

ANCHORAGE HOUSING IN 1989

prepared for

Alaska Housing Finance Corporation

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June 1990

This publication is printed on recycled paper.

EXECUTIVE SUMMARY

This report examines the status of Anchorage housing in 1989 and describes housing trends during the 1980s. The 1980s brought unprecedented growth followed by unprecedented decline to the Anchorage housing market. Both population and housing stock grew close to 40 percent between 1980 and 1986. In the recession of the late 1980s, Anchorage lost 12 percent of its population and the housing market went into a steep decline. By the end of the decade the population had stabilized and there was some improvement in the housing market. Among the report findings are:

- The vacancy rate in Anchorage in 1989 was still high – 14 percent – but it was down from the high of 16 percent in 1988.
- Between 1987 and 1989 Anchorage’s housing stock declined 2 percent, mainly because about 600 low-quality apartments and 1,200 mobile homes were either demolished or moved out of the city. A combination of stock reduction and the addition of about 1,250 new households caused Anchorage’s vacancy rate to drop between 1988 and 1989.
- Vacancy rates varied substantially by housing type and by region of the city in 1989. More than one-quarter of condominiums were vacant as compared with just 7 percent of single-family houses. Vacancy rates were highest in the Northeast and Northwest regions of the city (where apartments, condominiums, and mobile homes are concentrated) and lowest in the Southeast and Eagle River areas, where single-family houses make up more of the stock.
- All regions of the city lost population between 1985 and 1988, but the losses were biggest in the Northwest, the Northeast, and the Southwest, because more renters – the most mobile residents – lived in those areas.
- By 1989 populations had stabilized in all areas except the Northwest (which continued to decline slightly). Population in the Northeast region grew 5 percent between 1988 and 1989.
- About one-quarter of the housing units that had been in foreclosure in mid-1988 were occupied by owners in mid-1989. Another one-third were rented. But roughly another 30 percent were still vacant at least a year after they had gone into foreclosure.
- Close to two-thirds of the single-family houses and zero-lot line units that had been in foreclosure in mid-1988 were occupied by owners a year later, as compared with less than a third of condominiums.

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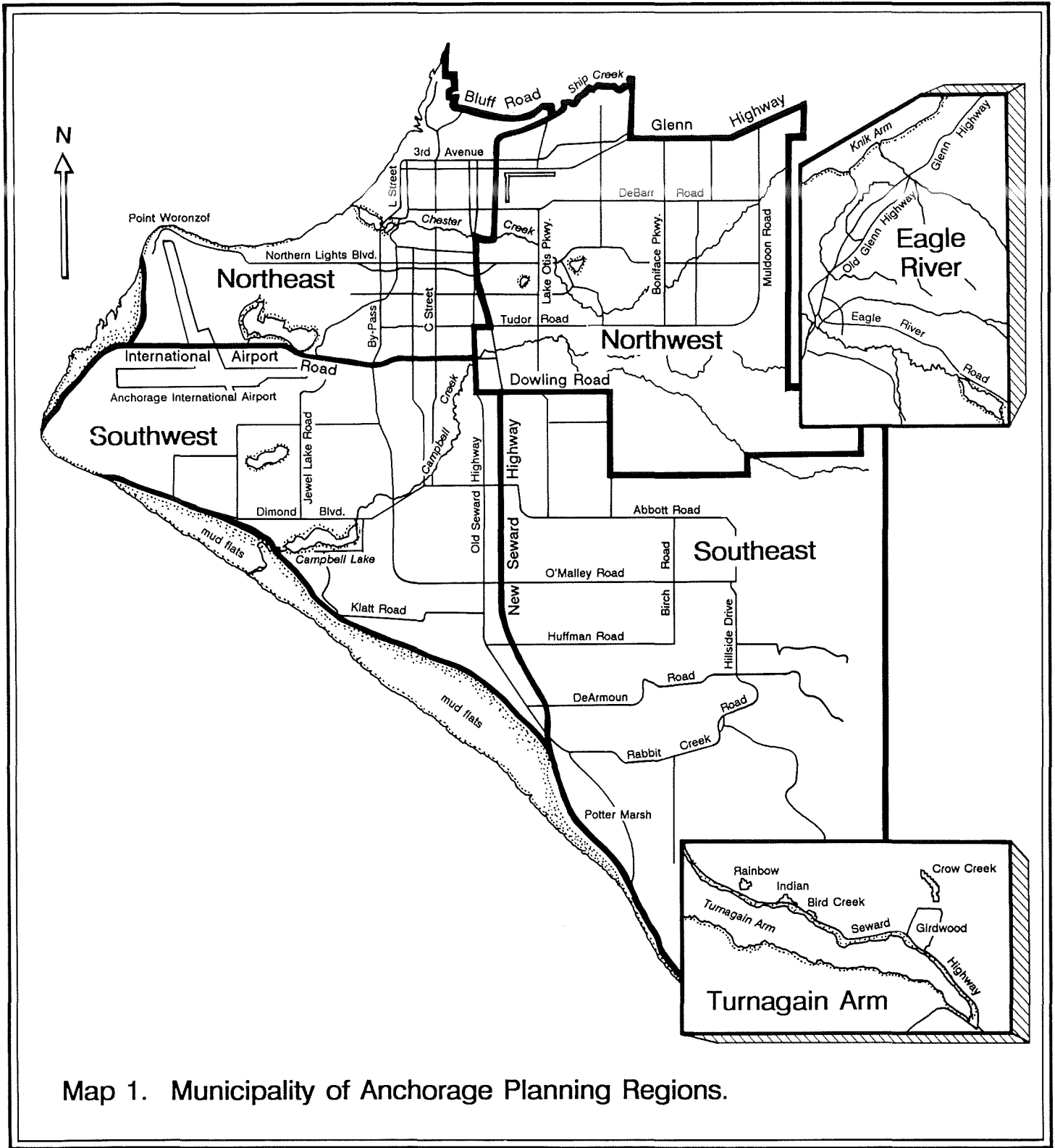
CHAPTER 1. INTRODUCTION

This report is the first in a series of reports prepared for the Alaska Housing Finance Corporation on the economies and housing markets of urban areas of Alaska. This first report discusses the status of and recent changes in the housing stock within the Municipality of Anchorage. The next report addresses economic and housing market indicators and analyzes indicators for the Mat-Su Borough and Fairbanks, as well as for Anchorage.

