

Appendix A - Population and Housing

Trends in population and housing directly influence public policy and future land use/development decisions. This Chapter presents long term and recent trends in population of the Township and the Region. Of course, in a large and diverse urban area such as Genesee County, no community functions in isolation. Population trends of the Region directly influence each community.

The People

The Charter Township of Flint is a part of the Flint Metropolitan Statistical Area (MSA). Table 2-1 presents population changes for the period 1980-2000 for the Township, its neighbors and Genesee County.

Community	1980	1990	2000	% Change 1990-2000
Flint Township	35,405	34,081	33,691	-1%
Mundy Township	10,786	11,511	12,191	6%
Mt Morris Township	27,928	25,198	23,725	-6%
Clayton Township	7,155	7,284	7,546	4%
City of Flint	159,611	140,761	124,943	-11%
City of Burton	29,976	27,617	30,308	10%
Genesee County	450,449	430,459	436,141	1%

Flint Township lost 390 residents in the period 1990-2000. The City of Flint by contrast lost nearly 15,900 in population in the same decade. Mt. Morris Township experienced a loss of 1,473 people in the 1990-2000 decade. Decline in manufacturing employment has been suggested as the single most important reason for population losses.

The County experienced a revival of total population, increasing by 5,682 people. The City of Burton, Clayton Township and Mundy Township all experienced population gains.

Age

A review of the age distribution of residents of Flint Township shows that there were somewhat fewer individuals in the 0 to 9 and the 30 to 39 year age groups and a higher percentage of residents 60 years old and older. This is reflected in the higher median age for the Township in comparison with the state and county. A greater percentage of residents over 60 years old can be expected to increase the

Age	Number			Percent Both sexes
	Both sexes	Male	Female	
Total population	33,691	15,720	17,971	100.0
0 to 9 years	4,335	2,220	2,115	12.8
10 to 19 years	4,779	2,440	2,339	14.2
20 to 29 years	4,077	1,947	2,130	12.1
30 to 39 years	4,623	2,152	2,471	13.7
40 to 49 years	5,149	2,399	2,750	15.3
50 to 59 years	3,839	1,817	2,022	11.3
60 to 69 years	2,850	1,274	1,576	8.4
70 to 79 years	2,514	1,027	1,487	7.4
80 to 89 years	1,257	387	870	3.7
90 years and over	268	57	211	0.8

demand for housing types other than conventional single-family detached homes, increased demand for mass transit and pedestrian oriented facilities and a greater reliance on fixed income sources such as retirement and social security.

Figure A-1 Age Breakdown – 2000 (Flint Township)

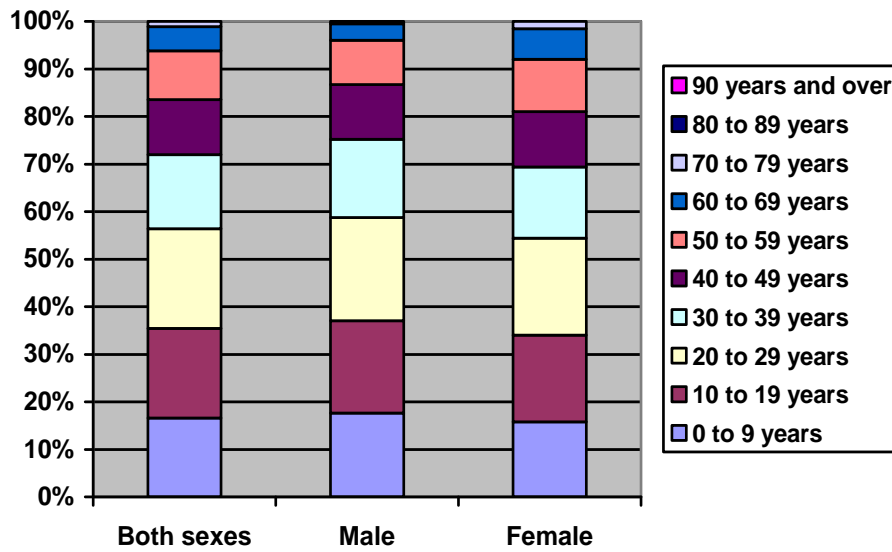


Table A-3 Age Breakdown Genesee County				
Age	Number			% Both sexes
	Both sexes	Male	Female	
Total population	436,141	209,692	226,449	100.0
0 to 9 years	66,803	34,199	32,604	15.4
10 to 19 years	64,841	32,997	31,844	14.9
20 to 29 years	55,671	26,830	28,841	12.7
30 to 39 years	64,467	30,967	33,500	14.8
40 to 49 years	67,784	32,561	35,223	15.5
50 to 59 years	49,216	23,809	25,407	11.3
60 to 69 years	31,910	14,548	17,362	7.3
70 to 79 years	23,808	10,177	13,631	5.5
80 to 89 years	9,853	3,191	6,662	2.3
90 years and over	1,788	413	1,375	0.4

