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*Analysis of the*  
**STOCKTON, CALIFORNIA,  
HOUSING MARKET**

as of June 1, 1965

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

March 1966

ANALYSIS OF THE  
STOCKTON, CALIFORNIA, HOUSING MARKET  
AS OF JUNE 1, 1965

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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, of course, be differences of opinion in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

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

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ANALYSIS OF THE  
STOCKTON, CALIFORNIA, HOUSING MARKET  
AS OF JUNE 1, 1965

Summary and Conclusions

1. In May 1965, nonagricultural employment totaled 81,200 persons, an increase of some 1,925 (2.4 percent) since May 1964. During 1964, nonagricultural employment averaged 80,050 persons, an increase of 3,200 (4.2 percent) over the 1963 average. During the June 1, 1965 to June 1, 1968 forecast period, nonagricultural employment is expected to increase by approximately 6,000 jobs, or 2,000 annually.
2. About 8,750 persons were unemployed, or 8.2 percent of the civilian work force, in May 1965. Although the unemployment rate is high, the current level represents a decline from the 1961 high of 9.2 percent.
3. Current median income, after deducting Federal income tax, is about \$7,000 annually for all nonfarm families. Nonfarm renter families have a current median after-tax income of about \$5,500. By June 1, 1968, the median income of nonfarm renter families is expected to increase to \$6,050.
4. As of June 1, 1965, nonfarm population in the Stockton HMA totals about 254,900 persons, an average annual increase of about 4,800 persons (2.1 percent) since April 1960. During the June 1, 1965 to June 1, 1968 forecast period, nonfarm population is expected to increase to 266,150 persons, an increase of about 3,750 (1.5 percent) a year.
5. As of June 1, 1965, there are approximately 77,700 nonfarm households in the Stockton HMA, an average annual change of nearly 1,725 (2.5 percent) since April 1, 1960. By June 1, 1968 nonfarm households in the area are expected to total nearly 84,600, an average annual increase of nearly 1,925 (2.5 percent).
6. Currently, there are about 84,850 nonfarm dwelling units, an average annual gain of over 1,900 (2.5 percent) since April 1, 1960. The number of new dwelling units constructed has averaged about 2,250 annually since January 1960, and approximately 63 percent of these were single-family houses.

7. As of June 1, 1965, there are about 3,500 available vacant non-farm dwelling units in the **Stockton HMA**, including about 900 available for sale (a homeowner vacancy rate of 1.8 percent) and 2,600 units available for rent (a rental vacancy rate of 3.1 percent).
  
3. During the June 1, 1965 to June 1, 1968 forecast period, the annual demand for new construction in the **Stockton HMA** is estimated to be 1,925 units, of which 1,350 units represent demand for sales housing, and 575 units represent demand for rental housing. About 160 units of the annual demand for rental units may be provided with public benefits or assistance.

ANALYSIS OF THE  
STOCKTON, CALIFORNIA, HOUSING MARKET  
AS OF JUNE 1, 1965

Housing Market Area

The Stockton, California, Housing Market Area (HMA) is defined as San Joaquin County, and is located in the Great Central Valley between the Diablo Range to the west and the Sierra Nevada Mountains to the east. The topography of the county is flat and traversed by 1,000 miles of inland fresh waterways, including the San Joaquin, Mokelumne, Calaveras, and Stanislaus Rivers (see map).

Stockton, the county seat, is about 50 miles south of Sacramento, California, 80 miles east of San Francisco, California, and about 345 miles north of Los Angeles, California. Situated in the center of the county, Stockton is the largest city in the HMA and serves as the industrial, trade, and service center for the county.

Other cities in the county are Lodi, about 15 miles north of Stockton, primarily a suburban and agricultural community; Tracy, located between Stockton and San Francisco; Manteca, about ten miles south of Stockton; Ripon, about five miles southeast of Manteca; and Escalon, in the southeastern corner of the county.

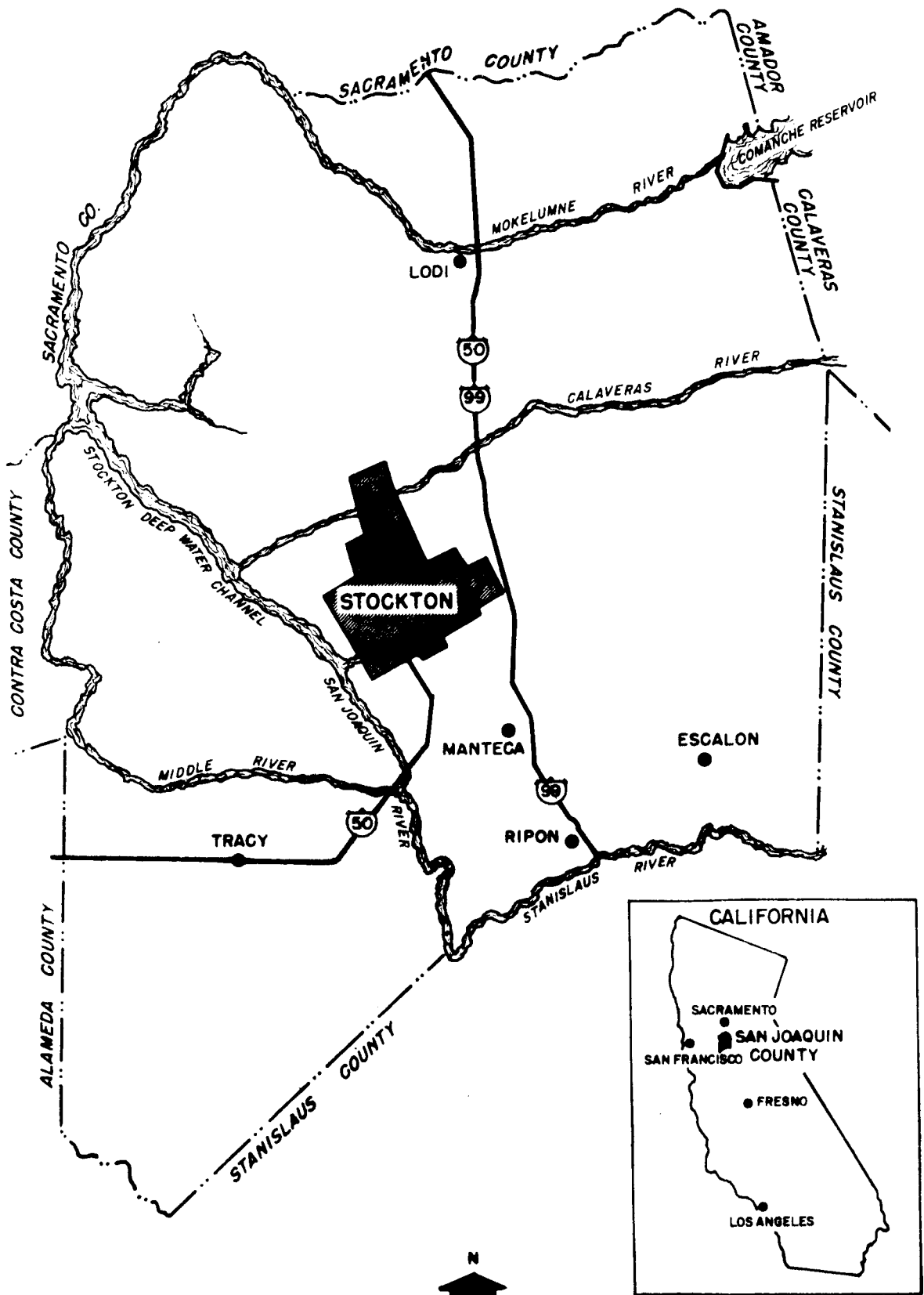
Excellent transportation facilities are available in the area. Three transcontinental railroads, the Atchison, Topeka, & Santa Fe, the Southern Pacific, and the Western Pacific, provide passenger and freight transportation in the area. In addition, the Central California Traction Railroad, and the Stockton Terminal & Eastern and Tidewater Southern Railroad serve the county. United Air Lines and Pacific Air Lines provide regularly scheduled flights to San Francisco from the Stockton Metropolitan Airport, a modern airport equipped with a jet runway. The Greyhound Bus Lines, Continental Trailways, and Santa Fe Trailways supply bus transportation to nearby cities. Highway facilities are extensive. U.S. Route 99 connects Stockton with Sacramento to the north and Los Angeles to the south, and U.S. Route 50 connects the area with San Francisco. In addition, there are five State highways throughout the county. Also, over 125 regularly scheduled and contract truck lines, and over 40 steamship companies serve the HMA.