Anchorage Population and Housing Surveys

Most of the information analyzed in this report is based on survey data. In the 1980s, the Anchorage Department of Economic Development and Planning, in cooperation with the Anchorage School District, surveyed Anchorage households periodically in order to obtain more accurate estimates of population and housing stock. These surveys were taken during the summer months, and generally show population and housing vacancies for the month of July. Through arrangements with the planning department, ISER has had access to the data for the three most recent surveys, performed in 1987, 1988, and 1989. In addition, ISER, sponsored by the Alaska Housing Finance Corporation, assisted with the survey design and provided partial funding for the 1989 survey.

Although there are minor differences among the years, the 1987, 1988, and 1989 Anchorage population and housing surveys follow the same basic method. The sample contains approximately 5,000 housing units, stratified by four structure types and six regions of Anchorage. The four structure categories are (1) one unit, (2) two-to-four units, (3) five or more units, and (4) mobile homes. The first three structure types refer only to the number of housing units in the structure, so they do not distinguish, for example, between apartments and condominiums. The six regions for the sample stratification are the municipal planning regions consisting of Eagle River-Chugiak, Turnagain Arm, and four sections of the Anchorage Bowl. The boundaries of the regions are shown on Map 1.



Map 1. Municipality of Anchorage Planning Regions.

The six planning regions are aggregations of Anchorage community council areas. As Map 1 shows, they also correspond roughly to aggregations of Multiple Listing Service (MLS) market areas. The main discrepancy is that the East Tudor-Abbott Road MLS area (no. 35) is split between the Northeast and Southeast planning regions. Because the MLS boundaries do not correspond either to community council or to census tract boundaries, it is not possible to provide tabulations for the MLS areas.

Within each of the 24 strata, housing units were initially selected at random for the 1987 survey. In subsequent years, the same units were selected again, so the sample represents a panel of housing units. Since there was a little new construction and some housing units – particularly mobile homes – disappeared over the next two years, new units were randomly added to maintain the target sample size of around 200 units within each of the strata. The data provided by the surveys do not include information on group quarters such as the military on-base housing, the Anchorage Pioneer Home, dormitories, correctional facilities, or hotels.

The questionnaire was initially mailed to survey households, achieving about a 40 percent mail-back response rate after two mailings. Then using a combination of telephone and door-to-door follow-up methods, about a 95 percent response rate was achieved for household size. The response rate dropped off to around 80 percent for some of the more sensitive questions, such as household income. Survey workers through a door-to-door canvass determined a presumptive occupancy status for each sample unit. The questionnaire used in each of the three years is attached as Appendix A.

Other Data Sources

The analysis in this report of the status of Anchorage housing also makes use of some additional data from the Anchorage Department of Economic Development and Planning, as well as Anchorage real property assessment records obtained through Motznick Computer Services. We were able to match the sample housing units in the surveys to property assessment records using property tax identification numbers. This allowed us to identify housing units in condominiums, zero-lot lines, and townhouses separately from those in apartment buildings. As a result, we analyze the housing stock in the six regions by six housing types: (1) single-family detached, (2) zero-lot lines and townhouses, (3) condominiums, (4) two-to-four-unit apartments, (5) five-or-more-unit apartments, and (6) mobile homes.

The property appraisal records reflect status as of July 1988 (midpoint of the three years). In addition to the land use designation, we were able to obtain information from the property appraisal records on the following three measures of housing quality: unit square feet, year built, and 1988 appraised value of the unit. We used the appraised values excluding land in order to measure quality of the housing stock. For apartment units, the unit square feet and unit value is the average for all units in the building, computed as the area of value of the structure divided by the number of units in the structure.

We used control totals for the number of each type of unit in each of the six regions, provided by the planning department, in order to weight the survey results up to the total housing stock. Because our survey weights are based on six instead of four types of housing units, the total owner-occupancy and vacancy rates reported in this report differ slightly from those reported by the planning department. This difference also implies a slightly different estimate of the Anchorage population from the official estimates. We believe our weighting system represents the most accurate approach to analyzing the survey data. However, we use the officially reported numbers for the municipal population in order not to confuse the reader. Using the ISER survey weights instead of the municipal weights to estimate the population of Anchorage would change the 1987, 1988, and 1989 figures each by less than 1,000 people.

Analyses Performed with the Survey Data

The requirement that the survey responses remain confidential places certain limits on the analyses we can provide from the data. More limiting, however, is the degree to which one can generalize from the survey results to the population and housing stock as a whole based on a small sample. Geographic breakdowns of housing status to the planning area are reasonably reliable; a cell size of 200 implies roughly a 7 percent margin of error. While it is possible to generate results down to the community council area, the sampling error of 20 percent or more for most such estimates makes analyses of such tabulations of doubtful analytical value.

The next three chapters discuss results obtained from the survey data. Chapter two summarizes the status of Anchorage housing in the summer of 1989. Chapter three discusses recent trends in the Anchorage housing stock and places them in the context of changes that have occurred in the 1980s. The final chapter summarizes the results and offers some concluding observations.

CHAPTER 2. ANCHORAGE'S HOUSING IN 1989

This chapter profiles Anchorage housing in 1989, at the end of a decade that saw unprecedented growth and unprecedented decline in the housing market. We show how much stock was vacant; how many owners and renters there were; and how much they spent for mortgage payments, rent, and utilities. We report that information by type of housing, by region of the city, and by selected housing characteristics.

Occupied and Vacant Housing

In this study we count homes as "occupied" if someone was living there at the time of the survey, including places where the occupants reported that they were not permanent residents of Anchorage. This is a broader definition of occupants than the municipality's Economic Development and Planning Department uses; if everyone living in a given place is a temporary resident, the municipality counts the housing as vacant.

Since this report is about the status of the housing stock rather than the Anchorage population, we think our broader definition is more appropriate here. The number of persons who reported being non-residents was very small, but our use of the broader definition makes our vacancies rates slightly lower than those reported by the municipality.

