>1287.4</u>
Unemployment	64.2	51.7	58.3	69.2	62.1	65.4	66.6	64.9
Percent unemployed	5.8%	4.6%	5.1%	5.9%	5.2%	5.3%	5.3%	5.0%
Agricultural employment	12.3	12.0	11.3	11.0	10.8	11.1	11.0	10.7
Nonagricultural employment	<u>1027.5</u>	<u>1059.6</u>	<u>1080.5</u>	<u>1091.8</u>	<u>1122.5</u>	<u>1146.0</u>	<u>1175.6</u>	<u>1211.8</u>
Wage and salary	907.3	938.3	958.2	968.0	997.2	1019.4	1047.2	1081.4
Other	120.2	121.3	122.3	123.8	125.3	126.6	128.4	130.4

Source: California Department of Employment and Department of Industrial relations.

Table II

Trend of Nonagricultural Employment  
San Francisco, California, Housing Market Area <sup>a/</sup>  
1958-1965 (in thousands)

	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Nonagricultural employment	<u>1027.5</u>	<u>1059.6</u>	<u>1080.5</u>	<u>1091.8</u>	<u>1122.5</u>	<u>1146.0</u>	<u>1175.6</u>	<u>1211.8</u>
Manufacturing	<u>195.7</u>	<u>201.8</u>	<u>202.9</u>	<u>199.0</u>	<u>202.5</u>	<u>201.1</u>	<u>201.8</u>	<u>204.5</u>
Durable goods	<u>92.6</u>	<u>97.3</u>	<u>98.6</u>	<u>96.0</u>	<u>99.8</u>	<u>98.7</u>	<u>98.6</u>	<u>101.0</u>
Primary metals	<u>12.3</u>	<u>12.2</u>	<u>12.7</u>	<u>12.2</u>	<u>12.1</u>	<u>11.8</u>	<u>12.2</u>	<u>12.4</u>
Fabricated metals	<u>20.7</u>	<u>21.2</u>	<u>21.4</u>	<u>20.4</u>	<u>20.5</u>	<u>20.3</u>	<u>20.8</u>	<u>21.5</u>
Nonelectrical machinery	<u>13.5</u>	<u>14.9</u>	<u>14.7</u>	<u>14.4</u>	<u>14.5</u>	<u>14.4</u>	<u>15.1</u>	<u>15.8</u>
Electrical machinery	<u>12.7</u>	<u>14.8</u>	<u>14.7</u>	<u>15.0</u>	<u>17.1</u>	<u>16.4</u>	<u>15.0</u>	<u>16.4</u>
Auto assembly	<u>5.1</u>	<u>5.5</u>	<u>6.5</u>	<u>6.0</u>	<u>7.1</u>	<u>7.5</u>	<u>8.1</u>	<u>9.6</u>
Shipbuilding	<u>6.2</u>	<u>5.6</u>	<u>5.8</u>	<u>5.5</u>	<u>4.3</u>	<u>4.7</u>	<u>4.3</u>	<u>3.1</u>
Other durables	<u>22.0</u>	<u>23.1</u>	<u>22.9</u>	<u>22.5</u>	<u>24.0</u>	<u>23.7</u>	<u>23.0</u>	<u>22.2</u>
Nondurable goods	<u>103.1</u>	<u>104.5</u>	<u>104.3</u>	<u>103.0</u>	<u>102.8</u>	<u>102.4</u>	<u>103.2</u>	<u>103.6</u>
Canning and preserving	<u>10.2</u>	<u>10.2</u>	<u>10.0</u>	<u>9.9</u>	<u>10.1</u>	<u>10.0</u>	<u>10.7</u>	<u>10.2</u>
Other food	<u>29.1</u>	<u>30.2</u>	<u>30.1</u>	<u>29.8</u>	<u>29.1</u>	<u>29.3</u>	<u>28.8</u>	<u>28.8</u>
Apparel	<u>8.2</u>	<u>8.4</u>	<u>8.4</u>	<u>8.3</u>	<u>8.4</u>	<u>8.4</u>	<u>8.6</u>	<u>8.8</u>
Printing	<u>19.6</u>	<u>19.9</u>	<u>20.3</u>	<u>20.9</u>	<u>21.0</u>	<u>20.8</u>	<u>21.1</u>	<u>21.7</u>
Other nondurables	<u>35.9</u>	<u>35.9</u>	<u>35.4</u>	<u>34.1</u>	<u>34.1</u>	<u>34.0</u>	<u>33.9</u>	<u>34.1</u>
Nonmanufacturing	<u>831.8</u>	<u>857.8</u>	<u>877.6</u>	<u>892.8</u>	<u>920.0</u>	<u>944.9</u>	<u>973.8</u>	<u>1007.3</u>
Contract construction	<u>66.6</u>	<u>69.7</u>	<u>67.2</u>	<u>65.6</u>	<u>68.8</u>	<u>74.8</u>	<u>75.4</u>	<u>74.8</u>
Trans., comm., and utilities	<u>107.2</u>	<u>106.8</u>	<u>105.6</u>	<u>103.4</u>	<u>104.2</u>	<u>103.3</u>	<u>105.4</u>	<u>109.9</u>
Trade	<u>232.9</u>	<u>240.0</u>	<u>244.4</u>	<u>245.4</u>	<u>251.8</u>	<u>256.3</u>	<u>263.1</u>	<u>267.3</u>
Wholesale	<u>76.0</u>	<u>77.4</u>	<u>79.0</u>	<u>79.3</u>	<u>81.4</u>	<u>82.8</u>	<u>82.3</u>	<u>82.0</u>
Retail	<u>157.0</u>	<u>162.5</u>	<u>165.4</u>	<u>166.2</u>	<u>170.4</u>	<u>173.5</u>	<u>180.8</u>	<u>185.3</u>
Finance, ins., and real est.	<u>67.9</u>	<u>70.7</u>	<u>75.0</u>	<u>78.1</u>	<u>80.9</u>	<u>82.3</u>	<u>84.7</u>	<u>86.7</u>
Services	<u>185.4</u>	<u>193.4</u>	<u>200.4</u>	<u>206.8</u>	<u>214.0</u>	<u>221.8</u>	<u>231.2</u>	<u>241.2</u>
Government	<u>168.2</u>	<u>173.5</u>	<u>181.3</u>	<u>189.7</u>	<u>196.4</u>	<u>202.5</u>	<u>209.6</u>	<u>222.9</u>
All other	<u>3.6</u>	<u>3.8</u>	<u>3.7</u>	<u>3.7</u>	<u>3.8</u>	<u>4.0</u>	<u>4.4</u>	<u>4.5</u>

<sup>a/</sup> Industry averages may not add to subtotals and totals because of rounding.