Commutation data for San Joaquin County, obtained from the 1960 census (compiled on a basis of where workers reside), indicate a net out-commutation of approximately 1,025 persons. About 1,925 (52.1 percent) of the 3,700 out-commuters worked in neighboring Stanislaus and Sacramento Counties. About 1,300 (49.1 percent) of the 2,675 in-commuters lived in Stanislaus County. Currently, local sources report an increasing in-commutation.

Since rural farm population constituted 13.8 percent of the population of the Stockton HMA in 1960, all demographic and housing data used in this analysis exclude the rural farm component, except where specifically noted.



# STOCKTON, CALIFORNIA, HOUSING MARKET AREA (San Joaquin County)



## Economy of the Area

### Character and History

The California Gold Rush in 1849 was the key to the development of Stockton and San Joaquin County. To meet the needs of the thousands of people who were lured by gold into the area, the fertile San Joaquin valley was cultivated. Stockton soon became a center for food, equipment, and repairs.

Agriculture became the leading industry in the HMA because of the year-long growing season, the rich soil, and an extensive irrigation system. A variety of products are grown, including tomatoes, grapes, asparagus, peaches, and almonds. Today, San Joaquin County is the fifth richest agricultural region in the United States.

The city of Stockton has developed into a processing, shipping, and distributing center for agricultural products. However, recent expansions in the government, service, and trade industries are lessening Stockton's dependence on its agricultural base.

### Employment

Trend of Employment. In May 1965 (the latest date for which data are available), the State of California Department of Employment reported that nonagricultural employment was about 81,200 persons. This number represents an increase of some 1,600 jobs (2.0 percent) since the May 1964 figure of 79,600. Employment data appearing subsequently in the analysis are annual averages.

During 1964, nonagricultural employment averaged 80,050 persons, an increase of 3,200 jobs (4.2 percent) above the 1963 average. As indicated in the following table, average annual nonagricultural employment has increased each year since 1959, with the greatest numerical increase (3,200) occurring between 1963 and 1964, and with the smaller numerical growth occurring between 1959 and 1960 when nonagricultural employment increased by only 50 workers. This small increase was a reaction to the 1958-1959 recession. From 1958 to 1964 nonagricultural employment increased by 11,050 (16 percent), or an average of 1,850 jobs annually.

Trend of Nonagricultural Employment  
Stockton, California, HMA  
Annual Averages, 1958-1964

<u>Year</u>	<u>Manu- facturing</u>	<u>Nonmanu- facturing</u>	<u>Total</u>	<u>Annual change</u>	
				<u>Number</u>	<u>Percent</u>
1958	12,325	56,675	69,000	-	-
1959	13,050	58,525	71,575	2,575	3.7
1960	12,900	58,725	71,625	50	.1
1961	13,375	59,725	73,100	1,475	2.1
1962	13,350	61,375	74,725	1,625	2.2
1963	13,475	63,375	76,850	2,125	2.8
1964	14,425	65,625	80,050	3,200	4.2

Source: State of California, Department of Employment.

Employment by Industry. In 1964 an average of 14,425 persons (18.0 percent of total nonagricultural employment) were employed by manufacturing industries (see table I). Growth in the manufacturing sector has been sporadic, with the greatest gain occurring between 1963 and 1964 when manufacturing employment increased by 950 jobs (7.1 percent), and with the greatest loss occurring between 1959 and 1960 when there was a decline of 150 jobs (1.1 percent). The distribution of employment by industry has changed very little in recent years. Since 1958, manufacturing employment has accounted for about 18 percent of all non-agricultural employment.

Employment in the durable goods industries has been increasing each year since 1958, with the exception of 1962 when employment fell from the 1961 total of 5,150 to 5,050, a loss of 100 jobs (1.9 percent), and 1963 when employment dropped to 5,000, a loss of 50 jobs (1.0 percent). The greatest increase in employment in the durable goods industries occurred between 1963 and 1964 when there was a gain of 475 jobs (9.5 percent).

There has been an over-all employment growth in the nondurable goods industries since 1958, with the greatest gains occurring between 1958 and 1959 when jobs increased by 525 (6.8 percent) and between 1963 and 1964 when employment increased by 475 (5.6 percent). Employment declines took place in 1960 when there was a loss of 275 jobs (3.3 percent) and in 1962 when employment dropped by 75 (0.9 percent).

The employment gains in both the durable and nondurable goods industries between 1963 and 1964 are attributed in part to the expansion of several companies in the area, particularly the Libbey-Owens-Ford Glass Company.

During 1964, an average of 65,625 persons (82 percent of total non-agricultural employment) were employed by nonmanufacturing industries. There have been steady employment increases in the nonmanufacturing sector since 1958, with the greatest increase occurring between 1963 and 1964 when 2,250 new jobs were created, a gain of 3.6 percent, and the smallest gain occurring between 1959 and 1960 when the increase was only 200, or 0.3 percent. The largest employment gains have been within the retail trade, services, and government categories. Retail trade employment increased from 13,275 persons in 1958 to 15,500 in 1964, a gain of 2,225, or 16.8 percent. Employment in the service category has increased from 11,300 in 1958 to 14,050 in 1964, a gain of 2,750, or 24.3 percent. There has been a 2,200 job gain (15.0 percent) in the government category which increased from 14,700 in 1958 to 16,900 in 1964.

Trend of Employment Participation Rate. The participation rate (the number of persons working in the area per 100 population) is low in the Stockton HMA. Currently, it is estimated that there are only about 30 jobs in San Joaquin County for every 100 people. The low rate reflects the large number of city dwellers who are agricultural workers. The employment participation rate declined slightly between 1960 and the current date. However, there is indication that this rate will increase during the forecast period.

#### Principal Employment Sources

Major manufacturing industries include Libby-Owens-Ford Glass Company, a manufacturer of laminated glass for automotive use, which has been located in the HMA since October 1962; Fibreboard Products, Inc., a maker of paper good cartons and packing cases, which has been located in Stockton since 1918; Tillie Lewis Foods and Stokely-Van Camp, canners; General Mills, breakfast cereals; Diamond Walnut Growers, Inc.; and the Stockton Box Company, located in the area since 1917, manufacturers of boxes for the shipment of fruits and vegetables.

Sharpe Army Depot, located south of Stockton, is one of the Army's largest military supply and maintenance centers. In 1962, civilian employment there numbered about 2,525. In that year, a Defense Supply Annex was established in Tracy and 1,000 people were transferred to it from Sharpe. Except for this shift, civilian employment at Sharpe Army Depot has not fluctuated greatly. Currently, employment there is about 1,625 and at the Defense Supply Annex employment is about 1,000.