- *In 1989 Anchorage had 89,800 housing units, of which single-family houses made up 44 percent; condominiums 10 percent; units in 2-to-4-plexes 17 percent; apartments in large complexes 16 percent; townhouses and zero-lot line units 5 percent; and mobile homes 7 percent. (Figure 1)*
- *Owners lived in nearly half (49 percent) of Anchorage's housing in 1989, and renters in just over a third (37 percent). About 12,200 units – or 14 percent of the stock – stood vacant. Second homes, mostly on Turnagain Arm, made up less than 1 percent of housing. (Figure 2)*

Ownership and Vacancy by Housing Type

- *Vacancy rates among housing types in 1989 varied from a low of 7 percent for single-family houses to a high of 26 percent for condominiums.*
- *Owners lived in most single-family houses (77 percent), mobile homes (60 percent), and zero-lot lines (63 percent) in 1989.*

Vacancy rates and the mix of owners and renters varied considerably in different housing types in 1989, as Figure 3 shows. Just 7 percent of single-family houses were vacant, as compared with 26 percent of condominiums. About 21 percent of mobile homes were vacant; vacancies in the other types of housing were within a few percentage points of the overall rate of 14 percent.

Figure 1. Anchorage Housing Stock by Type, 1989 (89,799 Units)

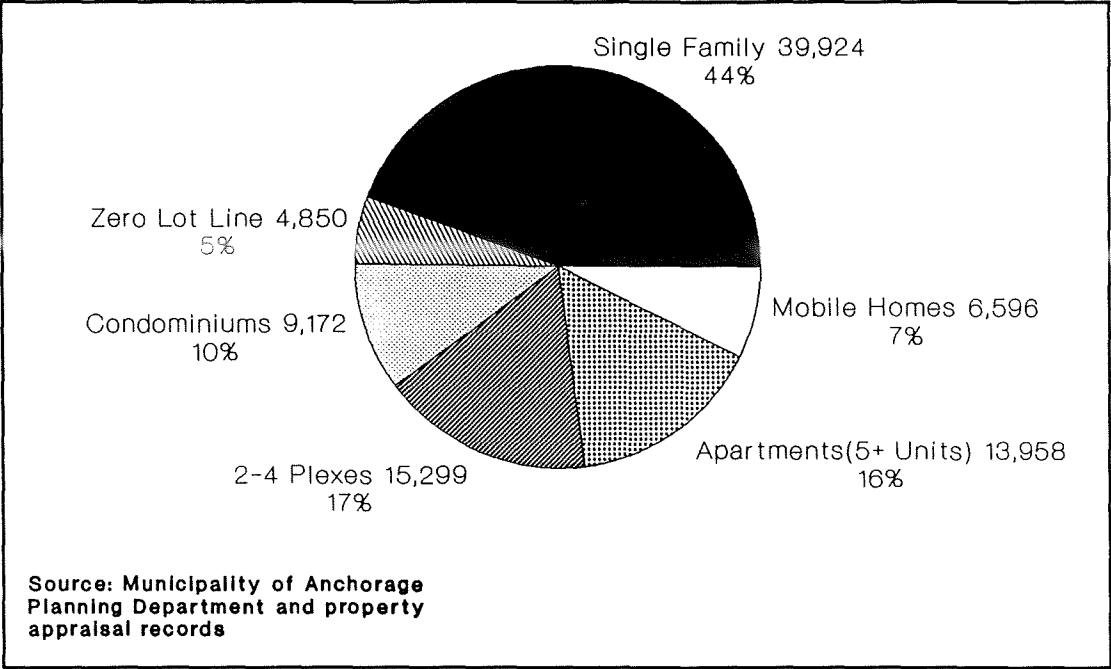


Figure 2. Occupancy and Vacancy, Anchorage Housing Stock, 1989 (89,799 Units)

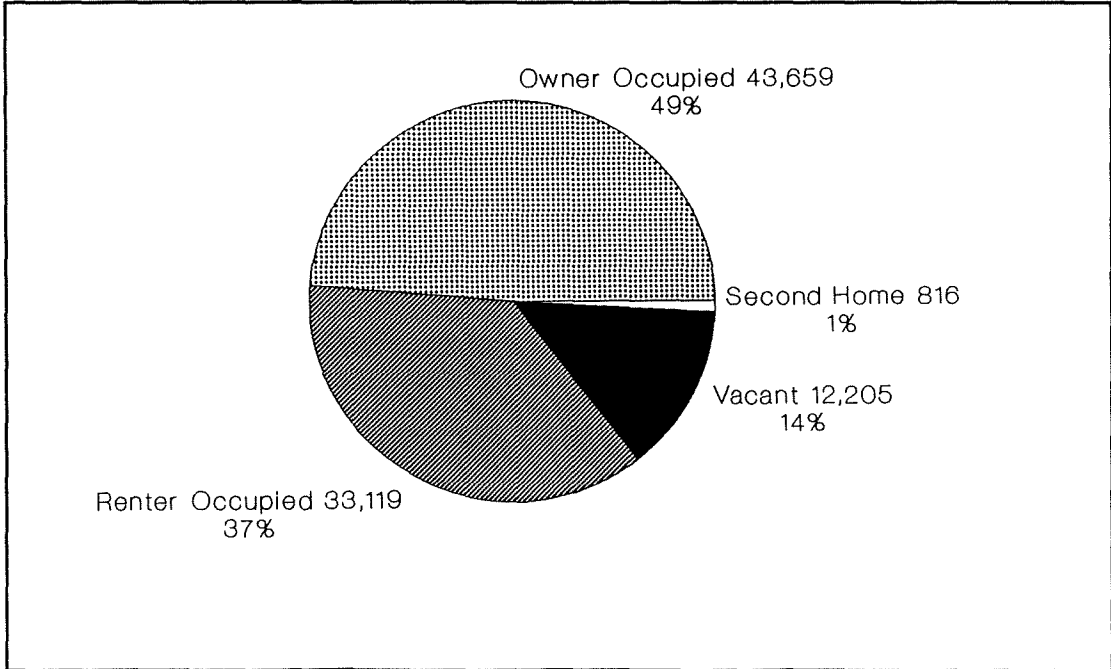
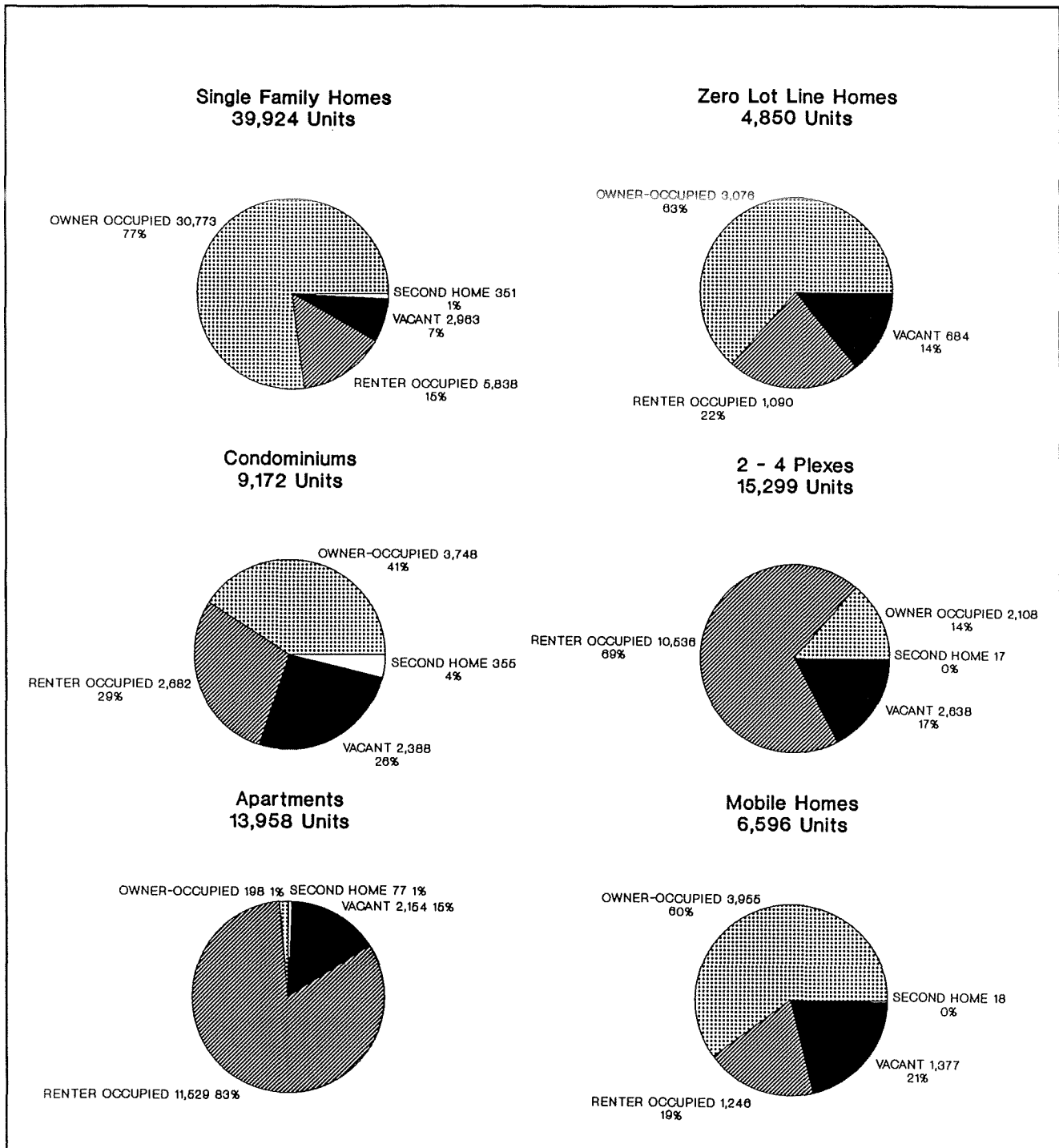