Source: California Department of Employment.

Table III  
Average Weekly Earnings<sup>a/</sup>  
For Production and Related Workers in Manufacturing  
San Francisco, California, Housing Market Area  
1958-October 1965

	1958	1959	1960	1961	1962	1963	1964	October	
								1964	1965
Total manufacturing	\$100	\$106	\$109	\$114	\$118	\$123	\$126	\$125	\$135
Durable goods	103	108	112	116	121	126	131	131	140
Lumber & wood prods.	90	98	101	103	107	109	107	109	112
Furniture & fixtures	90	96	100	103	107	110	116	119	127
Stone, clay and glass	101	108	113	117	120	127	134	138	148
Primary metals	110	115	119	122	127	132	137	136	137
Fabricated metals	106	112	117	122	126	130	135	135	143
Machinery, ex. elect.	101	105	109	111	114	122	123	125	128
Electrical machinery	100	107	107	113	119	123	124	128	133
Trans. equipment	105	108	114	120	126	132	139	133	159
Nondurable goods	97	103	107	112	115	119	121	120	128
Food products	96	100	106	111	115	117	119	115	125
Textiles	67	73	77	82	88	95	94	89	100
Apparel	58	63	62	65	69	69	70	69	78
Paper	95	102	104	108	111	116	118	125	132
Printing & pub.	114	123	126	129	133	137	140	141	145
Chemicals	104	109	115	119	123	127	130	133	137

<sup>a/</sup> Rounded to the nearest dollar.

Sources: U.S. Department of Labor, Bureau of Labor Statistics Bulletin 1370-2 and the California Department of Industrial Relations, California Labor Statistics Bulletin Area Supplements.



Table IV

Estimated Percentage Distribution of All Families and Renter Households<sup>a/</sup>  
by Annual Income After Deduction of Federal Income Tax  
in the San Francisco, California, HMA and Selected Areas  
1966 and 1968

Annual family income	HMA total				Alameda County				Contra Costa County			
	1966		1968		1966		1968		1966		1968	
	All	Renter	All	Renter	All	Renter	All	Renter	All	Renter	All	Renter
Under \$ 3,000	8	14	7	13	10	16	9	15	8	13	7	12
\$ 3,000 - 3,999	5	7	5	7	5	9	5	8	4	8	4	7
4,000 - 4,999	6	10	6	9	7	9	6	9	5	10	5	5
5,000 - 5,999	7	12	6	10	7	10	7	9	7	12	7	13
6,000 - 6,999	10	10	9	10	10	11	8	10	12	11	9	10
7,000 - 7,999	10	10	9	9	9	11	9	10	10	11	12	10
8,000 - 8,999	8	10	8	10	10	9	9	9	11	9	9	10
9,000 - 9,999	9	8	8	7	8	6	8	7	9	6	8	7
10,000 - 14,999	25	13	28	19	24	13	26	19	24	17	27	17
15,000 - 24,999	9	4	10	3	7	4	9	2	7	2	8	3
25,000 and over	3	2	4	3	3	2	4	2	3	1	4	2
Total	100	100	100	100	100	100	100	100	100	100	100	100
Median	\$8,525	\$6,725	\$9,025	\$7,125	\$8,175	\$6,500	\$8,650	\$6,875	\$8,300	\$6,600	\$8,675	\$6,900

	Marin County				San Francisco County				San Mateo County			
	1966		1968		1966		1968		1966		1968	
	All	Renter	All	Renter	All	Renter	All	Renter	All	Renter	All	Renter
Under \$ 3,000	6	11	5	10	10	14	9	13	4	9	4	8
\$ 3,000 - 3,999	4	7	4	6	5	7	7	7	4	6	3	6
4,000 - 4,999	4	8	4	8	8	10	6	9	4	9	4	7
5,000 - 5,999	6	9	6	8	8	11	7	11	6	9	4	9
6,000 - 6,999	8	9	6	9	10	10	9	9	7	10	7	10
7,000 - 7,999	8	9	8	8	10	10	9	9	9	9	8	8
8,000 - 8,999	8	9	8	8	8	8	8	9	9	9	9	8
9,000 - 9,999	8	8	7	8	8	7	8	7	8	9	8	10
10,000 - 14,999	30	20	30	22	22	19	27	20	32	20	33	23
15,000 - 24,999	14	8	15	10	8	3	6	3	12	8	13	8
25,000 and over	4	2	7	3	3	1	4	3	5	2	7	3
Total	100	100	100	100	100	100	100	100	100	100	100	100
Median	\$9,725	\$7,700	\$10,275	\$8,150	\$7,950	\$6,800	\$8,350	\$7,150	\$9,825	\$7,800	\$10,400	\$8,250

<sup>a/</sup> Excludes one person renter households.

Source: Estimated by Housing Market Analysts.

Table V

Population Trends  
San Francisco, California, Housing Market Area  
April 1950, 1960, and 1966