The United States Naval Communication Station (San Francisco) has been located in Stockton since 1960. The NCS operates and maintains facilities, equipment, devices, and systems to provide communications for the U.S. Fleet and the Department of Defense. Current civilian employment totals about 160 persons. However, as of July 1, 1965 civilian employment is expected to total about 300. This increase will result from the closing of the Naval Supply Center, Stockton Annex (Oakland), and the subsequent transfer of most of its civilian employees to the NCS.

The General Services Administration is currently moving all of its San Francisco Bay Area warehouse facilities to Stockton. In addition, the operations of the Naval Supply Center will be assumed.

### Unemployment

In mid-May, 1965, about 8,750 persons (8.2 percent of the civilian work force) were unemployed in the HMA. This compares with a total of 8,800 persons (8.1 percent) unemployed as of May 1, 1964. The majority of those unemployed are manufacturing workers and farm laborers. During 1964, as reported by the State of California Department of Employment, average unemployment was 8,350 (7.9 percent). The trend of unemployment since 1958 is indicated in the following table. In this period, the highest unemployment rate was experienced in 1961 when 9,200 persons (9.2 percent) were unemployed.

Trend of Unemployment  
Stockton, California, HMA  
Annual Averages, 1958-1964

<u>Year</u>	<u>Civilian work force</u>	<u>Unemployment</u>	<u>Ratio of unemployment</u>
1958	97,575	8,300	8.5
1959	98,300	7,350	7.5
1960	98,800	8,200	8.3
1961	100,525	9,200	9.2
1962	101,375	8,750	8.6
1963	103,075	8,875	8.6
1964	105,425	8,350	7.9

Source: State of California Department of Employment.

In March 1961, the Stockton Labor Market Area was designated as an area of substantial unemployment by the Department of Labor. In May 1965, the area was redesignated as one of substantial and persistent unemployment. This high unemployment rate is in part a result of modernization and mechanization in agriculture and manufacturing.

Estimated Future Employment

During the June 1, 1965 to June 1, 1968 forecast period, employment in the HMA is expected to increase by approximately 6,000 jobs, or 2,000 jobs annually. This employment gain is based on the continuing increases anticipated in the trade, service, and government categories. Also, some expansion is expected in the manufacturing industry.

Income

During 1964, the average weekly wage of manufacturing workers in the Stockton area was \$117, as compared to \$112 in 1963. Since 1959, the average weekly wage has increased steadily, and it is expected that this increase is continuing currently. A comparison of average weekly earnings in the HMA with the average in California, and with the San Francisco-Oakland average, shows that manufacturing earnings are lowest in the Stockton area. However, this does not necessarily reflect lower wage rates in the Stockton area as the industrial composition of the factory work force and the length of the workweek are important factors in determining the average weekly wage.

Average Weekly Wages of Manufacturing Workers  
Stockton, San Francisco-Oakland, and California  
1959-1964

<u>Year</u>	<u>Stockton</u>	<u>San Francisco-Oakland</u>	<u>California</u>
1959	\$94.30	\$105.59	\$101.71
1960	98.98	109.37	104.28
1961	101.00	113.78	108.53
1962	108.81	117.90	112.44
1963	111.76	122.85	115.78
1964	116.81	126.01	119.29

Source: U.S. Department of Labor.

The current median income, after deduction of Federal income tax, of all nonfarm families in the Stockton HMA is an estimated \$7,000 annually. Nonfarm renter families have a current median after-tax income of about \$5,500. By June 1968, the median income of nonfarm renter families is expected to increase to \$6,050.

Table II shows the current and projected distribution of families by annual income classes. Approximately 13 percent of all nonfarm families and 20 percent of nonfarm renter families have current after-tax incomes under \$3,000 annually. Approximately 23 percent of all nonfarm families and ten percent of the nonfarm renter families have after-tax incomes of \$10,000 and above annually. The projected income figures for nonfarm renter families show decreases in the percentage of families earning after tax incomes of under \$3,000 and increases in the percentage of those with annual earnings of \$10,000 and above.

## Demographic Factors

### Population

Current Estimate. As of June 1, 1965, total nonfarm population in the Stockton HMA is about 254,900 persons, or an average annual increase of about 4,800 (2.1 percent) since the April 1, 1960 total of over 230,000.

In the Stockton urbanized area, current population numbers almost 153,000, an average annual increase of about 2,200 (1.5 percent) since 1960. In Lodi, current population is about 26,350; in Tracy, 12,600 persons; in Mantera, 10,400 persons; in Ripon, about 2,000 persons; and in Escalon, 1,850 persons. Also, there are about 48,750 persons in the remainder of the HMA. Table III shows the trend of nonfarm population for the HMA and each urban area.

Past Trend. Between April 1950 and April 1960, nonfarm population increased from slightly over 172,700 to more than 230,000, or an annual average gain exceeding 5,725 persons (3.3 percent). A portion of this increase in population between April 1950 and April 1960 is attributable to a change in the census definition of "rural farm." Since 1960, rural farms are defined as those places from which agricultural products are sold and from which sales are above a specified minimum. As a result, some persons who were classified as rural farm population in 1950 were excluded from this classification in 1960.

In the Stockton urbanized area, population increased from almost 112,900 to over 141,600 during the April 1, 1950 to April 1, 1960 period, an average annual increase of about 2,875 (2.5 percent). In Lodi, population increased by an average of about 840 annually (6.1 percent); in Tracy, by 290 annually (3.5 percent); in Mantera, by 450 annually (11.7 percent); in Ripon, by over 130 persons annually (2.2 percent); and in Escalon, by about 20 persons annually (1.2 percent). The remainder of the HMA increased by 1,225 persons annually (4.0 percent). The following table shows the trend of total population in the HMA.



Trend of Nonfarm Population  
Stockton, California, HMA  
1950, 1960, and 1965

<u>Date</u>	<u>Nonfarm</u> <u>population</u>	<u>Average annual change</u> <u>from preceding date</u>	
		<u>Number</u>	<u>Percent</u>
April 1, 1950	172,736	-	-
April 1, 1960	230,074	5,734	3.3
June 1, 1965	254,900	4,800	2.1
June 1, 1968	266,100	3,725	1.5

Sources: 1950 and 1960 Censuses of Population.  
1965 and 1968 estimated by Housing Market Analyst.

Future Population. By June 1, 1968, total nonfarm population in the Stockton HMA is expected to number approximately 266,100 persons, or an annual increase of about 3,725 (1.5 percent) during the June 1, 1965 to June 1, 1968 projection period. This population increase is based on the past trend of population changes and the moderate employment gains expected in the HMA during the next three years.

In the Stockton urbanized area, population is expected to total about 159,000 persons, an annual increase of almost 2,025 (1.3 percent).

Net Natural Increase and Migration. During the April 1, 1950-April 1, 1960 decade, total population (including rural farm) increased from slightly under 200,800 to nearly 250,000, or a total increase of over 49,200. Total net natural increase (excess of resident births over resident deaths) in this period was approximately 31,400, or nearly 3,150 persons annually, indicating a net in-migration of over 17,800 persons, or about 1,175 annually (0.9 percent).

Currently, total population in the HMA numbers about 273,000 persons. From April 1, 1960 to June 1, 1965, net natural increase was about 14,800, or nearly 2,875 persons annually. Migration into the area has continued at a somewhat lower rate. Since April 1960, about 8,200 persons have migrated into the HMA, or about 1,600 annually

(0.6 percent of current total population), as shown in the following table.