Table A-4 Age Breakdown Michigan				
Age	Number			% Both sexes
	Both sexes	Male	Female	
Total population	9,938,444	4,873,095	5,065,349	100.0
0 to 9 years	1,417,186	725,957	691,229	14.3
10 to 19 years	1,466,879	752,032	714,847	14.7
20 to 29 years	1,298,468	652,326	646,142	13.1
30 to 39 years	1,494,909	746,308	748,601	15.0
40 to 49 years	1,545,911	764,957	780,954	15.6
50 to 59 years	1,118,929	549,588	569,341	11.3
60 to 69 years	705,979	332,104	373,875	7.1
70 to 79 years	574,189	245,857	328,332	5.8
80 to 89 years	268,475	92,614	175,861	2.7
90 years and over	47,519	11,352	36,167	0.5

Table A-5 Age Breakdown by Percentage - 2000			
Age	Percentage		
	Michigan	Genesee County	Flint Township
Total population	100.0	100.0	100.0
0 to 9 years	14.3	15.4	12.8
10 to 19 years	14.7	14.9	14.2
20 to 29 years	13.1	12.7	12.1
30 to 39 years	15.0	14.8	13.7
40 to 49 years	15.6	15.5	15.3
50 to 59 years	11.3	11.3	11.3
60 to 69 years	7.1	7.3	8.4
70 to 79 years	5.8	5.5	7.4
80 to 89 years	2.7	2.3	3.7
90 years and over	0.5	0.4	0.8

Table A-6 Median Age		
State of Michigan	Genesee County	Flint Township
35.5	35	38.1

Racial and Hispanic Composition

Flint Township is more racially diverse than the state as a whole, but slightly less so than the county. The percentage of persons with a Hispanic background is the same as the county. National trends indicate that the township should expect its racial diversity to increase over the next twenty years.

Table A-7 Race - 2000						
Race	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
White	7,966,053	80.2	328,350	75.3	26,200	77.8
Black or African American	1,412,742	14.2	88,843	20.4	5,430	16.1
American Indian and Alaska Native	58,479	0.6	2,414	0.6	205	0.6
Asian	176,510	1.8	3,515	0.8	740	2.2
Native Hawaiian and Other Pacific Islander	2,692	0	92	0	6	0
Some other race	129,552	1.3	3,408	0.8	252	0.7
Two or more races	192,416	1.9	9,519	2.2	858	2.5