Figure 3. Occupancy and Vacancy Anchorage Housing by Type, 1989



As we would expect, owners were concentrated in single-family houses (77 percent) and renters in apartments (83 percent). Owners also lived in most mobile homes (60 percent) and zero-lot lines and townhouses (63 percent). Owners lived in just 41 percent of condominiums, with the rest almost evenly split between vacant units and rentals. Most units in 2-to-4-plexes were rented, but owners did live in units in 14 percent of them.

Ownership and Vacancies by Region

- *Nearly 90 percent of Anchorage's housing is in the Southeast, Southwest, Northeast, and Northwest regions, with a third in just the Northeast region.*
- *Most of Anchorage's condominiums, apartments, and mobile homes are in just the Northeast and Northwest regions.*
- *Vacancy rates for different housing types varied dramatically around Anchorage in 1989, but vacancies in condominiums and mobile homes were high throughout the city and vacancies in single-family houses were generally low.*
- *Homeowners are most concentrated in the Eagle River and Southeast regions, occupying about 70 percent of housing, while renters are in the majority (52 percent) only in the Northwest.*

The densities and types of housing vary substantially around the city. To describe differences within Anchorage in 1989 we use the six regions shown in Map 1 in Chapter 1. Figure 4 shows number of housing units by type in each region. Figure 5 shows vacancy rates by housing type in each region. Figure 6 shows the mix of owners and renters by region. Table 1 draws together information from the three figures; it shows percentages of owners, renters, and vacancies for each type of housing in each region in 1989. Read down the columns to see the breakdown of occupancy for each type of housing within a region. Read across the columns to see differences in occupancy across regions.