Components of Population Change  
Stockton, California, HMA  
1950, 1960, and 1965

<u>Components</u>	<u>Average annual change <sup>a/</sup></u>	
	<u>April 1950 - April 1960</u>	<u>April 1960 - June 1965</u>
Natural increase	3,150	2,875
Migration	<u>1,775</u>	<u>1,600</u>
Total change	4,925	4,475

a/ Numbers are rounded.

Sources: U.S. Bureau of the Census, Current Population Report, Series P-23, No. 7, and estimates by Housing Market Analyst.

Distribution by Age. A comparison of the 1950 and 1960 age distributions, shown in table IV, indicates that the most rapidly growing segment of the nonfarm population was that between the ages of 5 and 19. The large increase of about 26,100 persons (70.2 percent) reflects the increased birth rate during the relatively prosperous period following World War II. There was also a large percentage increase of persons aged 65 and over reflecting increasing longevity. Between 1950 and 1960, this age category increased by almost 8,350 (60.5 percent). The smallest gain in population occurred in the 20 to 34 age category, which increased by only 1,300 persons (3.2 percent), indicating the low birth rates during the depression years. There was a 23 percent growth in the number of persons in the five and under age group, a 26 percent growth in the 35 to 49 age group, and a 30 percent growth in the 50 to 64 age group.

Households

Current Estimate. As of June 1, 1965, there are approximately 77,700 nonfarm households in the HMA, an increase of about 8,900 since April 1, 1960, or an average annual change of nearly 1,725 (2.5 percent).

In the Stockton urbanized area, current households total approximately 49,800, an increase of about 5,775, or an average annual change of about 1,125 (2.5 percent) since April 1, 1960. In Lodi, current households number about 9,200; in Tracy, there are 4,100 households; in Mantera, 3,200 households; in Ripon, 675 households; and in Escalon, there are about 525 households. Also, there are about 11,200 households in the remainder of the HMA. Table V shows the trend of nonfarm household growth for the HMA and each urban area.

Past Trend. Between April 1, 1950 and April 1, 1960, nonfarm households in the HMA increased from about 50,800 to 68,800, or an average annual change of about 1,800 (3.5 percent). Both the change in definition from "dwelling unit" in 1950 to "housing unit" in 1960 and the change in the definition of a "rural farm" resulted in definitional increases in the number of nonfarm households as reported in the 1960 census compared with the 1950 enumeration, so that the actual change between 1950 and 1960 was somewhat less than indicated above.

In the Stockton urbanized area, households increased from about 33,250 to 44,050 between April 1, 1950 and April 1, 1960, or an average annual change of 1,075 households (3.2 percent). There was an annual increase of about 280 households (5.9 percent) in Lodi; about 90 households (3.4 percent) in Tracy; 130 households (10.7 percent) in Mantera; ten households (2.3 percent) in Ripon; three households (0.6 percent) in Escalon; and 210 households (2.6 percent) in the remainder of the HMA.

Future Households. By June 1, 1968, nonfarm households in the HMA are expected to total nearly 84,600, or an average annual increase of nearly 1,975 (2.5 percent). In the Stockton urbanized area, households are expected to increase to nearly 51,200 by June 1, 1968, or an average annual increase of about 460 (1.5 percent). The following table shows the trend of total nonfarm household growth in the Stockton HMA.

Trend of Nonfarm Household Growth  
Stockton, California, HMA  
1950, 1960, and 1965

<u>Date</u>	<u>Nonfarm households</u>	<u>Average annual change from preceding date</u>	
		<u>Number</u>	<u>Percent</u>
April 1, 1950	50,804	-	-
April 1, 1960	68,788	1,800	3.5
June 1, 1965	77,700	1,725	2.5
June 1, 1968	84,600	1,975	2.5

Sources: 1950 and 1960 Censuses of Housing.  
1965 and 1968 estimated by Housing Market Analyst.

Household Size Trends. Throughout the HMA, nonfarm household size increased from 3.08 in 1950 to 3.13 in 1960. Since 1960, however, the average household size has decreased somewhat, and is expected to continue to decrease slightly during the projection period. Currently, the average nonfarm household size is 3.10 persons.

## Housing Market Factors

### The Housing Supply

Current Estimate and Past Trend. As of June 1, 1965, the nonfarm housing inventory in the Stockton HMA numbers about 84,850 dwelling units, an increase of over 10,000, or an average annual gain of over 1,950 (2.6 percent) since April 1960. Between April 1, 1950 and April 1 1960, the nonfarm housing supply increased from over 52,500 dwelling units to nearly 74,850, or an average annual growth of about 2,225 (4.2 percent). This increase is in part attributable to the census conceptual change from "dwelling unit" in 1950 to "housing unit" in 1960.

In the Stockton urbanized area, there are currently about 54,250 dwelling units, an increase of about 7,000, or an average annual gain of about 1,350 (2.9 percent) since April 1960. Between April 1, 1950 and April 1, 1960, the housing supply increased from about 34,700 dwelling units to nearly 47,250, or an average annual growth of about 1,250 (3.6 percent).

Type of Structure. About 70,050 units (80.5 percent) of the current nonfarm housing inventory in the HMA are single-family units. Structures containing two to four units comprise 7.5 percent, and units in structures with five or more units comprise about 10.2 percent of the nonfarm housing supply. The rest of the inventory, 1.8 percent, is in trailer-type units.

In the Stockton urbanized area, about 76 percent of the current housing inventory is in single-family structures. Structures containing two to four units comprise about 8.9 percent, and units in structures with five or more units comprise about 14 percent of the housing supply. The rest of the inventory is in trailer-type units (1.1 percent).

A comparison of the current distribution of dwelling units by type of structure with that in 1960 is seen in the following table. As a sizeable portion of the recent building activity has been the construction of multifamily units, there has been some decrease in the percentage of single-family units since 1960.

Nonfarm Dwelling Units by Type of Structure  
Stockton, California, HMA  
April 1960 and June 1965

<u>Units in structure</u>	<u>April 1960</u>		<u>June 1965</u>	
	<u>Total HMA</u>	<u>Stockton urbanized area</u>	<u>Total HMA</u>	<u>Stockton urbanized area</u>
1 unit	83.4%	79.0%	80.5%	76.0%
2 units	2.9	3.6	3.5	4.2
3 and 4 units	3.3	4.0	4.0	4.7
5 or more units	8.4	12.1	10.2	14.0
Trailers	<u>2.0</u>	<u>1.3</u>	<u>1.8</u>	<u>1.1</u>
Total	100.0	100.0	100.0	100.0

Sources: 1960 Census of Housing.

1965 estimated by Housing Market Analyst.

Age of Structure. The nonfarm housing inventory in the Stockton HMA is relatively new, reflecting the recent growth of the area. As the following table indicates, over 40 percent of the total nonfarm housing inventory was built since 1950. The basic data reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling. The data do reflect the 1960 definition of "nonfarm", however, and are not subject to errors introduced by comparing one census with another.

Distribution of the Nonfarm Housing Supply, by Age of Structure  
Stockton, California, HMA  
June 1965

<u>Year built</u>	<u>Total HMA</u>		<u>Stockton urbanized area</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
April 1960 - June 1965	12,000	14.1	8,000	14.7
1955 - March 1960	10,589	12.5	5,569	10.3
1950 - 1954	12,955	15.3	8,022	14.8
1940 - 1949	18,675	22.0	11,883	21.9
1939 or earlier	<u>30,631</u>	<u>36.1</u>	<u>20,776</u>	<u>38.3</u>
Total	84,850	100.0	54,250	100.0

Sources: 1960 Census of Housing and estimates by Housing Market Analyst.