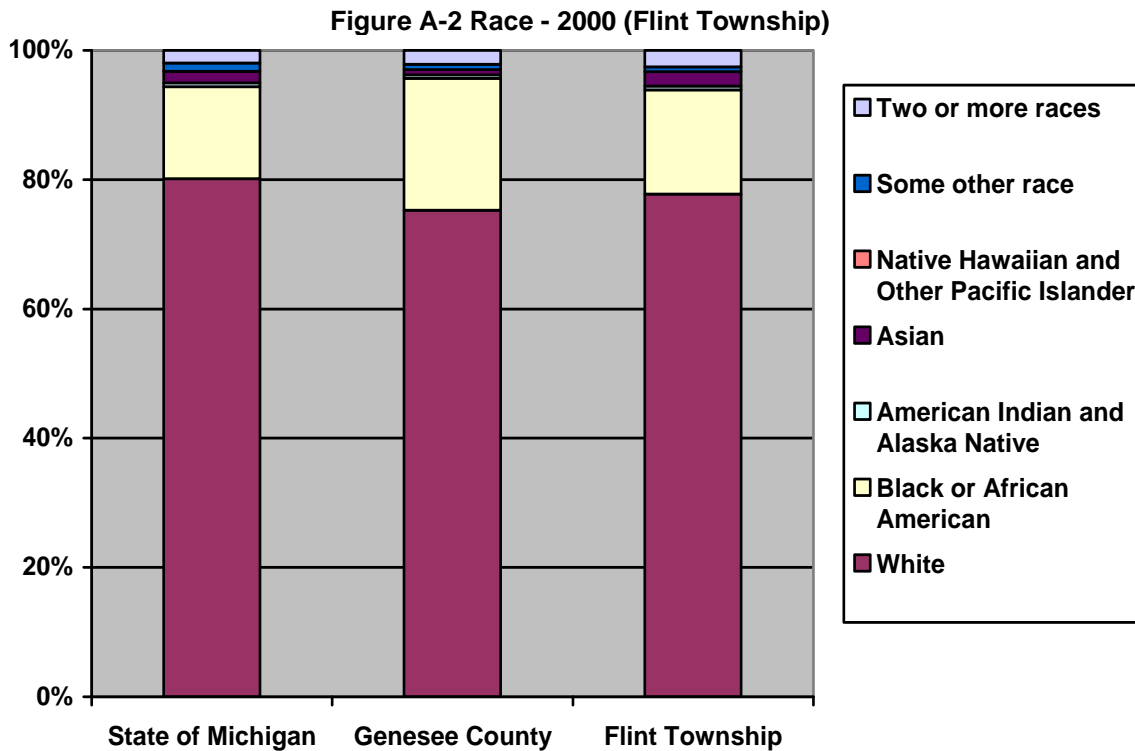


Table A-8 Hispanic Or Latino - 2000

	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Hispanic or Latino (of any race)	323,877	3.3	10,152	2.3	784	2.3

Household Composition

Household composition is an important indicator of other factors that affect a community. The percentage of households with children under 18 can impact the demand for services such as schools and recreation. Because single person households tend to have lower incomes, a higher percentage of these households often reflect a lower average income and a higher poverty rate. A higher rate of single person households will often mean an increase in demand for housing options other than single family homes.

A family, as defined by the Bureau of the Census is two or more people living together, with at least two of the people directly related (husband and wife or parent and child). Flint Township has a lower percentage of families than the state or county. This reflected in percentage of the sub-category “married couple families”, however the percentage families with a female head of household and no husband present is higher than the state average, although lower than the county average.

Non-family households include groups of unrelated individuals such as two or more friends sharing an apartment or an unmarried couple with no children. It also includes one person living alone. Flint Township has a significantly higher percentage of non-family households than the state or county. Almost all of that difference is due to a higher percentage of single person households, including persons 65 years old or older.

Table A-9 Household Composition - 2000						
	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Total households	3,785,661	100	169,825	100	13,972	100
Family households (families)	2,575,699	68	115,956	68.3	9,025	64.6
With own children under 18 years	1,236,713	32.7	57,307	33.7	4,251	30.4
Married-couple family	1,947,710	51.4	80,574	47.4	6,364	45.5
With own children under 18 years	873,227	23.1	35,236	20.7	2,576	18.4
Female householder, no husband present	473,802	12.5	27,702	16.3	2,084	14.9
With own children under 18 years	283,758	7.5	17,765	10.5	1,320	9.4
Nonfamily households	1,209,962	32	53,869	31.7	4,947	35.4
Householder living alone	993,607	26.2	45,105	26.6	4,257	30.5
Householder 65 years and over	355,414	9.4	15,363	9	1,767	12.6

Average Household Size

Average household size impacts the type and quantity of housing demand. A community with a lower number of persons

Table A-10 Average Household Size – 2000			
	State of Michigan	Genesee County	Flint Township
Average Household Size	2.56	2.54	2.36

per household will have a higher demand for housing and will tend to have a higher demand for housing types other than single-family detached homes than a community with the same population but a higher number of persons per household.

Flint Township has a lower average household size than the state or county. This is due in large part to its higher percentage of one person households. In addition, it has a lower percentage of family households with children less than 18 years of age, indicating a higher number of “empty nesters” in the community.

Housing Tenure

A somewhat higher percentage of the dwelling units are renter occupied in the Township than in the state or county. Increasing owner occupancy is a goal of many communities based in part on the assumption that there is a greater commitment to maintaining owner occupied dwellings based on the owner occupant’s self interest.