Area	April 1950	April 1960	April 1966	Average annual change			
				1950-1960	Rate <sup>a/</sup>	1960-1966	Rate <sup>a/</sup>
	Number			Number		Number	
San Francisco HMA total	<u>2,135,934</u>	<u>2,648,762</u>	<u>3,123,000</u>	<u>51,283</u>	2.2	<u>79,000</u>	2.8
Alameda County	<u>740,315</u>	<u>908,209</u>	<u>1,070,000</u>	<u>16,789</u>	2.1	<u>27,000</u>	2.8
Alameda	64,430	63,855	78,650	- 58	- 0.1	2,450	3.5
Berkeley	113,805	111,268	123,800	- 254	- 0.2	2,100	1.8
Fremont	c/	43,790	88,300	c/	c/	7,400	11.7
Hayward	14,272	72,700	96,400	5,843	16.1	3,950	4.8
Livermore	4,364	16,058	28,300	1,169	13.0	2,050	9.5
Oakland	384,575	367,548	380,000	-1,703	- 0.5	2,100	0.6
San Leandro	27,542	65,962	77,200	3,842	8.7	1,850	2.6
Remainder of County	131,327	167,028	197,350	3,570	2.4	5,050	2.8
Contra Costa County	<u>298,984</u>	<u>409,030</u>	<u>549,000</u>	<u>11,005</u>	3.1	<u>23,300</u>	5.0
Antioch	11,051	17,305	23,400	625	4.5	1,000	5.1
Concord	6,953	36,208	73,550	2,926	16.5	6,200	11.9
El Cerrito	18,011	25,437	28,700	743	3.5	550	2.0
Pittsburg	12,763	19,062	20,850	630	4.0	300	1.5
Richmond	99,545	71,854	83,500	-2,769	- 3.2	1,950	2.6
San Pablo	5,211	19,687	26,700	1,448	13.4	1,150	5.1
Walnut Creek	2,420	9,903	29,000	748	14.0	3,200	17.8
Remainder of County	143,030	209,574	263,300	6,654	3.8	8,950	3.8
Marin County	<u>85,619</u>	<u>146,820</u>	<u>197,000</u>	<u>6,120</u>	5.3	<u>8,350</u>	5.0
Novato	c/	17,881	25,000	c/	c/	1,200	5.6
San Rafael	13,848	20,460	35,000	661	3.9	2,400	9.0
Remainder of County	71,771	108,479	137,000	3,671	4.1	4,750	4.0
San Francisco County	<u>775,357</u>	<u>740,316</u>	<u>750,000</u>	<u>-3,504</u>	-0.5	<u>1,600</u>	0.3
San Mateo County	<u>235,659</u>	<u>444,387</u>	<u>557,000</u>	<u>20,873</u>	6.4	<u>18,750</u>	3.8
Belmont	5,567	15,996	23,100	1,043	10.6	1,200	6.2
Burlingame	19,886	24,036	28,600	415	1.9	750	3.0
Daly City	15,191	44,791	61,400	2,960	10.9	2,750	5.4
Menlo Park	13,587	26,957	29,700	1,337	6.8	450	1.7
Millbrae	8,972	15,873	21,900	690	5.7	1,000	5.4
Pacifica	c/	20,995	34,000	c/	c/	2,150	8.1
Redwood City	25,544	46,290	58,700	2,075	5.9	2,050	4.0
San Bruno	12,478	29,063	36,100	1,659	8.5	1,150	3.7
San Carlos	14,371	21,370	25,950	700	4.0	750	3.3
San Mateo	41,782	69,870	84,750	2,809	5.1	2,500	3.3
South San Francisco	19,351	39,418	44,700	2,007	7.1	900	2.1
Remainder of County	58,930	89,728	108,100	3,080	4.2	3,050	3.1

<sup>a/</sup> Derived through the use of a formula designed to calculate the rate of change on a compound basis.

<sup>b/</sup> Components may not add to totals because of rounding.

<sup>c/</sup> Incorporated between 1950 and 1960.

Sources: 1950 and 1960 Censuses of Population.

1966 estimated by Housing Market Analysts.

Table VI

Household Trends  
San Francisco, California, Housing Market Area  
April 1950, 1960, and 1966

Area	April 1950	April 1960	April 1966	Average annual change			
				1950-1960		1960-1966	
				Number	Rate <sup>a/</sup>	Number <sup>b/</sup>	Rate <sup>a/</sup>
San Francisco HMA total	675,848	884,588	1,048,000	20,874	2.7	27,250	2.9
Alameda County	238,087	295,367	350,900	5,728	2.2	9,250	2.9
Alameda	20,334	18,332	23,500	- 200	- 0.9	850	4.2
Berkeley	36,527	39,686	44,900	316	0.9	875	2.1
Fremont	c/	11,103	22,600	c/	c/	1,925	11.9
Hayward	4,368	19,456	25,900	1,509	15.0	1,075	4.8
Livermore	1,418	4,694	8,300	328	11.0	600	9.7
Oakland	128,885	133,843	141,000	496	0.4	1,200	0.9
San Leandro	8,478	20,069	23,550	1,159	8.6	575	2.7
Remainder of County	38,077	48,184	61,150	1,011	2.4	2,150	4.0
Contra Costa County	83,371	117,858	157,000	3,449	3.5	6,525	4.8
Antioch	3,246	5,177	7,000	193	4.6	300	5.1
Concord	2,060	9,661	19,800	760	15.5	1,700	12.0
El Cerrito	5,524	8,129	9,200	261	3.9	175	2.1
Pittsburg	3,809	5,742	6,300	193	4.1	100	1.6
Richmond	28,402	22,113	26,000	- 629	- 2.5	650	2.7
San Pablo	4,262	5,811	7,900	155	3.1	350	5.2
Walnut Creek	805	3,094	9,100	229	13.5	1,000	17.9
Remainder of County	35,263	58,131	71,700	2,287	5.0	2,250	3.5
Marin County	25,208	44,209	60,900	1,930	5.6	2,800	5.4
Novato	c/	4,311	6,250	c/	c/	325	6.2
San Rafael	4,469	6,898	12,050	243	4.3	850	9.4
Remainder of County	20,739	33,000	42,600	1,226	4.6	1,600	4.3
San Francisco County	257,734	291,975	307,700	3,424	1.2	2,625	0.9
San Mateo County	71,448	135,179	171,500	6,373	6.4	6,050	4.0
Belmont	1,528	4,475	6,550	295	10.8	350	6.4
Burlingame	6,893	9,042	10,900	215	2.7	300	3.2
Daly City	4,769	13,565	18,850	880	10.5	875	5.6
Menlo Park	3,472	8,483	9,550	501	8.9	175	2.0
Millbrae	2,684	4,672	6,500	199	5.6	300	5.6
Pacifica	c/	5,392	8,750	c/	c/	550	8.1
Redwood City	7,907	14,872	19,000	696	6.3	700	4.2
San Bruno	3,844	8,570	10,750	473	8.0	375	3.8
San Carlos	4,299	6,817	8,350	252	4.6	250	3.4
San Mateo	12,847	22,090	27,150	924	5.3	850	3.5
South San Francisco	5,637	11,146	12,750	551	6.8	250	2.3
Remainder of County	17,568	26,055	32,400	849	3.9	1,050	3.7

<sup>a/</sup> Derived through the use of a formula designed to calculate the rate of change on a compound basis.

<sup>b/</sup> Components may not add to totals because of rounding.

<sup>c/</sup> Incorporated between 1950 and 1960.

Sources: 1950 and 1960 Censuses of Housing.

1966 estimated by Housing Market Analysts.