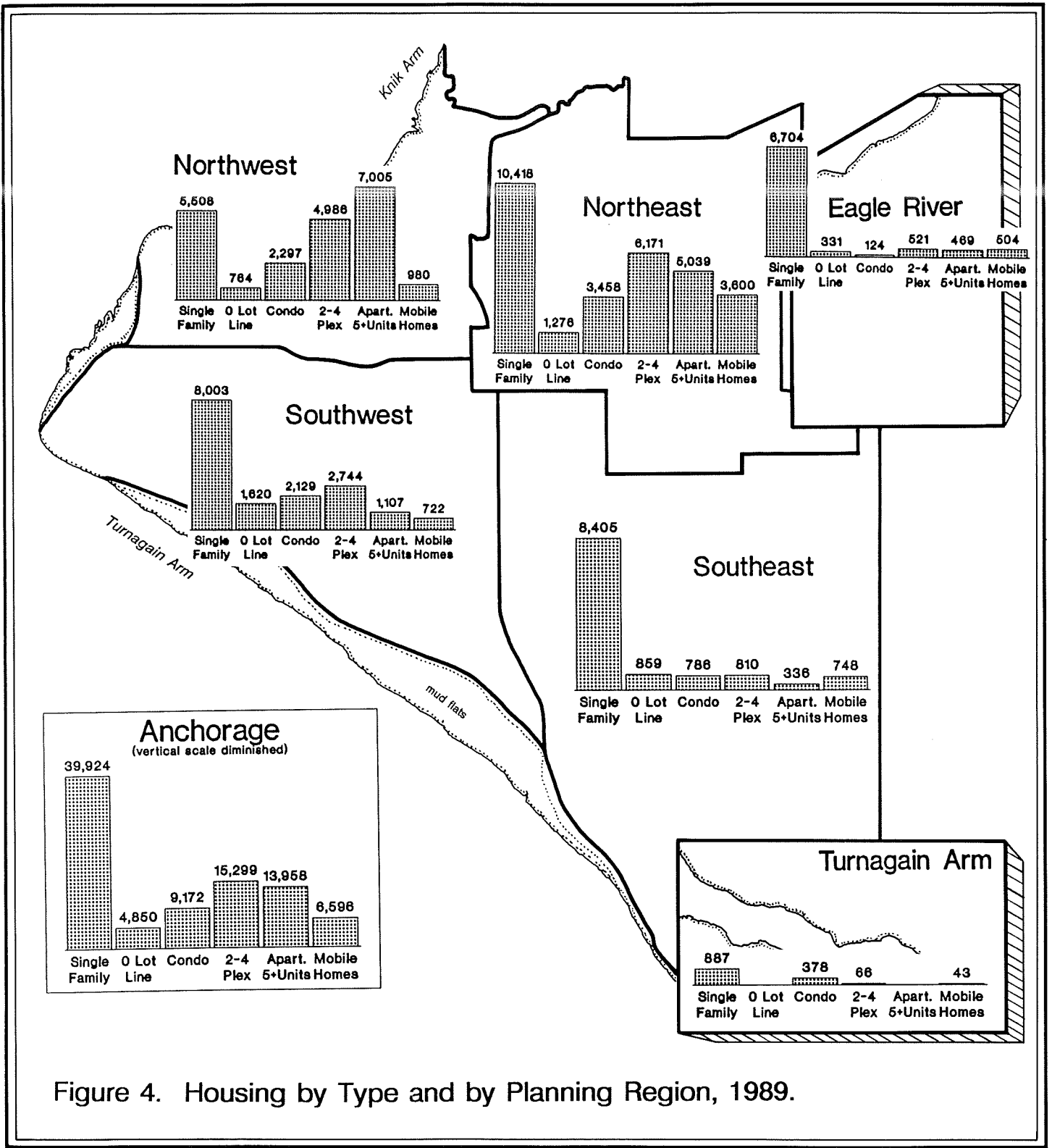


Figure 4. Housing by Type and by Planning Region, 1989.

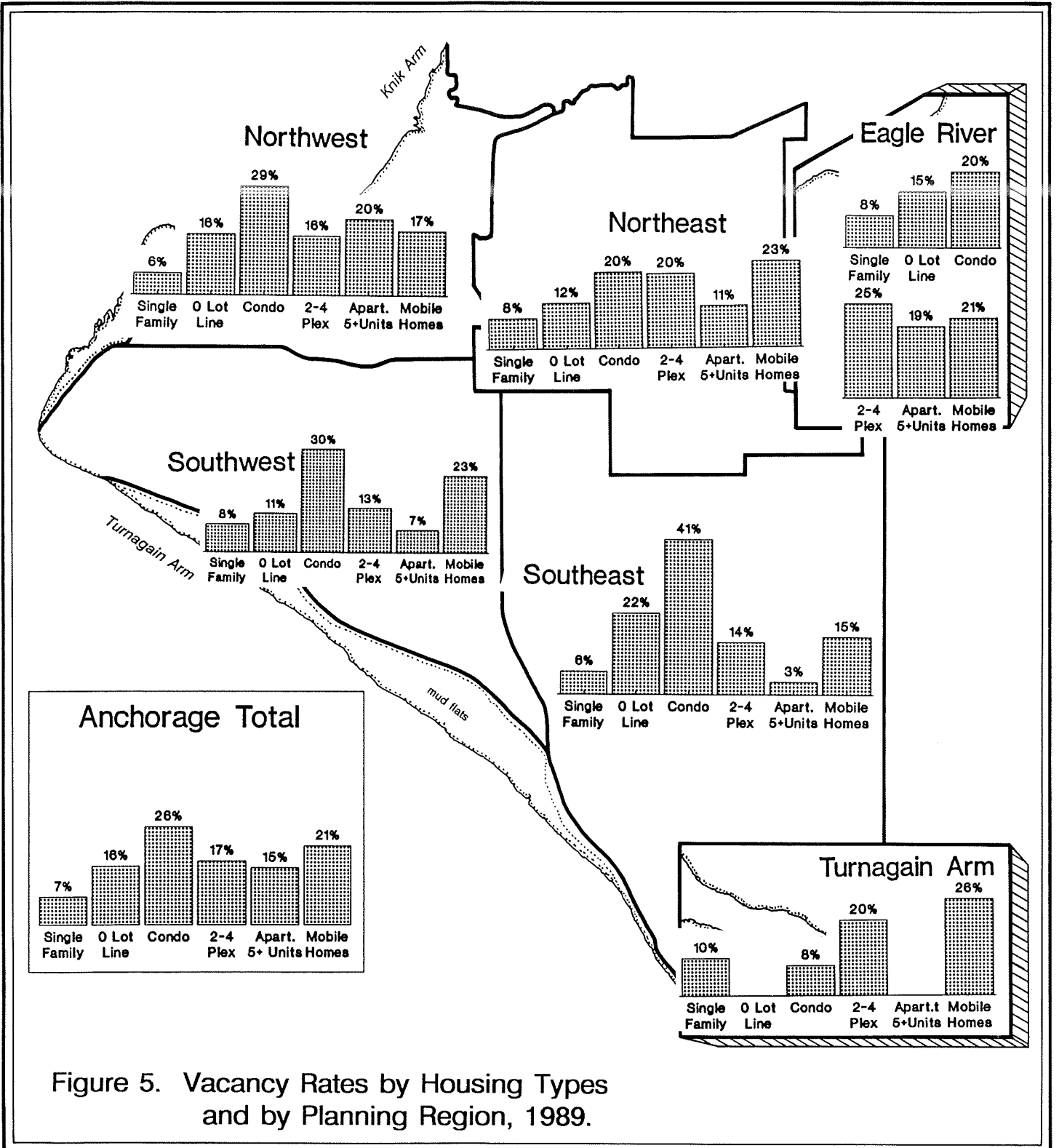


Figure 5. Vacancy Rates by Housing Types and by Planning Region, 1989.