Table A-11 Housing Tenure - 2000						
Housing Tenure	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Occupied housing units	3,785,661	100	169,825	100	13,972	100
Owner-occupied housing units	2,793,124	73.8	124,340	73.2	9,586	68.6
Renter-occupied housing units	992,537	26.2	45,485	26.8	4,386	31.4

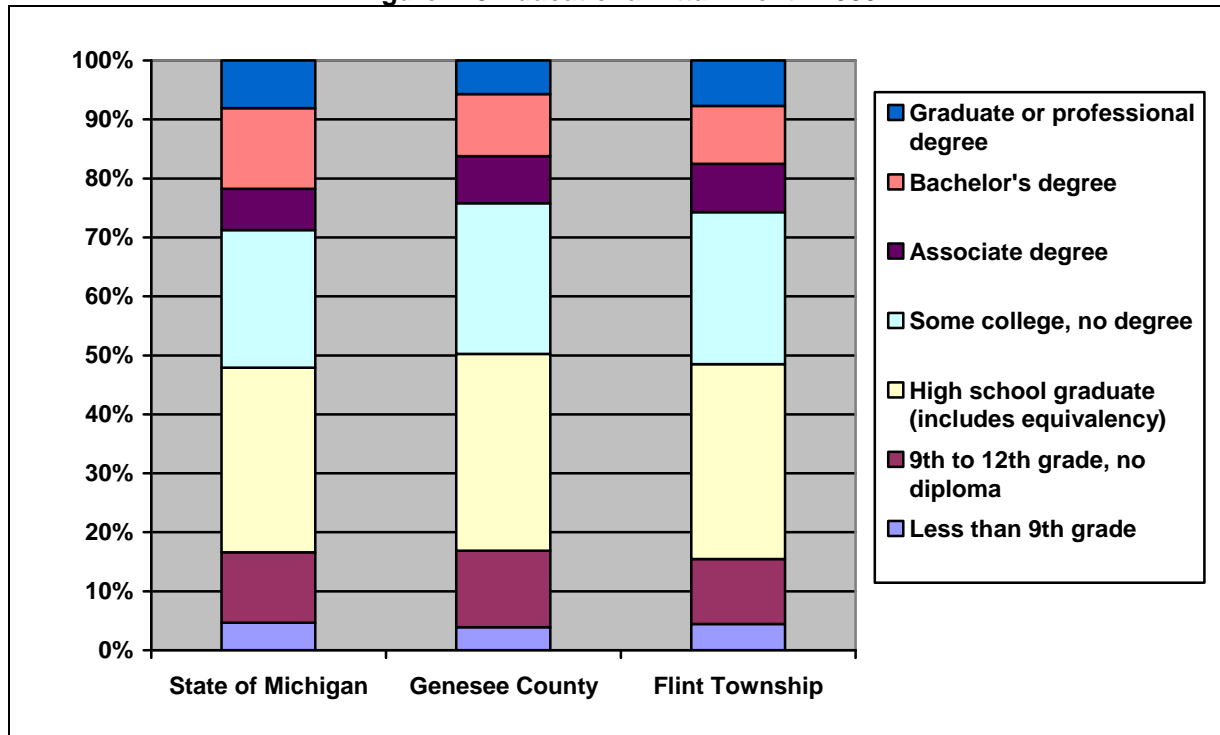
Educational Attainment

One economic development strategy being pursued by many communities, (as well as the state as a whole) is to attempt to attract professionals and other college graduates to strengthen their ability to attract knowledge based businesses. Flint and greater Genesee County are attempting to exploit the existence of U of M Flint, Kettering, Baker and Mott Colleges in the community.

Currently the Township's percentage of persons with bachelors, graduate or professional degrees is approximately the same as the county but significantly less than the state. If the township adopts a strategy of attracting young professionals, this number would be useful to evaluate as it is updated.

Table A-12 Educational Attainment - 2000						
Educational Attainment	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Population 25 years and over	6,415,941	100.0	277,660	100	22,533	100
Less than 9th grade	299,014	4.7	10,917	3.9	1,001	4.4
9th to 12th grade, no diploma	765,119	11.9	35,893	12.9	2,487	11
High school graduate (includes equivalency)	2,010,861	31.3	92,661	33.4	7,443	33
Some college, no degree	1,496,576	23.3	71,023	25.6	5,804	25.8
Associate degree	448,112	7.0	22,107	8	1,844	8.2
Bachelor's degree	878,680	13.7	29,272	10.5	2,219	9.8
Graduate or professional degree	517,579	8.1	15,787	5.7	1,735	7.7

Figure A-3 Educational Attainment - 2000



Residence in 1995

This data helps to characterize the stability of a community's population. Population stability can be useful in promoting strong residential neighborhoods. A high transition rate can also indicate financial stress that results in foreclosures or job loss requiring relocation.