Table VII

Components of Population Change  
San Francisco, California, Housing Market Area  
April 1, 1950 to April 1, 1966

<u>Area and Period</u>	<u>Average annual change</u> <sup>a/</sup>		
	<u>Total population change</u>	<u>Net natural increase</u>	<u>Net migration</u>
San Francisco HMA total			
1950-1960	51,283	32,163	19,120
1960-1966	79,000	32,400	46,600
Alameda County			
1950-1960	16,789	11,742	5,048
1960-1966	27,000	12,400	14,600
Contra Costa County			
1950-1960	11,005	6,940	4,065
1960-1966	23,300	6,550	16,750
Marin County			
1950-1960	6,120	1,838	4,282
1960-1966	8,350	2,275	6,075
San Francisco County			
1950-1960	- 3,504	5,708	- 9,213
1960-1966	1,600	4,200	- 2,600
San Mateo County			
1950-1960	20,873	5,935	14,938
1960-1966	18,750	6,975	11,775

<sup>a/</sup> Rounded for 1960-1966 period.

Sources: U.S. Census Population Report; Series P-23, No. 7.  
 U.S. Department of Health, Education, and Welfare, Public Health  
 Service. Estimates by Housing Market Analysts.

Table VIII

Housing Inventory by Units in Structure  
San Francisco - Oakland, California, HMA  
1960 and 1966

<u>Date and units in structure</u>	<u>HMA total</u>	<u>Alameda County</u>	<u>Contra Costa County</u>	<u>Marin County</u>	<u>San Francisco County</u>	<u>San Mateo County</u>
<u>April 1, 1960:</u>						
One unit <u>a/</u>	591,037	211,371	109,750	40,745	110,236	118,935
Two to four units	141,121	48,684	8,849	4,799	69,519	9,270
Five or more units	<u>204,055</u>	<u>50,124</u>	<u>5,614</u>	<u>4,012</u>	<u>130,781</u>	<u>13,524</u>
Total <u>b/</u>	936,213	310,179	124,213	49,556	310,536	141,729
<u>April 1, 1966:</u>						
One unit <u>a/</u>	672,100	238,100	134,900	51,600	112,400	135,200
Two to four units	158,100	54,700	13,300	6,300	71,000	12,800
Five or more units	<u>287,800</u>	<u>78,100</u>	<u>18,200</u>	<u>10,300</u>	<u>147,200</u>	<u>33,900</u>
Total <u>b/</u>	1,118,000	370,900	166,400	68,200	330,600	181,900
<u>Percent of total</u>						
<u>April 1, 1960:</u>						
One unit <u>a/</u>	63.1	68.1	88.4	82.2	35.5	83.9
Two to four units	15.1	15.7	7.1	9.7	22.4	6.5
Five or more units	<u>21.8</u>	<u>16.2</u>	<u>4.5</u>	<u>8.1</u>	<u>42.1</u>	<u>9.6</u>
Total	100.0	100.0	100.0	100.0	100.0	100.0
<u>April 1, 1966:</u>						
One unit	60.1	64.2	81.1	75.7	34.0	74.3
Two or four units	14.2	14.7	8.0	9.2	21.5	7.0
Five or more units	<u>25.7</u>	<u>21.1</u>	<u>10.9</u>	<u>15.1</u>	<u>44.5</u>	<u>18.7</u>
Total	100.0	100.0	100.0	100.0	100.0	100.0

a/ Includes trailers.

b/ Differs slightly from the count of all units because units by type of structure were enumerated on a sample basis.

Source: 1960 Census of Housing.

1965 Estimated by Housing Market Analysts.

Table IX

Distribution of the Housing Inventory by Age of Structure  
San Francisco, California, HMA  
April 1, 1966

<u>Age</u>	<u>HMA total</u>		<u>Alameda County</u>		<u>Contra Costa County</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
6 years old or less	199,850	17.9	71,050	19.2	44,200	26.5
7 to 11 years old	136,500	12.2	47,850	12.9	26,500	15.9
12 to 16 years old	124,450	11.1	35,100	9.5	30,650	18.4
17 to 26 years old	164,200	14.7	49,800	13.4	35,700	21.5
27 to 36 years old	106,650	9.5	38,200	10.3	12,100	7.3
37 or more years old	<u>386,350</u>	<u>34.6</u>	<u>128,900</u>	<u>34.7</u>	<u>17,250</u>	<u>10.4</u>
Total	1,118,000	100.0	370,900	100.0	166,400	100.0

	<u>Marin County</u>		<u>San Francisco County</u>		<u>San Mateo County</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
6 years old or less	18,950	27.8	24,550	7.4	41,100	22.6
7 to 11 years old	14,200	20.8	11,200	3.4	36,750	20.2
12 to 16 years old	9,050	13.3	14,850	4.5	34,800	19.2
17 to 26 years old	8,400	12.3	34,550	10.4	35,750	19.6
27 to 36 years old	4,700	6.9	36,850	11.2	14,800	8.1
37 or more years old	<u>12,900</u>	<u>18.9</u>	<u>208,600</u>	<u>63.1</u>	<u>18,700</u>	<u>10.3</u>
Total	68,200	100.0	330,600	100.0	181,900	100.0

Source: Estimated by Housing Market Analysts.

Table X

Private Housing Units Authorized by Building Permits<sup>a/</sup>  
San Francisco, California, HMA  
1960-1965