Condition of Inventory. Currently, about 7,150 nonfarm dwelling units in the HMA (8.4 percent) are judged to be dilapidated or lacking one or more plumbing facility. In 1960, the Census of Housing reported that 12 percent of the inventory fell into this category, whereas in 1950, about 22 percent of the nonfarm housing stock was dilapidated or lacked some plumbing facilities. Because the 1950 Census of Housing did not classify "deteriorating" units separately, it is possible that some units classified as "dilapidated" in 1950 would have been classified as "deteriorating" by 1960 definition.

In the Stockton urbanized area, about 4,600 units (8.5 percent) are dilapidated or lack some plumbing facilities. This compares with 12.5 percent in 1960 and 22 percent in 1950.

Value and Rent. Local sources indicate that the current median value of owner-occupied housing units in the Stockton HMA is about \$11,000. This is a gain over the 1960 census median value of \$10,700 and reflects the increased construction of houses in the \$18,500 price range and above. In the Stockton urbanized area, the current median value of owner-occupied units is about \$10,700, compared with \$10,400 in 1960.

Currently, median monthly gross rent for rental units is about \$65 in both the HMA and in the Stockton urbanized area. In 1960, the median monthly rent was \$58 in the HMA and \$57 in the Stockton urbanized area.

#### Residential Building Activity

Volume of Construction. All residential construction in the HMA is authorized by building permit. Since January 1960, over 12,200 new dwelling units have been authorized in the HMA, or an annual average of over 2,250. It is estimated that most of these permits were for nonfarm units. Single-family houses represent about 63 percent (7,700 units) of the total building activity in recent years, or about 1,425 a year since 1960. About seven percent (888) of the total units authorized were in duplex structures, about eight percent (1,014) were in structures containing three or four units, and over 21 percent (2,603) were in structures of five or more units. Since 1960, multifamily units represent a larger proportion of all units added than was experienced during the 1950 to 1960 decade. The following table shows the trend of units authorized by building permits by type of structure.

Units Authorized by Building Permits by Type of Structure  
Stockton, California. HMA  
January 1960 - June 1965

<u>Year</u>	<u>1 unit</u>	<u>2 units</u>	<u>3 and 4 units</u>	<u>5 or more units</u>	<u>Total</u>
1960	1,265	120	36	166	1,587
1961	1,380	112	48	574	2,114
1962	1,334	146	141	406	2,027
1963	1,479	178	154	467	2,278
1964	1,543	182	435	640	2,800
1965 <sup>a/</sup>	700	150	200	350	1,400

a/ January - June. Distribution of total by unit size estimated for 1965.

Sources: Department of Commerce, Building Permits, Series C40, and estimates by Housing Market Analyst.

Table VI gives the number of building permits issued in each city since 1950. In Stockton, over 5,075 building permits have been issued since 1960, or an annual average of 940. The largest volume occurred in 1964 when there was a total of almost 1,350, an increase of 450 over the 1963 total of about 900.

Tenure of Occupancy

Current Estimate and Past Trend. As of June 1, 1965, there are about 77,700 occupied nonfarm dwelling units in the HMA. Of this number, 48,950 (63 percent) are owner occupied; and about 28,750 (37 percent) are renter occupied. Of these 29,100 units, about 14,000 (48.7 percent) are single-family units. In the Stockton urbanized area, 62 percent of the occupied dwelling units are owner occupied.

During the 1950 to 1960 decade, there was a shift from renter to owner occupancy in the HMA. This is shown in table VII.



### Vacancy

Census. In April 1960, there were nearly 2,950 nonseasonal, non-dilapidated vacant nonfarm dwelling units in the HMA. Of these, about 770 were available for sale, or a homeowner vacancy rate of about 1.7 percent. The remaining 2,175 were available for rent, or a rental vacancy rate of 7.8 percent. About 20 of the available vacant sales houses and 450 of the available rental units were lacking some or all plumbing facilities.

In the Stockton urbanized area, there were nearly 1,750 nonseasonal, nondilapidated vacant nonfarm dwelling units in April 1960. Of these, about 515 were available for sale, or a homeowner vacancy rate of 1.9 percent. Approximately 1,235 were available for rent, or a rental vacancy rate of 6.8 percent. About 10 of the available sales houses and 280 of the available rental units were lacking plumbing facilities.

Postal Vacancy Survey. A postal vacancy survey was conducted in the area on June 11 - 17, 1965 (see table VIII) and covered about 89 percent of the current estimated nonfarm housing inventory. The survey reported 1,486 (2.2 percent) vacant residences and 778 (10.7 percent) vacant apartments.

In the Stockton postal area, 1,053 residences (2.3 percent) were vacant and 538 apartments (11.2 percent) were vacant. The area served by the Lincoln Village Branch in north Stockton is one in which most of the new construction in Stockton is concentrated. In Lincoln Village, 301 residences (3.8 percent) and 137 apartments (15.9 percent) were vacant.

According to postal definition, units are regarded as residences when one delivery of mail is made for one carrier stop. Units are regarded as apartments when more than one delivery of mail is made for one carrier stop.

A direct comparison of the postal vacancy survey vacancy ratios to those reported by the census is not feasible. The census reports vacancies by intended tenure, while the postal vacancy survey classifies vacant units only by type of structure. Also, the postal vacancy survey includes vacant units which are not available for occupancy and units held for seasonal occupancy only; census excludes such units from its net vacancy ratios.

Current Estimate. On the basis of the postal vacancy survey and other vacancy data available in the HMA, as of June 1, 1965, there are about 3,500 vacant available nonfarm dwelling units in the HMA. Of this number, 900 are available for sale, or a homeowner vacancy

ratio of 1.8 percent. The remaining 2,600 are available for rent, or a rental vacancy ratio of 8.1 percent. Making allowance for units lacking plumbing facilities, and other units not competitive in the market, the current vacancy ratios indicate only a moderate excess of vacancy in both the sales and rental markets. Table IX shows the trend of nonfarm vacancies since 1950.

### Sales Market

General Market Conditions. Residential housing is being constructed in all parts of the HMA, with the bulk located in the northern part of Stockton, north of the Calaveras River (see map). The subdivisions where construction has been completed have been successful. Local builders feel that the new tracts now being developed will meet with equal success. For the most part, houses in the new subdivisions are in the \$15,000 to \$20,000 price range. Based on the January 1964 and January 1965 unsold inventory surveys, about 65 percent of the completed sales houses were built speculatively. This can be used only as a general indication of speculative construction, because the unsold inventory survey included only about 55 percent of all single-family units authorized in those two years.

The Stockton Multiple Listing Service reports a continuous inventory of about 500 existing houses for sale. No difficulty is reported in selling these older homes, if the location and condition are suitable.

Foreclosures. The trend of foreclosed mortgages in the HMA since 1955 is shown in the following table. In 1964, there were over 535 foreclosures, an increase of about 120 over the 1963 total of approximately 415. Although the recent trend has been upward, the volume in 1964 represents only 0.6 percent of the housing inventory and is not sufficiently large to disrupt market equilibrium.

#### Trend of Foreclosures Stockton, California, HMA 1955-1964

<u>Year</u>	<u>Number of foreclosures</u>	<u>Year</u>	<u>Number of foreclosures</u>
1955	228	1960	359
1956	250	1961	347
1957	274	1962	459
1958	270	1963	416
1959	233	1964	537

Source: San Joaquin County Recorder's Office.

Unsold Inventory of New Houses. In January 1964 and January 1965, the FHA Insuring Office in Sacramento surveyed all subdivisions in the cities of Stockton, Lodi, Manteca, and Tracy in which five or more houses were completed in the 12 months preceding the survey. The earlier survey covered 55 subdivisions. Of the 856 houses completed in 1963, 287 were sold before construction started, and 569 were built speculatively. Of those 569 units, 177 (31.1 percent) remained unsold as of January 1, 1964. In addition, 20 new houses that had been constructed more than 12 months before the survey date, remained unsold.