Table A-13 Residence In 1995						
RESIDENCE IN 1995	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Population 5 years and over	9,268,782	100	404,586	100	31,613	100
Same house in 1995	5,307,228	57.3	229,690	56.8	17,773	56.2
Different house in the U.S. in 1995	3,801,892	41	172,165	42.6	13,399	42.4
Same county	2,324,137	25.1	126,286	31.2	10,444	33
Different county	1,477,755	15.9	45,879	11.3	2,955	9.3
Same state	1,010,117	10.9	30,246	7.5	1,431	4.5
Different state	467,638	5	15,633	3.9	1,524	4.8
Elsewhere in 1995	159,662	1.7	2,731	0.7	441	1.4

The percentage of people in their same home as five years previously is approximately the same in the Township, county and state. It is interesting to note that the percentage of people living in a different house but the same county was substantially higher in the Township and county in comparison with the rest of the state.

Occupation

Occupation describes the kind of work the person does on the job. For employed people, the data refer to the person's job during the reference week. For those who worked at two or more jobs, the data refer to the job at which the person worked the greatest number of hours. Some examples of occupational groups shown in this product include managerial occupations; business and financial specialists; scientists and technicians; entertainment; healthcare; food service; personal services; sales; office and administrative support; farming; maintenance and repair; and production workers.

Table A-14 Occupation - 2000						
OCCUPATION	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Employed civilian population 16 years and over	4,637,461	100	192,969	100	14,814	100
Management, professional, and related occupations	1,459,767	31.5	52,052	27	4,231	28.6
Service occupations	687,336	14.8	31,865	16.5	2,367	16
Sales and office occupations	1,187,015	25.6	46,896	24.3	3,854	26
Farming, fishing, and forestry occupations	21,120	0.5	266	0.1	12	0.1
Construction, extraction, and maintenance occupations	425,291	9.2	20,540	10.6	1,513	10.2
Production, transportation, and material moving occupations	856,932	18.5	41,350	21.4	2,837	19.2

Industry

Information on industry relates to the kind of business conducted by a person's employing organization. For employed people the data refer to the person's job during the reference week.

For those who worked at two or more jobs, the data refer to the job at which the person worked the greatest number of hours. The data shows some minor differences between the township in comparison with the State and County. Despite the fact that the county has a greater share than the state in manufacturing jobs, the townships residents have a smaller share; while they have a grater share of educational, health and social services. Given the fact that education and health are two sectors of the area economy that continues to grow, this could indicate that the township’s population is slightly better protected against the continuing downturn in the automobile industry.

Table A-15 Industry - 2000						
Industry	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Employed civilian population 16 years and over	4,637,461	100	192,969	100	14,814	100
Agriculture, forestry, fishing and hunting, and mining	49,496	1.1	588	0.3	6	0
Construction	278,079	6	12,115	6.3	754	5.1
Manufacturing	1,045,651	22.5	46,441	24.1	3,061	20.7
Wholesale trade	151,656	3.3	5,578	2.9	319	2.2
Retail trade	550,918	11.9	24,762	12.8	1,870	12.6
Transportation and warehousing, and utilities	191,799	4.1	6,727	3.5	510	3.4
Information	98,887	2.1	4,019	2.1	381	2.6
Finance, insurance, real estate, and rental and leasing	246,633	5.3	9,122	4.7	830	5.6
Professional, scientific, management, administrative, and waste management services	371,119	8	13,345	6.9	1,033	7
Educational, health and social services	921,395	19.9	40,757	21.1	3,686	24.9
Arts, entertainment, recreation, accommodation and food services	351,229	7.6	14,587	7.6	1,160	7.8
Other services (except public administration)	212,868	4.6	9,752	5.1	876	5.9
Public administration	167,731	3.6	5,176	2.7	328	2.2

Class of Worker

This data identifies the percentage of the workforce employed by the government versus those employed by the private sector and those self

Table A-16 Class Of Worker - 2000						
Class Of Worker	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Private wage and salary workers	3,852,698	83.1	164,133	85.1	12,684	85.6
Government workers	528,201	11.4	18,724	9.7	1,339	9
Self-employed workers in own not incorporated business	243,300	5.2	9,577	5	778	5.3
Unpaid family workers	13,262	0.3	535	0.3	13	0.1

employed. The numbers indicate that there is not a significant difference in the ratios in the State, County and Township.