<u>Area and units in structure</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>Jan.-Mar. 1965</u>	<u>Jan.-Mar. 1966</u>
HMA total	23,215	26,859	26,890	29,964	35,320	40,083	37,618	30,331	9,393	4,818
1 unit	13,964	16,602	14,159	12,467	14,207	15,851	14,452	14,253	3,568	3,159
2-4 unit	1,884	2,191	2,712	3,350	2,959	4,574	4,873	3,977	1,261	584
5 or more units	7,367	8,066	10,019	14,147	18,154	19,658	18,293	12,101	4,564	1,075
Alameda County	8,490	10,005	10,130	11,226	13,171	14,503	11,866	10,631	3,194	1,546
1 unit	4,519	6,077	5,557	4,115	4,848	5,647	4,248	4,661	1,155	999
2-4 units	551	703	915	1,108	1,352	1,906	2,106	1,646	599	216
5 or more units	3,420	3,225	3,658	6,003	6,971	6,950	5,512	4,324	1,440	331
Contra Costa County	3,964	4,390	5,274	7,290	6,841	7,721	9,157	7,927	2,360	1,326
1 unit	3,016	3,694	3,812	3,961	4,189	4,501	4,763	4,457	1,097	1,109
2-4 units	389	335	593	1,084	443	970	1,396	858	212	144
5 or more units	559	361	869	2,245	2,209	2,250	2,998	2,612	1,051	73
Marin County	2,177	2,605	2,383	2,678	3,805	4,604	3,212	2,290	723	572
1 unit	1,581	1,748	1,438	1,649	1,766	2,176	2,121	1,733	500	417
2-4 units	110	151	250	240	258	496	235	146	31	25
5 or more units	486	706	695	789	1,781	1,932	856	411	192	130
San Francisco County	2,180	2,664	3,206	2,883	5,179	4,224	5,697	2,796	1,265	330
1 unit	836	733	637	586	829	480	375	397	114	58
2-4 units	336	428	431	349	407	386	424	424	128	89
5 or more units	1,008	1,503	2,138	1,948	3,943	3,358	4,898	1,975	1,023	183
San Mateo County	6,404	7,195	5,897	5,887	6,324	9,031	7,686	6,687	1,851	1,044
1 unit	4,012	4,350	2,715	2,156	2,575	3,047	2,945	3,005	702	576
2-4 units	498	574	523	569	499	816	712	903	291	110
5 or more units	1,894	2,271	2,659	3,162	3,250	5,168	4,029	2,779	858	358

<sup>a/</sup> Excludes 2,648 units of public housing.

Source: Economics Department, Bank of America.

Table XI

Trend of Household Tenure  
San Francisco, California, HMA  
April 1, 1950 - April 1, 1966

<u>Tenure</u>	<u>HMA</u> <u>total</u>	<u>Alameda</u> <u>County</u>	<u>Contra</u> <u>Costa</u> <u>County</u>	<u>Marin</u> <u>County</u>	<u>San</u> <u>Francisco</u> <u>County</u>	<u>San</u> <u>Mateo</u> <u>County</u>
<u>April 1, 1950:</u>						
Total housing inventory	<u>708,661</u>	<u>247,145</u>	<u>90,641</u>	<u>28,598</u>	<u>265,726</u>	<u>76,551</u>
Total occupied	<u>675,848</u>	<u>238,087</u>	<u>83,371</u>	<u>25,208</u>	<u>257,734</u>	<u>71,448</u>
Owner-occupied	333,604	125,835	46,067	15,490	94,594	51,618
Percent of total occ.	49.4%	52.9%	55.3%	61.4%	36.7%	72.2%
Renter-occupied	342,244	112,252	37,304	9,718	163,140	19,830
Percent of total occ.	50.6%	47.1%	44.7%	38.6%	63.3%	27.8%
Total vacant	32,813	9,058	7,270	3,390	7,992	5,103
<u>April 1, 1960:</u>						
Total housing inventory	<u>936,501</u>	<u>310,312</u>	<u>124,279</u>	<u>49,581</u>	<u>310,559</u>	<u>141,700</u>
Total occupied	<u>884,588</u>	<u>295,367</u>	<u>117,858</u>	<u>44,209</u>	<u>291,975</u>	<u>135,179</u>
Owner-occupied	481,287	166,172	85,710	29,461	102,141	97,803
Percent of total occ.	54.4%	56.3%	72.7%	66.6%	35.0%	72.4%
Renter-occupied	403,301	129,195	32,148	14,748	189,834	37,376
Percent of total occ.	45.6%	43.7%	27.3%	33.4%	65.0%	27.6%
Total vacant	51,913	14,945	6,421	5,372	18,584	6,591
<u>April 1, 1966:</u>						
Total housing inventory	<u>1,118,000</u>	<u>370,900</u>	<u>166,400</u>	<u>68,200</u>	<u>330,600</u>	<u>181,900</u>
Total occupied	<u>1,048,000</u>	<u>350,900</u>	<u>157,000</u>	<u>60,900</u>	<u>307,700</u>	<u>171,500</u>
Owner-occupied	567,000	195,400	112,100	39,800	104,700	115,000
Percent of total occ.	54.1%	55.7%	71.4%	65.4%	34.0%	67.1%
Renter-occupied	481,000	155,500	44,900	21,100	203,000	56,500
Percent of total occ.	45.9%	44.3%	28.6%	34.6%	66.0%	32.9%
Total vacant	70,000	20,000	9,400	7,300	22,900	10,400

Sources: 1950 and 1960 Censuses of Housing  
1966 estimated by Housing Market Analysts.



Table XII

Vacancy Trends  
San Francisco, California, HMA  
April 1, 1950-April 1, 1966

<u>Vacancy characteristics</u>	<u>HMA total</u>	<u>Alameda County</u>	<u>Contra Costa County</u>	<u>Marin County</u>	<u>San Francisco County</u>	<u>San Mateo County</u>
<u>April 1, 1950:</u>						
Total vacant units	<u>32,813</u>	<u>9,058</u>	<u>7,270</u>	<u>3,390</u>	<u>7,992</u>	<u>5,103</u>
Available vacant units	<u>15,880</u>	<u>5,269</u>	<u>3,854</u>	<u>521</u>	<u>4,116</u>	<u>2,120</u>
For sale	4,110	1,243	839	226	825	977
Homeowner vacancy rate	1.2%	1.0%	1.8%	1.4%	0.9%	1.9%
For rent	11,770	4,026	3,015	295	3,291	1,143
Rental vacancy rate	3.3%	3.5%	7.5%	2.9%	2.0%	5.4%
Other vacant	16,933	3,789	3,416	2,869	3,876	2,983
<u>April 1, 1960:</u>						
Total vacant units	<u>51,913</u>	<u>14,945</u>	<u>6,421</u>	<u>5,372</u>	<u>18,584</u>	<u>6,591</u>
Available vacant units	<u>34,480</u>	<u>10,816</u>	<u>3,660</u>	<u>1,868</u>	<u>14,253</u>	<u>3,883</u>
For sale	6,256	2,175	1,307	605	737	1,432
Homeowner vacancy rate	1.3%	1.3%	1.5%	2.0%	0.7%	1.4%
For rent	28,224	8,641	2,353	1,263	13,516	2,451
Rental vacancy rate	6.5%	6.3%	6.8%	7.9%	6.6%	6.2%
Other vacant	17,433	4,129	2,761	3,504	4,331	2,708
<u>April 1, 1966:</u>						
Total vacant units	<u>70,000</u>	<u>20,000</u>	<u>9,400</u>	<u>7,300</u>	<u>22,900</u>	<u>10,400</u>
Available vacant units	<u>50,000</u>	<u>15,300</u>	<u>6,000</u>	<u>3,300</u>	<u>18,200</u>	<u>7,200</u>
For sale	11,000	3,350	2,100	1,250	2,100	2,200
Homeowner vacancy rate	1.9%	1.7%	1.8%	3.0%	2.0%	1.9%
For rent	39,000	11,950	3,900	2,050	16,100	5,000
Rental vacancy rate	7.5%	7.1%	8.0%	8.9%	7.3%	8.1%
Other vacant	20,000	4,700	3,400	4,000	4,700	3,200

Sources: 1950 and 1960 Censuses of Housing; 1966 estimated by Housing Market Analysts.