The more recent unsold inventory survey covered 47 subdivisions in which 853 houses had been completed during the preceding 12 months. A total of 293 units were sold before construction started, and the remaining 560 were built speculatively. Of these 560 units, 126 (22.5 percent) remained unsold as of January 1, 1965. Also, 17 new houses that had been constructed over 12 months before the survey date remained unsold. A comparison of the two surveys reveals an improving sales situation.

In the Stockton portion of the HMA, 136 units (44.9 percent of the inventory) remained unsold as of January 1, 1964. A year later, however, only 59 units (19.9 percent) remained unsold.

The following table shows the distribution of the new sales houses completed in the four cities surveyed during the 12 months preceding January 1, 1965.

Sales Houses Completed During 1964  
by Sales Status and Price Class  
Stockton, California, HMA a/

<u>Sales price</u>	<u>Total completions</u>	<u>Presold</u>	<u>Speculative houses</u>			
			<u>Total</u>	<u>Number sold</u>	<u>Number unsold</u>	<u>Percent unsold</u>
\$10,000 - \$12,499	25	12	13	8	5	38.5
12,500 - 14,999	91	12	79	69	10	12.7
15,000 - 17,499	340	91	249	182	67	26.9
17,500 - 19,999	238	103	135	113	22	16.3
20,000 - 24,999	140	57	83	61	22	26.5
25,000 - 29,999	16	15	1	1	-	-
30,000 - 34,999	<u>3</u>	<u>3</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	853	293	560	434	126	22.5

a/ Includes Stockton, Lodi, Manteca, and Tracy.

Source: Unsold Inventory Survey, FHA Insuring Office, Sacramento, California, January 1, 1965.

Rental Market

General Market Conditions. There is a moderate excess of good quality rental vacancies in the Stockton HMA. Although some vacancies are located in the older, less desirable sections of the area, a large number are found in the new garden-type apartments, located on the outskirts of the urban areas. Presumably, many of these vacancies will be filled as more people upgrade their housing. Until the rental vacancy ratio declines, a curtailment of multifamily construction activity appears desirable.

Mortgage Market

Local banks and savings and loan associations provide about 75 percent of the mortgage money in the Stockton HMA. The current State bank interest rate for conventional home mortgages is six percent, with a 75 percent loan, and 20 years as the maximum term. All national banks in the area are somewhat more liberal, with an 80 percent loan and a 25-year maximum term. Savings and loan associations offer the most liberal agreements with terms ranging from 5 3/4 percent to 6.6 percent interest, a 70 percent to 90 percent loan, and up to 30 years as the maximum mortgage term.

### Urban Renewal Activity

The East Stockton Urban Renewal Area (R-21) is located on the eastern fringe of the city and is a mixed commercial and residential area. The area is bounded on the north by Railroad Avenue and the Southern Pacific Railroad tracks, on the east by U.S. Routes 50 and 99, on the south by Horner Avenue and Marsh Street, and on the west by Netherton and Filbert Avenues. Property acquisition is completed and all families and individuals have been relocated. Present plans call for the building of approximately 300 moderately-priced single-family dwellings in addition to a 190 unit multifamily project. Construction of both single-family and multifamily units has started.

The West End Urban Renewal Area (R-47) is located in downtown Stockton. The area is bounded generally by Fremont Street and Weber Avenue to the north, Center and Hunter Streets to the east, Washington Street to the south, and Commerce and Madison Streets to the west. Currently, about 75 percent of the property acquisition is completed and demolition has begun. The area is primarily commercial. Project plans call for a convention center, various retail stores and office buildings, and a community center for the elderly.

A third urban renewal project is being planned and is pending local approval. The 12-block area is located west of the West End area and is being added to protect the initial project.

### Public Housing

The December 1964 Public Housing Administration low-rent project directory lists 1,110 units of public housing in the Stockton HMA. Of the total, 900 units are in Stockton, 160 are in Tracy, and 50 units are in Thornton. All 1,110 units are under management, and at present, there are no public housing units under construction or planned.

Demand for Housing

Quantitative Demand

The demand for new housing in the Stockton HMA is based on the projected household growth of 1,975 new households annually during each of the next three years. To this basic growth factor, adjustments are made for changes expected in the tenure of occupancy in the inventory, for the anticipated volume of residential demolitions, for a moderate excess of good quality vacancies, and for the current level of new construction. Consideration also has been given to the probability that some part of the demand for rental units will be supplied by single-family houses.

Based on these considerations, the annual demand for new housing is estimated to be 1,925 units, of which 1,350 units represent demand for sales housing, and 575 units represent demand for rental housing. The prospective demand for new rental units is substantially below the production volume of 1960-1964. However, a decrease in volume would provide for the reduction of the rental vacancy ratio during the forecast period to an equilibrium level reflective of a more stable demand-supply balance in the Stockton HMA rental housing market. About 160 units of the annual demand for rentals may be provided with public benefits or assistance.

Qualitative Demand

Sales Housing. The anticipated distribution of the annual demand for 1,350 units of new sales housing is shown in the following table. The distribution is based on the ability to pay, as measured by current family income, and the ratio of sales price to income typical in the area. It is judged that acceptable sales housing in the Stockton HMA cannot be produced to sell below \$10,000.

Estimated Annual Demand for New Sales Housing by Price Class  
Stockton, California, HMA  
June 1, 1965 to June 1, 1968

<u>Sales price</u>	<u>Number</u>	<u>Percent</u>
\$10,000 - \$11,999	100	7
12,000 - 13,999	115	9
14,000 - 15,999	160	12
16,000 - 17,999	175	13
18,000 - 19,999	160	12
20,000 - 24,999	305	23
25,000 - 29,999	180	13
30,000 and over	<u>155</u>	<u>11</u>
Total	1,350	100

The distribution shown above differs from that on page 22, which reflects only selected subdivision experience during the year 1964. It must be noted that the 1964 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 demand estimates above reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing. Based on projected 1968 renter-family incomes and the ratios of rent to income typical in the Stockton area, the annual demand for 575 new rental units during the next three years is expected to be distributed by unit size and rent levels as shown in the following table. Approximately 415 units of demand are at or above the minimum gross rent levels achievable with market interest rate financing. These levels are \$95 for efficiencies, \$110 for one-bedroom units, \$120 for two-bedroom units, and \$130 for three-bedroom units. The remaining 160 units of annual demand may be provided at rents achievable only with public benefits or assistance.

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

Estimated Annual Demand for New Rental Units  
by Monthly Gross Rent and by Unit Size  
Stockton, California, HMA  
June 1, 1965 to June 1, 1968

<u>Monthly gross rent</u> <sup>a/</sup>	<u>Efficiency</u>	<u>Size of unit</u>		
		<u>One bedroom</u>	<u>Two bedroom</u>	<u>Three bedroom</u>
\$80 and over	90	-	-	-
85 " "	90	-	-	-
90 " "	80	210	-	-
95 " "	75	205	185	-
100 " "	80	195	175	90
105 " "	70	175	165	90
110 " "	65	160	155	80
120 " "	60	145	130	65
130 " "	50	120	105	50
140 " "	40	100	80	40
150 " "	30	80	65	30
160 " "	20	60	50	20
170 " "	15	50	35	15
180 " "	15	35	25	10

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

Note: The figures above are cumulative, that is, the columns cannot be added vertically. For example, the demand for one-bedroom units at \$110 to \$120 is 15 units (160 minus 145).