Household Income

The data in this table shows that in 1999 Township households had a median income over 10% less than households in the State as a whole. However, the most striking data demonstrates that the Township has fewer very poor as well as fewer very wealthy households as percentage of their total than either the State or the County. The bulk of the households were working class and middle class.

Table A-17 Income In 1999						
Income In 1999	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Households	3,788,780	100	170,030	100	14,013	100
Less than \$10,000	313,905	8.3	16,339	9.6	1,138	8.1
\$10,000 to \$14,999	219,133	5.8	10,812	6.4	941	6.7
\$15,000 to \$24,999	469,100	12.4	22,697	13.3	2,261	16.1
\$25,000 to \$34,999	470,419	12.4	21,572	12.7	1,896	13.5
\$35,000 to \$49,999	624,326	16.5	26,842	15.8	2,339	16.7
\$50,000 to \$74,999	778,755	20.6	34,260	20.1	2,856	20.4
\$75,000 to \$99,999	432,681	11.4	19,336	11.4	1,342	9.6
\$100,000 to \$149,999	324,966	8.6	13,311	7.8	805	5.7
\$150,000 to \$199,999	79,291	2.1	2,521	1.5	203	1.4
\$200,000 or more	76,204	2	2,340	1.4	232	1.7
Median household income (dollars)	44,667	(X)	41,951	(X)	39,718	(X)

Income Source

The information in the table above shows the sources of income from residents. The percentages equal more than 100% because many households have more than one source of income. The data reflects the higher percentage of people over 60 in the Township in comparison with the County or State, resulting in a higher number of households with Social Security and retirement income. This would also explain the lower median income identified above.

A population with a higher percentage of household with retirement and Social Security income are less sensitive to fluctuations in economic trends but are more sensitive to increases in costs such as taxes, housing, food and medical expenses.

Table A-18 Income In 1999						
Income Source In 1999	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Households	3,788,780	100	3,788,780	100	14,013	100
With earnings	3,037,312	80.2	133,711	78.6	10,349	73.9
Mean earnings (dollars)	57,926	(X)	53,174	(X)	52,848	(X)
With Social Security income	994,035	26.2	44,454	26.1	4,320	30.8
Mean Social Security income (dollars)	11,943	(X)	11,755	(X)	12,793	(X)
With Supplemental Security Income	160,722	4.2	8,772	5.2	645	4.6
Mean Supplemental Security Income (dollars)	6,545	(X)	6,444	(X)	6,411	(X)
With public assistance income	137,224	3.6	9,030	5.3	564	4
Mean public assistance income (dollars)	2,672	(X)	2,875	(X)	2,618	(X)
With retirement income	726,142	19.2	39,722	23.4	3,839	27.4
Mean retirement income (dollars)	16,725	(X)	17,627	(X)	17,606	(X)

Poverty Status

In 1999 the Township had slightly fewer families living in poverty than the State as a whole and substantially fewer than the County as a whole. This could in part be due to higher than average number who rely on Social Security and retirement income that is high enough to keep them out of poverty.

Table A-19 Poverty Status In 1999						
Poverty Status In 1999 (Below Poverty Level)	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Families	192,376	(X)	11,930	(X)	715	(X)
Percent below poverty level	(X)	7.4	(X)	10.2	(X)	7.8
With related children under 18 years	151,943	(X)	10,234	(X)	609	(X)
Percent below poverty level	(X)	11.3	(X)	16.2	(X)	13.2
With related children under 5 years	76,449	(X)	5,186	(X)	280	(X)
Percent below poverty level	(X)	14.7	(X)	21	(X)	16.2
Families with female householder, no husband present	110,549	(X)	8,036	(X)	426	(X)
Percent below poverty level	(X)	24	(X)	29.3	(X)	20.2
With related children under 18 years	99,905	(X)	7,506	(X)	402	(X)
Percent below poverty level	(X)	31.5	(X)	37.6	(X)	28
With related children under 5 years	50,393	(X)	3,807	(X)	162	(X)
Percent below poverty level	(X)	44.2	(X)	49.8	(X)	34.6
Individuals	1,021,605	(X)	56,480	(X)	3,435	(X)
Percent below poverty level	(X)	10.5	(X)	13.1	(X)	10.4
18 years and over	668,670	(X)	33,591	(X)	2,165	(X)
Percent below poverty level	(X)	9.3	(X)	10.7	(X)	8.7
65 years and over	96,116	(X)	3,794	(X)	332	(X)
Percent below poverty level	(X)	8.2	(X)	7.7	(X)	6.5
Related children under 18 years	340,254	(X)	22,275	(X)	1,209	(X)
Percent below poverty level	(X)	13.4	(X)	19.1	(X)	15.4
Related children 5 to 17 years	237,590	(X)	15,391	(X)	845	(X)
Percent below poverty level	(X)	12.7	(X)	18	(X)	14.6
Unrelated individuals 15 years and over	362,575	(X)	16,049	(X)	1,199	(X)
Percent below poverty level	(X)	21.8	(X)	22	(X)	19