Table XIII

San Francisco, California, Area Postal Vacancy Survey a/

March 11-18, 1966

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				All	%	Used				All	%	Used				No.	%
The Survey Area Total	680,853	24,336	3.6	18,866	5,470	6,505	389,826	8,090	2.1	6,099	1,991	1,961	291,027	16,246	5.6	12,767	3,479	4,544	3,814	69	1.8
San Francisco County																					
San Francisco	187,282	5,333	2.8	4,581	752	1,027	59,418	1,478	2.5	1,330	148	156	127,864	3,855	3.0	3,251	604	871	-	-	-
Main Office	10,092	501	5.0	501	-	98	487	46	9.4	46	-	6	9,605	455	4.7	455	-	92	-	-	-
Stations:																					
A	13,186	699	5.3	611	88	30	1,732	299	17.3	266	33	6	11,454	400	3.5	345	55	24	-	-	-
Bay View	6,644	69	1.0	69	-	2	4,094	36	0.9	36	-	2	2,550	33	1.3	33	-	-	-	-	-
C	18,416	312	1.6	277	35	22	5,328	128	2.4	121	7	9	13,088	184	1.4	156	28	13	-	-	-
Diamond Heights	5,381	114	2.1	99	15	53	2,954	34	1.2	27	7	7	2,427	80	3.3	72	8	46	-	-	-
E	2,185	69	3.2	63	6	9	978	39	4.0	37	2	3	1,207	30	2.5	26	4	6	-	-	-
F	10,312	180	1.7	142	38	62	9,167	120	1.3	83	37	56	1,145	60	5.2	59	1	6	-	-	-
G	9,408	267	2.8	239	28	38	2,611	103	3.9	91	12	4	6,797	164	2.4	148	16	34	-	-	-
J	14,119	609	4.3	604	5	10	1,722	194	11.3	194	-	-	12,397	415	3.3	410	5	10	-	-	-
M	8,935	246	2.8	226	20	40	2,539	88	3.5	87	1	1	6,396	158	2.5	139	19	39	-	-	-
Marina	11,537	221	1.9	212	9	77	1,588	56	3.5	56	-	13	9,949	165	1.7	156	9	64	-	-	-
North Beach	8,677	168	1.9	130	38	75	685	29	4.2	27	2	6	7,992	139	1.7	103	36	69	-	-	-
O	23,073	920	4.0	694	226	129	749	21	2.8	21	-	1	22,324	899	4.0	673	226	128	-	-	-
P	9,034	269	3.0	212	57	35	3,828	77	2.0	73	4	28	5,206	192	3.7	139	53	7	-	-	-
Parkside	6,540	65	1.0	60	5	8	5,644	45	0.8	43	2	8	896	20	2.2	17	3	-	-	-	-
Presidio	568	50	8.8	50	-	-	44	2	4.5	2	-	-	524	48	9.2	48	-	-	-	-	-
Rincon Annex	6,041	112	1.9	107	5	30	166	1	0.6	1	-	-	5,875	111	1.9	106	5	30	-	-	-
Stonestown	3,972	36	0.9	33	3	-	2,332	16	0.7	13	3	-	1,640	20	1.2	20	-	-	-	-	-
Sunset	10,961	208	1.9	177	31	2	5,862	66	1.1	62	4	-	5,099	142	2.8	115	27	2	-	-	-
Vistacion	5,266	187	3.6	44	143	303	4,061	54	1.3	20	34	6	1,205	133	11.0	24	109	297	-	-	-
West Portal	2,935	31	1.1	31	-	4	2,847	24	0.8	24	-	-	88	7	8.0	7	-	4	-	-	-
Alameda County	237,620	7,578	3.2	6,230	1,348	2,590	144,935	2,486	1.7	1,989	497	395	92,685	5,092	5.5	4,241	851	2,195	1,989	24	1.2
Alameda	19,478	889	4.6	620	269	362	7,507	123	1.6	97	26	1	11,971	766	6.4	523	243	361	-	-	-
Berkeley	46,629	667	1.4	586	81	240	21,674	221	1.0	211	10	14	24,955	446	1.8	375	71	226	-	-	-
Fremont	14,008	498	3.6	498	-	193	12,155	280	2.3	280	-	41	1,853	218	11.8	218	-	152	-	-	-
Hayward	32,516	1,240	3.8	1,048	192	173	25,143	404	1.6	341	63	82	7,373	836	11.3	707	129	91	1,025	14	1.4
Livermore	5,876	195	3.3	87	108	88	4,943	137	2.8	42	95	64	933	58	6.2	45	13	24	59	-	-
Newark	3,490	183	5.2	88	95	27	3,065	72	2.3	28	44	27	425	111	26.1	60	51	-	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, 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 collaborating postmaster(s).

a/ See footnote at end of table.

Table XIII (cont'd.)