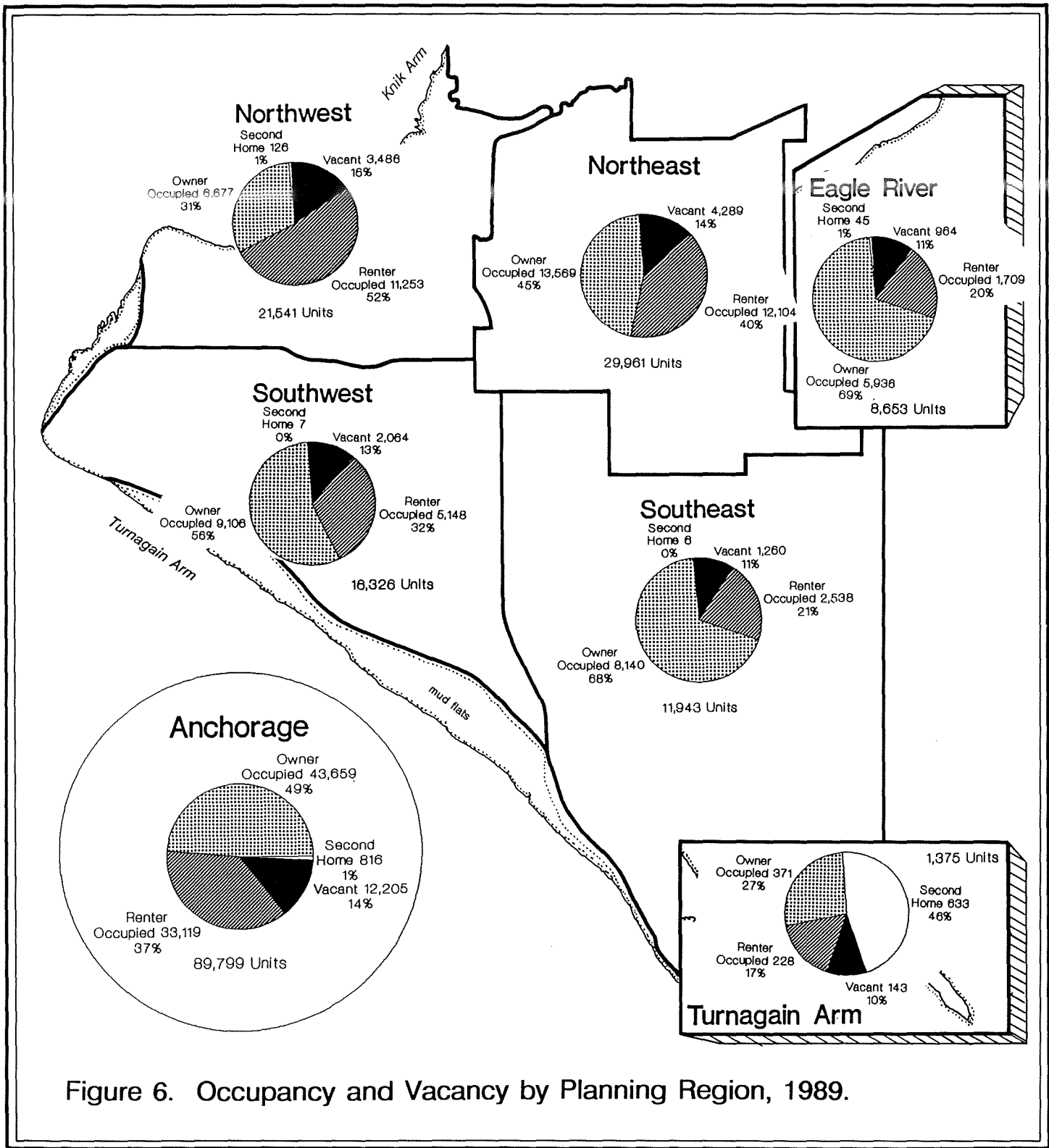


Figure 6. Occupancy and Vacancy by Planning Region, 1989.

Table 1. Housing Stock and Occupancy by Region

	Eagle R/ Chugiak	Southeast	Northeast	Northwest	Southwest	Turn. Arm
S-F Houses						
Owner-Occupied	79%	81%	77%	70%	80%	37%
Rented	12	13	15	24	11	19
Vacant	8	6	8	6	8	10
2nd Home	1	-	-	-	-	34
Total	100%	100%	100%	100%	100%	100%
Zero-Lot Lines						
Owner-Occupied	59%	60%	68%	64%	62%	0
Rented	26	18	20	20	28	0
Vacant	15	22	12	16	11	0
2nd Home	-	-	-	-	-	0
Total	100%	100%	100%	100%	100%	
Condos						
Owner-Occupied	40%	36%	50%	35%	40%	2%
Rented	40	22	29	34	30	8
Vacant	20	41	20	29	30	8
2nd Home	-	1	-	2	-	82
Total	100%	100%	100%	100%	100%	100%
2- 4-Plexes						
Owner-Occupied	14%	10%	11%	18%	14%	21%
Rented	62	76	69	66	73	33
Vacant	24	14	20	16	13	20
2nd Home	-	-	-	-	-	26
Total	100%	100%	100%	100%	100%	100%
Apartments						
Owner-Occupied	3%	-	2%	1%	2%	0
Rented	78	97	87	78	91	0
Vacant	19	3	11	20	7	0
2nd Home	-	-	-	1	-	0
Total	100%	100%	100%	100%	100%	
Mobile Homes						
Owner-Occupied	57%	60%	63%	54%	56%	56%
Rented	22	25	14	28	21	14
Vacant	21	15	23	17	23	26
2nd Home	-	-	-	1	1	5
Total	100%	100%	100%	100%	100%	100%

As Figure 4 shows, the Southeast, Southwest, Northeast, and Northwest regions include nearly 90 percent of Anchorage's housing. The Eagle River area at the northern rim of the city is largely a bedroom community that developed in the past 20 years or so. The Turnagain Arm region at the southern end of the municipality is very sparsely populated; most of the residents live in the resort community of Girdwood, and nearly half the houses in the region are second homes.

A third of the municipality's housing is in the Northeast region alone. At the other end of the spectrum is the Turnagain Arm region, with just 2 percent of total housing. Other regions have from 13 to 24 percent of housing.

There are more single-family houses than any other kind of housing in all areas of the city except the Northwest, where apartments dominate. About 60 percent of the city's zero-lot line units and townhouses are in the Northeast and Southwest regions. Condominiums are concentrated in the Northeast, Northwest, and Southwest regions. Nearly 75 percent of the 2-to-4-plexes and more than 85 percent of the apartments in large complexes are in the Northeast and Northwest regions. Half the mobile homes are in just the Northeast area.