Units in Structure

The data demonstrates that in 2000 the Township had a significantly higher percentage of dwelling units in multi-family structures of 5 units or more and mobile homes. The ratio is more characteristic of a city. It can be explained in part due to the fact

Table A-20 Units In Structure - 2000						
Units In Structure	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Total housing units	4,234,279	100	183,630	100	14,867	100
1-unit, detached	2,988,818	70.6	132,311	72.1	8,801	59.2
1-unit, attached	164,910	3.9	5,969	3.3	536	3.6
2 units	146,414	3.5	4,557	2.5	171	1.2
3 or 4 units	118,067	2.8	4,648	2.5	381	2.6
5 to 9 units	169,946	4	6,556	3.6	1,044	7
10 to 19 units	144,848	3.4	6,774	3.7	1,411	9.5
20 or more units	216,573	5.1	8,502	4.6	783	5.3
Mobile home	277,158	6.5	14,295	7.8	1,740	11.7
Boat, RV, van, etc.	7,545	0.2	18	0	0	0

that municipal water and sewer are available in the Township, making higher density development feasible and due to the Township’s location adjacent to the City of Flint. Given the fact that the Township’s percentage of renters is only slightly higher than the County or State, a significant percentage of the multi-family units are likely condominium developments.

Table A-21 Year Structure Built - 2000						
Year Structure Built	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Total housing units	4,234,279	100	183,630	100	14,867	100
1999 to March 2000	91,872	2.2	3,900	2.1	125	0.8
1995 to 1998	272,594	6.4	10,974	6	455	3.1
1990 to 1994	259,389	6.1	8,479	4.6	508	3.4
1980 to 1989	446,197	10.5	14,793	8.1	1,417	9.5
1970 to 1979	722,799	17.1	33,603	18.3	3,859	26
1960 to 1969	602,670	14.2	34,179	18.6	4,349	29.3
1940 to 1959	1,123,299	26.5	54,051	29.4	3,277	22
1939 or earlier	715,459	16.9	23,651	12.9	877	5.9

The data in the table above shows the age of housing in Flint Township. It demonstrates that the peak of housing development in the Township occurred from after World War II to the last major recession in Michigan in the late 1970’s. After the State’s economy turned around in the mid 1980’s development rebounded, but by 1990 the number of residences in the Township grew at a lower rate than the County or State. It is likely that this was primarily due to the fact that the Township is built-out to a great extent.

If it is assumed that homes have a 50 year average life span before they require major rehabilitation, almost a third of the Township’s housing stock will begin reaching that critical period and maintenance of housing quality may be an increasing concern over the next 20 years.

Vehicles Available

The 2000 census revealed the fact that approximately 7.1% of households have no vehicles, which is somewhat lower than the State or County percentages. However, given the median age of residents, the number unable to drive can be expected to increase along with the need for mass transit and pedestrian oriented facilities.

Table A-22 Vehicles Available – 2000						
Vehicles Available	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Households	3,788,780	100	3,788,780	100	14,013	100
None	290,240	7.7	13,305	7.8	992	7.1
1	1,277,655	33.7	60,404	35.6	5,690	40.7
2	1,541,576	40.7	67,161	39.5	5,235	37.5
3 or more	676,190	17.9	28,955	17	2,058	14.7

Lack of Essential Facilities

The Township has extremely low percentages of dwellings without the essential facilities of indoor plumbing, kitchen or telephone facilities.