San Francisco, California, Area Postal Vacancy Survey a/

March 11-18, 1966

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.	%
Oakland	84,164	3,138	3.7	2,694	444	1,341	47,763	889	1.9	773	116	76	36,401	2,249	6.2	1,921	328	1,265	8	-	-
Main Office	20,249	919	4.5	801	118	274	6,962	169	2.4	166	3	1	13,287	750	5.6	635	115	273	-	-	-
Emeryville Branch	3,901	67	1.7	61	6	12	2,841	29	1.0	25	4	3	1,060	38	3.6	36	2	9	-	-	-
Stations:																					
Army Terminal	112	-	-	-	-	-	-	-	-	-	-	-	112	-	-	-	-	-	-	-	-
Dimond	5,044	124	2.5	108	16	42	4,217	67	1.6	63	4	9	827	57	6.9	45	12	33	-	-	-
Eastmont	6,422	227	3.5	116	111	35	4,903	130	2.7	41	89	19	1,519	97	6.4	75	22	16	-	-	-
Elmhurst	4,817	223	4.6	222	1	13	3,650	96	2.6	95	1	7	1,167	127	10.9	127	-	6	-	-	-
Fitchburg	4,659	139	3.0	129	10	127	3,480	79	2.3	76	3	3	1,179	60	5.1	53	7	124	8	-	-
Fruitvale	7,808	369	4.7	355	14	10	4,646	115	2.5	114	1	-	3,162	254	8.0	241	13	10	-	-	-
Grand Lake	9,678	549	5.7	444	105	705	2,940	44	1.5	44	-	1	6,738	505	7.5	400	105	704	-	-	-
Laurel	3,798	55	1.4	48	7	31	3,519	29	0.8	24	5	8	279	26	9.3	24	2	23	-	-	-
Piedmont	7,488	186	2.5	154	32	66	4,688	62	1.3	58	4	16	2,800	124	4.4	96	28	50	-	-	-
Rockridge	3,808	91	2.4	85	6	13	2,699	23	0.9	21	2	9	1,109	68	6.1	64	4	4	-	-	-
Temescal	6,380	189	3.0	171	18	13	3,218	46	1.4	46	-	-	3,162	143	4.5	125	18	13	-	-	-
Pleasanton	2,520	120	4.8	43	77	5	2,261	90	4.0	17	73	5	259	30	11.6	26	4	-	20	2	10.0
San Lorenzo	4,330	28	0.6	28	-	-	3,931	6	0.2	6	-	-	399	22	5.5	22	-	-	-	-	-
San Leandro	21,918	502	2.3	478	24	108	13,984	155	1.1	143	12	32	7,934	347	4.4	335	12	76	570	1	0.2
Union City	2,691	118	4.4	60	58	53	2,509	109	4.3	51	58	53	182	9	4.9	9	-	-	305	7	2.3
Contra Costa County	95,672	3,311	3.5	1,954	1,357	1,204	78,054	1,500	1.9	959	541	940	17,618	1,811	10.3	995	816	264	1,424	40	2.8
Alamo	1,710	44	2.6	29	15	33	1,597	41	2.6	26	15	33	113	3	2.7	3	-	-	-	-	-
Antioch	4,579	141	3.1	119	22	50	3,866	49	1.3	43	6	25	713	92	12.9	76	16	25	74	-	-
Brentwood	1,588	72	4.5	37	35	5	1,518	45	3.0	36	9	5	70	27	38.6	1	26	-	43	12	27.9
Concord	15,024	390	2.6	236	154	285	12,798	224	1.8	126	98	217	2,226	166	7.5	110	56	68	428	2	0.5
Crockett	1,356	59	4.4	49	10	6	1,317	45	3.4	35	10	6	39	14	35.9	14	-	-	-	-	-
Danville	2,745	146	5.3	58	88	108	2,553	86	3.4	36	50	108	192	60	31.3	22	38	-	-	-	-
El Cerrito	4,937	46	0.9	44	2	7	4,539	20	0.4	18	2	7	398	26	6.5	26	-	-	-	-	-
Martinez	5,223	155	3.0	98	57	81	3,872	113	2.9	63	50	66	1,351	42	3.1	35	7	15	38	1	2.6
Orinda	2,434	35	1.4	22	13	18	2,360	31	1.3	18	13	18	74	4	5.4	4	-	-	-	-	-
Pinole	3,189	147	4.6	34	113	115	2,921	135	4.6	24	111	111	268	12	4.5	10	2	4	-	-	-
Pittsburg	4,940	99	2.0	80	19	71	4,700	57	1.2	53	4	69	240	42	17.5	27	15	2	80	-	-
Richmond	29,319	741	2.5	607	134	174	23,207	349	1.5	275	74	123	6,112	392	6.4	332	60	51	723	25	3.5
Rodeo	1,767	14	0.8	10	4	10	1,455	14	1.0	10	4	10	312	-	-	-	-	-	38	-	-
Walnut Creek	16,861	1,222	7.2	531	691	241	11,351	291	2.6	196	95	142	5,510	931	16.9	335	596	99	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, 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 collaborating postmaster(s).

a/ See footnote at end of table.

Table XIII (cont'd.)

San Francisco, California, Area Postal Vacancy Survey, a/

March 11-18, 1966

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.	%
Marin County	47,540	2,947	6.2	2,085	862	546	31,650	1,201	3.8	718	483	199	15,890	1,746	11.0	1,367	379	347	208	5	2.4
Belvedere-Tiburon	3,511	205	5.8	149	56	26	1,454	49	3.4	31	18	24	2,057	156	7.6	118	38	2	-	-	-
Corte Madera	2,914	239	8.2	91	148	10	2,331	68	2.9	34	34	10	583	171	29.3	57	114	-	-	-	-
Fairfax	2,964	239	8.1	170	69	5	2,036	78	3.8	62	16	5	928	161	17.3	108	53	-	-	-	-
Hamilton AFB	849	-	-	-	-	-	849	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Larkspur	1,606	126	7.8	124	2	8	1,303	32	2.5	30	2	8	303	94	31.0	94	-	-	-	-	-
Mill Valley	7,201	211	2.9	149	62	43	3,984	115	2.9	76	39	28	3,217	96	3.0	73	23	15	-	-	-
Novato	5,344	546	10.2	262	284	73	4,701	409	8.7	145	264	57	643	137	21.3	117	20	16	164	5	3.0
San Anselmo	3,366	154	4.6	150	4	4	2,939	100	3.4	96	4	4	427	54	12.6	54	-	-	-	-	-
San Rafael	16,052	1,059	6.6	822	237	348	9,077	291	3.2	185	106	44	6,975	768	11.0	637	131	304	44	-	-
Sausalito	3,733	168	4.5	168	-	29	2,976	59	2.0	59	-	19	757	109	14.4	109	-	10	-	-	-
San Mateo County	112,739	5,167	4.6	4,016	1,151	1,138	75,769	1,425	1.9	1,103	322	271	36,970	3,742	10.1	2,913	829	867	195	-	-
Belmont	4,734	326	6.9	231	95	289	2,958	76	2.6	60	16	24	1,776	250	14.1	171	79	265	83	-	-
Brisbane	1,182	64	5.4	61	3	9	1,064	45	4.2	42	3	3	118	19	16.1	19	-	6	87	-	-
Burlingame	10,303	331	3.2	276	55	45	5,790	81	1.4	69	12	10	4,513	250	5.5	207	43	35	-	-	-
Daly City	15,120	791	5.2	371	420	278	10,536	189	1.8	131	58	25	4,584	602	13.1	240	362	253	-	-	-
Menlo Park	10,575	521	4.9	412	109	60	7,344	172	2.3	124	48	51	3,231	349	10.8	288	61	9	-	-	-
Millbrae	3,987	131	3.3	79	52	36	3,180	48	1.5	27	21	9	807	83	10.3	52	31	27	23	-	-
Pacifica	5,270	219	4.2	145	74	41	4,463	63	1.4	55	8	37	807	156	19.3	90	66	4	-	-	-
Redwood City	19,123	1,232	6.4	1,137	95	52	11,319	319	2.8	270	49	21	7,804	913	11.7	867	46	31	-	-	-
San Bruno	7,273	248	3.4	204	44	72	5,836	75	1.3	66	9	30	1,437	173	12.0	138	35	42	-	-	-
San Carlos	5,277	239	4.5	189	50	16	3,885	82	2.1	41	41	16	1,392	157	11.3	148	9	-	2	-	-
San Mateo	22,184	900	4.1	788	112	207	12,711	193	1.5	168	25	12	9,473	707	7.5	620	87	195	-	-	-
So. San Francisco	7,711	165	2.1	123	42	33	6,683	82	1.2	50	32	33	1,028	83	8.1	73	10	-	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, 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 collaborating postmaster(s).