As we discussed earlier, vacancy rates varied substantially among different types of Anchorage housing in 1989. Figure 5 shows vacancy rates by housing type within regions. Remember in looking at these vacancy rates that most foreclosed houses, condominiums, zero-lot line units, and mobile homes were probably vacant – and the high proportions of condominiums and mobile homes in foreclosure are reflected in the particularly high vacancy rates for those kinds of housing.

Vacancy rates for single-family houses were relatively low throughout the city in 1989, hovering between 6 and 10 percent. Apartment vacancy rates showed the widest range, dipping to 3 percent in the Southeast (where there are few apartment complexes) and rising to 20 percent in the Northwest (where there are many). It may be that one of the reasons apartment vacancies were so low in the Southeast region was that so many of the relatively few condominiums that might otherwise have been available for renting were in foreclosure and therefore off the market.

Condominium vacancies were high throughout Anchorage in 1989, but varied from a low of 20 percent in the Eagle River and Northeast regions to a high of 41 percent in the Southeast. (Again, Turnagain Arm is an exception because most of the condominiums there are second homes.) Vacancies were also particularly high for mobile homes, moving from 15 percent in the Southeast region to 23 percent in the Southwest.

Vacancies in zero-lot line units were lower than for condominiums and mobile homes overall, but varied substantially from region to region – from as little as 11 percent to as much as 22 percent.

Figure 6 and Table 1 show how occupied units were divided among homeowners and renters around the city in 1989. In the city as a whole homeowners lived in 49 percent of the housing and renters in 37 percent. Homeowners were most concentrated

in the Eagle River and Southeast regions of Anchorage, occupying close to 70 percent of housing in 1989. Renters were in the majority (52 percent) in the Northwest region. In the rest of the city the split between homeowners and renters was closer to the city average.

Owners lived in most single-family houses (from 70 to 81 percent) and zero-lot line units (from 59 to 68 percent) in all regions except Turnagain Arm, where many of the houses are second homes.

A large number of condominiums (from 22 to 40 percent) around the city were rented in 1989, but owners still occupied more (from 35 to 50 percent). Owners lived in a few units of duplexes, triplexes, and fourplexes (from 10 to 18 percent), but most in all regions were occupied entirely by renters. At first glance it seems that very few apartment complexes had owner-occupants, but if we recall that each complex has at least 5 units and that one out of fifty was occupied by an owner, then about 10 percent of apartment complexes had owner-occupants.

Housing Payments

- *The median monthly payment for homeowners in 1989 was \$986, with the median for houses highest at \$1,135 and the median for mobile homes lowest at \$400.*
- *The median monthly payment among Anchorage renters in 1989 was \$505, with the median highest for single-family houses (\$882) and the median lowest for apartments in large complexes (\$395).*
- *Eagle River homeowners made the highest median monthly payments in 1989 (\$1,199), while Turnagain Arm homeowners paid the lowest (\$766).*
- *The highest median rent in 1989 was in the Southeast region (\$605) and the lowest in the Northwest region (\$425).*
- *Housing values varied from a high of \$51 per square foot in Turnagain Arm, Eagle River, and Southeast regions to a low of \$21 per square foot in the Northwest region in 1989.*

Figure 7 shows median monthly housing payments of renters and owners living in various types of Anchorage housing in 1989. Owners' payments include mortgage payments, utilities, and condominium association fees. Renter's payments include rent, space rent, and any utilities not included in the rent.

The median monthly housing payment for owners of all types of Anchorage housing in 1989 was \$986. Owners of single-family houses had the highest median payments, at

\$1,135 monthly. Mobile home owners had the lowest median payments, at \$400. Owners of 2-to-4-plexes paid \$534 *per unit* each month.

Figure 8 shows how owners' and renters' payments varied around the city in 1989. The highest median payment for owners was in Eagle River, at \$1,199 monthly. That makes sense, since most of the housing in that area consists of single-family houses, which cost more than other kinds of housing. The lowest median payment was \$766 in the Turnagain Arm region, where distance from Anchorage and the prevalence of second homes affect prices. In the Anchorage bowl, the lowest median payment was \$800 in the Northeast region, where there are thousands of mobile homes and condominiums – which cost less than other kinds of housing.

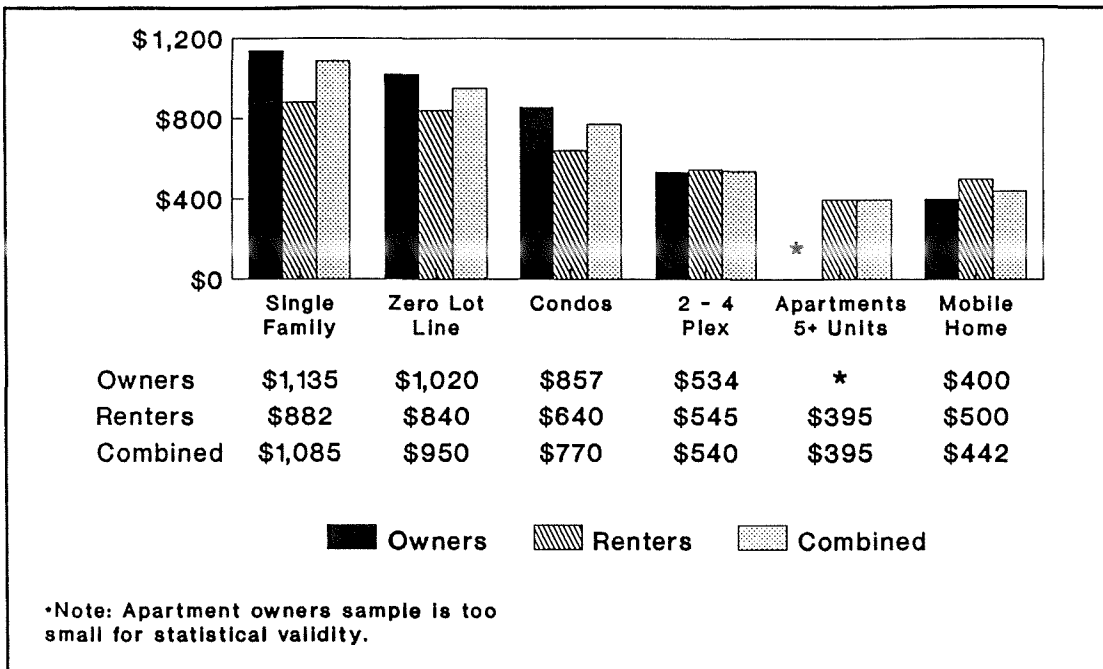
Renters in the Southeast region paid the highest monthly payments, at \$605. Those living in the Northwest region paid the lowest median at \$425; that region has more apartments than any other, and apartments rent for less than other kinds of housing.