Table A-23 Selected Characteristics - 2000						
Selected Characteristics	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Lacking complete plumbing facilities	16,971	0.4	691	0.4	20	0.1
Lacking complete kitchen facilities	17,844	0.5	589	0.3	14	0.1
No telephone service	99,747	2.6	5,590	3.3	281	2

Table A-24 House Value - 2000						
House Value	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Specified owner-occupied units	2,269,175	100	103,617	100	7,873	100
Less than \$50,000	19,346	18.7	19,346	18.7	842	10.7
\$50,000 to \$99,999	36,467	35.2	36,467	35.2	3,215	40.8
\$100,000 to \$149,999	28,315	27.3	28,315	27.3	2,587	32.9
\$150,000 to \$199,999	11,115	10.7	11,115	10.7	528	6.7
\$200,000 to \$299,999	6,112	5.9	6,112	5.9	540	6.9
\$300,000 to \$499,999	1,788	1.7	1,788	1.7	90	1.1
\$500,000 to \$999,999	346	0.3	346	0.3	57	0.7
\$1,000,000 or more	128	0.1	128	0.1	14	0.2
Median (dollars)	95,000	(X)	95,000	(X)	98,600	(X)

Home Value and Homeowner Housing Costs

The following two tables show the value of owner occupied and the percentage of household income represented by the house payment, property taxes, homeowners insurance and utility costs in 1999. The tables show that the value of homes in the Township, as estimated by the homeowner, is slightly higher than the State or County as a whole. At the same time the percentage of homeowners who were paying less than 20% of their household income for housing was slightly less than the County and substantially less than the State, despite the fact that the Township's median household income was approximately 10% less than the State as a whole. This could be explained by a higher percentage of homeowner who have paid off their mortgages which would be consistent with a community that has a higher than average median age and a high percentage of homes in the 20 to 40 year age range. The impact on these statistics of the explosion in mortgage back consumer loans and sub-prime mortgages is unknown at this time.

Table A-25 Selected Monthly Owner Costs As A Percentage Of Household Income In 1999						
Selected Monthly Owner Costs As A Percentage Of Household Income In 1999	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Specified owner-occupied units	2,269,175	100	103,617	100	7,873	100
Less than 15 percent	947,804	41.8	47,548	45.9	3,882	49.3
15 to 19 percent	416,803	18.4	17,701	17.1	1,323	16.8
20 to 24 percent	297,909	13.1	12,523	12.1	801	10.2
25 to 29 percent	188,161	8.3	7,754	7.5	541	6.9
30 to 34 percent	112,427	5	4,389	4.2	292	3.7
35 percent or more	288,961	12.7	13,016	12.6	996	12.7
Not computed	17,110	0.8	686	0.7	38	0.5

Gross Rent

The following two tables show the gross rent of renters in the Township (gross rent equals rent plus utilities) and gross rent as a percentage of household income in 1999. The tables show that the Township has fewer dwellings with gross rents of \$750 or more but is still within 5% of the median gross rent for the County and the State. As with owner occupied housing, the percentage of households that pay less than 20% of their income on their gross rent is slightly less than County or State.

Gross Rent	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Specified renter-occupied units	976,313	100	45,069	100	4,380	100
Less than \$200	53,844	5.5	2,067	4.6	278	6.3
\$200 to \$299	52,030	5.3	2,249	5	152	3.5
\$300 to \$499	275,832	28.3	16,503	36.6	1,365	31.2
\$500 to \$749	373,820	38.3	18,345	40.7	2,021	46.1
\$750 to \$999	122,289	12.5	3,148	7	249	5.7
\$1,000 to \$1,499	42,865	4.4	732	1.6	86	2
\$1,500 or more	12,867	1.3	259	0.6	114	2.6
No cash rent	42,766	4.4	1,766	3.9	115	2.6
Median (dollars)	546	(X)	507	(X)	522	(X)

Gross Rent As A Percentage Of Household Income In 1999	State of Michigan		Genesee County		Flint Township	
	#	%	#	%	#	%
Specified renter-occupied units	976,313	100	45,069	100	4,380	100
Less than 15 percent	203,605	20.9	9,588	21.3	973	22.2
15 to 19 percent	144,994	14.9	6,081	13.5	718	16.4
20 to 24 percent	120,980	12.4	4,951	11	545	12.4
25 to 29 percent	97,918	10	4,266	9.5	456	10.4
30 to 34 percent	66,101	6.8	2,926	6.5	297	6.8
35 percent or more	277,644	28.4	14,413	32	1,166	26.6
Not computed	65,071	6.7	2,844	6.3	225	5.1