The estimated average annual demand for 575 new rental units during the next three years includes units provided in duplexes, those in three- and four-unit buildings, and those in buildings with five or more units. Provision of 575 such units a year during the next three years would represent a substantial reduction from the annual rate of 1,400 units authorized by building permits in the first six months of 1965, more than 1,250 authorized in 1964, and 800 authorized in 1963. However, in view of the current level of rental vacancy and the prospect that substantially more than 575 apartment units will be completed during the next 12 months, the rate of absorption of new rental units should be watched very closely. It is probable, in view of the anticipated large volume of completions during the next year, that completions during the last two years of the forecast period will need to be significantly below the projected average of 575 units a year.



Table I

Civilian Work Force Components  
Stockton, California, HMA  
1958-1965

<u>Industry</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>May 1964</u>	<u>May 1965</u>
Civilian work force	<u>97,575</u>	<u>98,300</u>	<u>98,800</u>	<u>100,525</u>	<u>101,375</u>	<u>103,075</u>	<u>105,425</u>	<u>108,225</u>	<u>106,875</u>
Unemployment	8,300	7,350	8,200	9,200	8,750	8,875	8,350	8,800	8,750
Percent of civilian work force	8.5%	7.5%	8.3%	9.2%	8.6%	8.6%	7.9%	8.1%	8.2%
Agricultural employment	20,275	19,350	18,975	18,225	17,775	17,325	17,025	20,150	16,750
Nonagricultural employment	<u>69,000</u>	<u>71,575</u>	<u>71,625</u>	<u>73,100</u>	<u>74,725</u>	<u>76,850</u>	<u>80,050</u>	<u>79,600</u>	<u>81,200</u>
Manufacturing	<u>12,325</u>	<u>13,050</u>	<u>12,900</u>	<u>13,375</u>	<u>13,350</u>	<u>13,475</u>	<u>14,425</u>	<u>13,625</u>	<u>14,200</u>
Durable goods	4,600	4,800	4,925	5,150	5,050	5,000	5,475	N.A.	N.A.
Nondurable goods	7,725	8,250	7,975	8,375	8,300	8,475	8,950	N.A.	N.A.
Nonmanufacturing	<u>56,675</u>	<u>58,525</u>	<u>58,725</u>	<u>59,725</u>	<u>61,375</u>	<u>63,375</u>	<u>65,625</u>	<u>66,000</u>	<u>67,000</u>
Agricultural services <u>a/</u>	725	725	725	725	650	725	775	N.A.	N.A.
Contract construction	3,900	4,200	3,825	4,175	4,250	4,450	4,750	N.A.	N.A.
Trans., comm., & util.	6,475	6,375	6,150	6,200	6,150	6,250	6,325	N.A.	N.A.
Trade	<u>17,200</u>	<u>18,050</u>	<u>18,275</u>	<u>18,050</u>	<u>18,850</u>	<u>19,125</u>	<u>19,800</u>	N.A.	N.A.
Wholesale	3,925	3,925	3,925	3,875	4,200	4,175	4,300	N.A.	N.A.
Retail	13,275	14,125	14,350	14,175	14,650	14,950	15,500	N.A.	N.A.
Fin., ins., & real estate	2,250	2,350	2,425	2,450	2,475	2,700	2,850	N.A.	N.A.
Service	11,300	11,825	12,125	12,475	13,000	13,550	14,050	N.A.	N.A.
Government	14,700	14,850	15,075	15,500	15,850	16,400	16,900	N.A.	N.A.
Other	125	150	125	150	150	175	175	N.A.	N.A.

Note: All data are annual averages except May 1964 and May 1965.  
Because of rounding, detail may not add to total.

a/ Includes mining.

Source: State of California, Department of Employment.

Table II

Estimated Percentage Distribution of Nonfarm Families by Annual Income  
After Deduction of Federal Income Tax  
Stockton, California, HMA  
June 1965 and 1968

<u>Income</u>	<u>1965</u>		<u>1967</u>	
	<u>All families</u>	<u>Renter families</u>	<u>All families</u>	<u>Renter families</u>
Under \$3,000	13	20	11	18
\$3,000 - 3,999	8	11	7	10
4,000 - 4,999	8	13	8	10
5,000 - 5,999	11	13	9	11
6,000 - 6,999	10	12	9	12
7,000 - 7,999	10	9	8	11
8,000 - 8,999	9	7	9	7
9,000 - 9,999	8	5	8	6
10,000 - 12,499	13	6	17	9
12,500 and above	<u>10</u>	<u>4</u>	<u>14</u>	<u>6</u>
Total	100	100	100	100
Median	\$7,000	\$5,500	\$7,700	\$6,050

Source: Estimated by Housing Market Analyst.

Table III

Trend of Nonfarm Population  
Stockton, California, HMA  
April 1, 1950 to June 1, 1965

<u>Area</u>	<u>April 1,</u> <u>1950</u>	<u>April 1,</u> <u>1960</u>	<u>June 1,</u> <u>1965</u>	<u>Average annual change</u>			
				<u>April 1, 1950 to</u>		<u>April 1, 1960 to</u>	
				<u>April 1, 1960</u>		<u>June 1, 1965</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Stockton urbanized area	112,850	141,600	152,950	2,875	2.5	2,200	1.6
Lodi	13,798	22,229	26,350	343	6.1	800	3.6
Tracy	8,410	11,321	12,600	291	3.5	240	2.1
Manteca	3,804	8,242	10,400	444	11.7	420	5.1
Ripon	1,550	1,894	2,000	34	2.2	20	1.1
Escalon	1,569	1,763	1,850	19	1.2	20	1.1
Remainder of HMA	<u>30,755</u>	<u>43,025</u>	<u>48,750</u>	<u>1,227</u>	<u>4.0</u>	<u>1,100</u>	<u>2.6</u>
HMA total	172,736	230,074	254,900	5,734	3.3	4,800	2.1

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

Table IV

Nonfarm Population Distribution by Age  
Stockton, California, HMA  
April 1950 and April 1960

<u>Age group</u>	<u>1950</u>		<u>1960</u>		<u>Decennial change</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Under 5	19,557	11.3	24,110	10.5	4,553	23.3
5 - 19	37,183	21.5	63,295	27.5	26,112	70.2
20 - 34	40,958	23.7	42,258	18.4	1,300	3.2
35 - 49	36,613	21.2	46,182	20.1	9,569	26.1
50 - 64	24,641	14.3	32,102	13.9	7,461	30.3
65 and over	<u>13,784</u>	<u>8.0</u>	<u>22,127</u>	<u>9.6</u>	<u>8,343</u>	60.5
Total	172,736	100.0	230,074	100.0	57,338	33.2

Source: 1950 and 1960 Censuses of Population.