a/ This survey was conducted on a sample of letter carrier routes and covered approximately 72 percent of the total possible deliveries to residences and apartments for the post offices conducting the survey (65 percent of all residences and 83 percent of all apartments).

Table XIV

FHA Unsold Inventory Survey  
San Francisco, California, HMA  
January 1, 1966

Area and sales price	Total completions	Houses sold before construction start	Speculative homes			
			Total	Number sold	Number unsold	Percent unsold
<u>HMA total</u>						
\$12,500 - \$14,999	126	117	9	9	-	-
15,000 - 17,499	607	382	225	208	17	8
17,500 - 19,999	1,257	876	381	284	97	26
20,000 - 24,999	3,905	2,537	1,368	1,171	197	14
25,000 - 29,999	2,259	1,200	1,059	780	279	26
30,000 - 34,999	1,103	685	418	292	126	30
35,000 and over	<u>1,603</u>	<u>599</u>	<u>1,004</u>	<u>639</u>	<u>365</u>	<u>36</u>
Total	10,860	6,396	4,464	3,383	1,081	24
<u>Alameda County</u>						
\$12,500 - \$14,999	92	92	-	-	-	-
15,000 - 17,499	405	317	88	73	15	17
17,500 - 19,999	543	352	191	120	71	37
20,000 - 24,999	1,719	1,194	525	441	84	16
25,000 - 29,999	428	308	120	72	48	40
30,000 - 34,999	184	136	48	40	8	17
35,000 and over	<u>170</u>	<u>112</u>	<u>58</u>	<u>50</u>	<u>8</u>	<u>1</u>
Total	3,541	2,511	1,030	796	234	23
<u>Contra Costa County</u>						
\$12,500 - \$14,999	34	25	9	9	-	-
15,000 - 17,499	202	65	137	135	2	2
17,500 - 19,999	700	524	176	163	13	7
20,000 - 24,999	1,180	810	370	317	53	14
25,000 - 29,999	858	401	457	375	82	18
30,000 - 34,999	292	210	82	53	29	35
35,000 and over	<u>421</u>	<u>222</u>	<u>199</u>	<u>146</u>	<u>53</u>	<u>27</u>
Total	3,687	2,257	1,430	1,198	232	16
<u>Marin County</u>						
\$12,500 - \$14,999	-	-	-	-	-	-
15,000 - 17,499	-	-	-	-	-	-
17,500 - 19,999	14	-	14	1	13	93
20,000 - 24,999	131	37	94	59	35	37
25,000 - 29,999	281	87	194	118	76	39
30,000 - 34,999	376	219	157	120	37	24
35,000 and over	<u>466</u>	<u>88</u>	<u>378</u>	<u>178</u>	<u>200</u>	<u>53</u>
Total	1,268	431	837	476	361	43
<u>San Francisco County</u>						
\$20,000 - \$24,999	-	-	-	-	-	-
25,000 - 29,999	11	-	11	4	7	64
30,000 - 34,999	26	-	26	9	17	65
35,000 and over	<u>50</u>	<u>4</u>	<u>46</u>	<u>37</u>	<u>9</u>	<u>20</u>
Total	87	4	83	50	33	40
<u>San Mateo County</u>						
\$20,000 - \$24,999	875	496	379	354	25	7
25,000 - 29,999	681	404	277	211	66	24
30,000 - 34,999	225	120	105	70	35	33
35,000 and over	<u>496</u>	<u>173</u>	<u>323</u>	<u>228</u>	<u>95</u>	<u>29</u>
Total	2,277	1,193	1,084	863	221	20

Source: Federal Housing Administration, San Francisco, California, Insuring Office.

Table XV

Public Housing Units by Type  
San Francisco, California, HMA  
April 1, 1966

<u>Area</u>	<u>Total existing units</u>	<u>Permanent low-rent</u>	<u>Temporary</u>	<u>Units under development</u>
HMA total	<u>11,638</u>	<u>8,718</u>	<u>2,920</u>	<u>883</u>
Alameda County	<u>2,155</u>	<u>1,317</u>	<u>838</u>	<u>105</u>
Alameda	506	-	506	-
Livermore	77	-	77	-
Oakland	1,317	1,317	-	105
Pleasanton	255	-	255	-
Contra Costa County	<u>1,678</u>	<u>1,575</u>	<u>103</u>	<u>140</u>
Richmond	650	650	-	-
Remainder of county	1,028	925	103	140
Marin County	<u>300</u>	<u>300</u>	-	-
Marin City	300	300	-	-
San Francisco County	<u>6,979</u>	<u>5,436</u>	<u>1,543</u>	<u>538</u>
City of San Francisco	6,979	5,436	1,543	538
San Mateo County	<u>526</u>	<u>90</u>	<u>436</u>	<u>100</u>
South San Francisco	40	40	-	-
Burlingame	486	50	436	100

Source: Local Housing Authorities.