Table V

Trend of Nonfarm Households  
Stockton, California, HMA  
April 1, 1950 to June 1, 1965

<u>Area</u>	<u>April 1,</u> <u>1950</u>	<u>April 1,</u> <u>1960</u>	<u>June 1,</u> <u>1965</u>	<u>Average annual change</u>			
				<u>April 1, 1950 to</u> <u>April 1, 1960</u>		<u>April 1, 1960 to</u> <u>June 1, 1965</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Stockton urbanized area	33,252	44,036	49,550	1,078	3.2	1,075	2.4
Lodi	4,758	7,550	9,000	279	5.9	275	3.6
Tracy	2,599	3,493	3,900	89	3.4	80	2.3
Manteca	1,196	2,474	3,100	128	10.7	120	5.1
Ripon	478	590	625	11	2.3	5	0.8
Escalon	474	502	525	3	0.6	5	1.0
Remainder of HMA	<u>8,047</u>	<u>10,143</u>	<u>11,000</u>	<u>210</u>	<u>2.6</u>	<u>165</u>	<u>1.6</u>
HMA total	50,804	68,788	77,700	1,798	3.5	1,725	2.5

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

Table VI

All Residential Units Authorized by Building Permits  
Stockton, California, HMA  
1950 - June 1965

<u>Year</u>	<u>Stockton</u>	<u>Lodi</u>	<u>Manteca</u>	<u>Tracy</u>	<u>Ripon</u>	<u>Escalon</u>	<u>Remainder of HMA</u>	<u>Total</u>
1950	952	201	39	147	6	NA	NA	1,345
1951	689	217	78	118	2	NA	744	1,848
1952	440	246	74	69	6	NA	408	1,243
1953	229	375	183	253	18	NA	909	1,967
1954	465	404	47	109	17	NA	936	1,978
1955	815	281	111	336	18	NA	737	2,298
1956	541	269	134	124	8	NA	507	1,583
1957	750	238	91	95	12	NA	390	1,576
1958	515	289	187	70	10	NA	390	1,461
1959	688	273	171	68	10	NA	509	1,719
1960	508	361	120	27	58	NA	513	1,587
1961	996	265	174	110	18	25	526	2,114
1962	738	335	185	234	17	30	488	2,027
1963	896	360	150	125	25	29	693	2,278
1964	1,347	265	176	201	24	31	756	2,800
1965 <sup>a/</sup>	600	150	100	100	20	NA	430	1,400

<sup>a/</sup> January to June.

Sources: Bureau of the Census, C 40 Construction Reports, and local sources.

Table VII

Nonfarm Occupancy by Tenure  
Stockton, California, HMA  
1950, 1960, and 1965

<u>Total HMA</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>June</u> <u>1965</u>
Total occupied	50,804	68,788	77,700
Owner occupied	29,909	43,052	48,950
Percent owner occupied	58.9%	62.6%	63.0%
Renter occupied	20,895	25,736	28,750
Percent renter occupied	41.1%	37.4%	37.0%
One-family units	15,070	14,350	14,000
Percent of renter occupied	72.0%	55.8%	48.7%
 <u>Stockton urbanized area</u>			
Total occupied	33,252	44,036	50,450
Owner occupied	19,671	27,262	31,300
Percent owner occupied	59.2%	61.9%	62.0%
Renter occupied	13,581	16,774	19,150
Percent renter occupied	40.8%	38.1%	38.0%
 <u>Remainder of HMA</u>			
Total occupied	17,552	24,752	27,250
Owner occupied	10,238	15,790	17,650
Percent owner occupied	58.3%	63.8%	64.8%
Renter occupied	7,314	8,962	9,600
Percent renter occupied	41.7%	36.2%	35.2%

Sources: 1950 and 1960 Censuses of Housing.  
1965 estimated by Housing Market Analyst.

Table VIII

Stockton, California, Area Postal Vacancy Survey

June 11-17, 1965

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				Total possible deliveries	Vacant		
		All	%	Used	New			All	%	Used	New			All	%	Used	New		No.	%	
The Survey Area Total	<u>75,897</u>	<u>2,264</u>	<u>3.0</u>	<u>1,653</u>	<u>611</u>	<u>841</u>	<u>68,601</u>	<u>1,486</u>	<u>2.2</u>	<u>1,108</u>	<u>378</u>	<u>487</u>	<u>7,296</u>	<u>778</u>	<u>10.7</u>	<u>545</u>	<u>233</u>	<u>354</u>	<u>1,459</u>	<u>22</u>	<u>1.5</u>
Stockton	<u>50,823</u>	<u>1,591</u>	<u>3.1</u>	<u>1,162</u>	<u>429</u>	<u>614</u>	<u>46,033</u>	<u>1,053</u>	<u>2.3</u>	<u>790</u>	<u>263</u>	<u>294</u>	<u>4,790</u>	<u>538</u>	<u>11.2</u>	<u>372</u>	<u>166</u>	<u>320</u>	<u>1,053</u>	<u>6</u>	<u>0.6</u>
Main Office	15,140	492	3.2	433	59	119	12,668	308	2.4	281	27	48	2,472	184	7.4	152	32	71	493	3	0.6
Branch:																					
Lincoln Village	8,708	438	5.0	221	217	290	7,848	301	3.8	135	166	166	860	137	15.9	86	51	124	-	-	-
Stations:																					
East Stockton	6,298	217	3.4	123	94	51	6,117	126	2.1	104	22	15	181	91	50.3	19	72	36	248	2	0.8
Homestead	10,902	217	2.0	180	37	60	10,099	161	1.6	130	31	48	803	56	7.0	50	6	12	312	1	0.3
Tuxedo Park	9,775	227	2.3	205	22	94	9,301	157	1.7	140	17	17	474	70	14.8	65	5	77	-	-	-
Other Cities and Towns	<u>25,074</u>	<u>673</u>	<u>2.7</u>	<u>491</u>	<u>182</u>	<u>227</u>	<u>22,568</u>	<u>433</u>	<u>1.9</u>	<u>318</u>	<u>115</u>	<u>193</u>	<u>2,506</u>	<u>240</u>	<u>9.6</u>	<u>173</u>	<u>67</u>	<u>34</u>	<u>406</u>	<u>16</u>	<u>3.9</u>
Escalon	1,831	95	5.2	77	18	10	1,790	78	4.4	60	18	6	41	17	41.5	17	-	4	27	2	7.4
Lodi	10,941	299	2.7	228	71	82	9,677	202	2.1	147	55	76	1,264	97	7.7	81	16	6	186	11	5.9
Manteca	5,455	117	2.1	75	42	66	5,135	68	1.3	44	24	42	320	49	15.3	31	18	24	106	-	-
Ripon	1,389	37	2.7	36	1	15	1,375	36	2.6	35	1	15	14	1	7.1	1	-	-	6	2	33.3
Tracy	5,458	125	2.3	75	50	54	4,591	49	1.1	32	17	54	867	76	8.8	43	33	-	81	1	1.2

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).



Table IX

Vacant Nonfarm Housing Units  
Stockton, California, HMA  
1950, 1960, and 1965

<u>Total HMA</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>June</u> <u>1965</u>
Total housing units	52,518	74,828	84,850
Total vacant units	2,714	6,040	7,150
Available vacant	1,171	2,937	3,500
For sale	385	766	900
Homeowner vacancy rate	1.3%	1.7%	1.8%
For rent	786	2,171	2,600
Renter vacancy rate	3.6%	7.8%	8.1%
Other vacant	1,543	3,103	3,650
<u>Stockton urbanized area</u>			
Total housing units	34,703	47,227	54,250
Total vacant units	1,399	3,191	3,825
Available vacant	774	1,748	2,100
For sale	294	516	600
Homeowner vacancy rate	1.5%	1.9%	1.9%
For rent	480	1,232	1,500
Renter vacancy rate	3.4%	6.8%	7.3%
Other vacant	625	1,443	1,775
<u>Remainder of HMA</u>			
Total housing units	17,815	27,601	30,600
Total vacant units	1,315	2,849	3,325
Available vacant	397	1,189	1,400
For sale	91	250	300
Homeowner vacancy rate	.9%	1.6%	1.7%
For rent	306	939	1,100
Renter vacancy rate	4.0%	9.5%	10.3%
Other vacant	918	1,660	1,875

Sources: 1950 and 1960 Censuses of Housing.  
1965 estimated by Housing Market Analyst.

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STOUGHTON, CA

1965

FHA HOUSING

MARKET

ANALYSIS

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
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HUD-750 (5-70)