Details on how median payments varied by type of housing in different areas of the city are included in Appendix B.

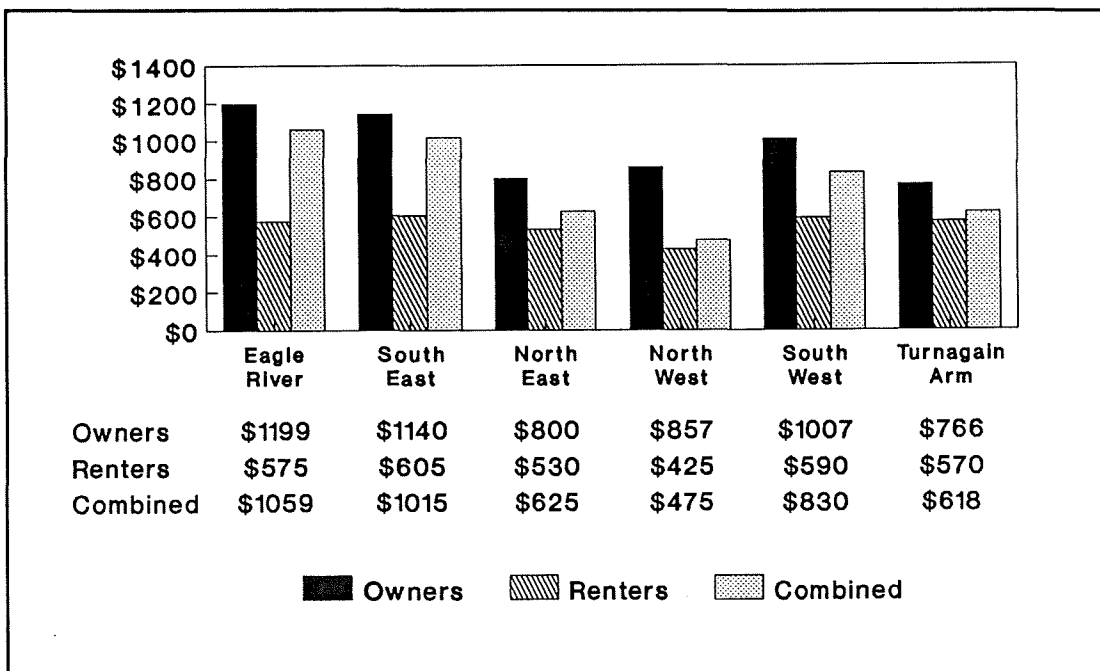
Figures 7 and 8 show that overall owners' costs are higher than renters' costs, and that median payments of both owners and renters vary considerably around town. But those figures are determined by the types and quality of housing in each region. They don't tell us how much owners' and renters' costs vary for *the same type and quality of housing*, but Figure 9 provides a partial answer by showing differences in the unit value per square foot of housing occupied by owners and renters in different areas of town. Appendix B provides details on costs per square foot for five different housing types. (The unit value is based on the municipal property assessment, and reflects age of the property, location, and other factors but excludes land value. We are not able to show mobile home costs per square foot because most are in trailer courts and are considered personal rather than real property – so they do not appear on the municipality's assessment files.)

The figure shows that value per square foot was highest (\$49) for homeowners in Turnagain Arm, which includes primarily the resort community of Girdwood. Owners in the Southeast area, which includes a large portion of the exclusive Hillside area, had the next highest value at \$44 per square foot. Third highest was the Eagle River area (\$42 per square foot), where most of the housing is relatively new.

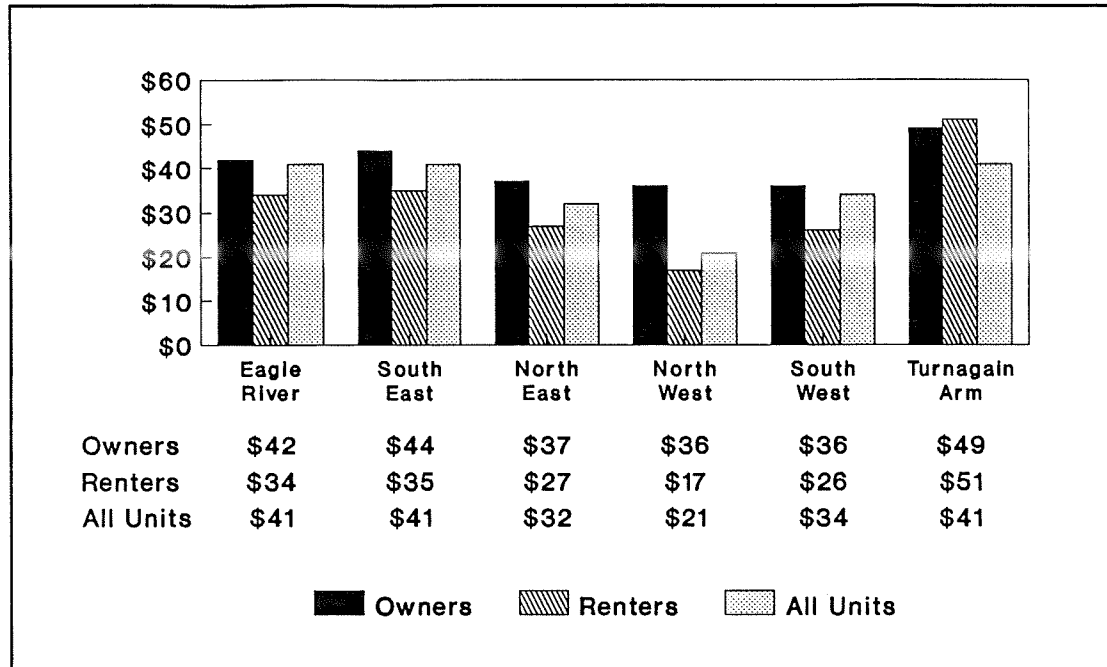
**Figure 7. Median Housing Payments by Type of Unit
Owners and Renters, 1989**



**Figure 8. Median Housing Payments by Area
Owners and Renters, 1989**



**Figure 9. Unit Value per Square Foot
Owners and Renters, 1989**



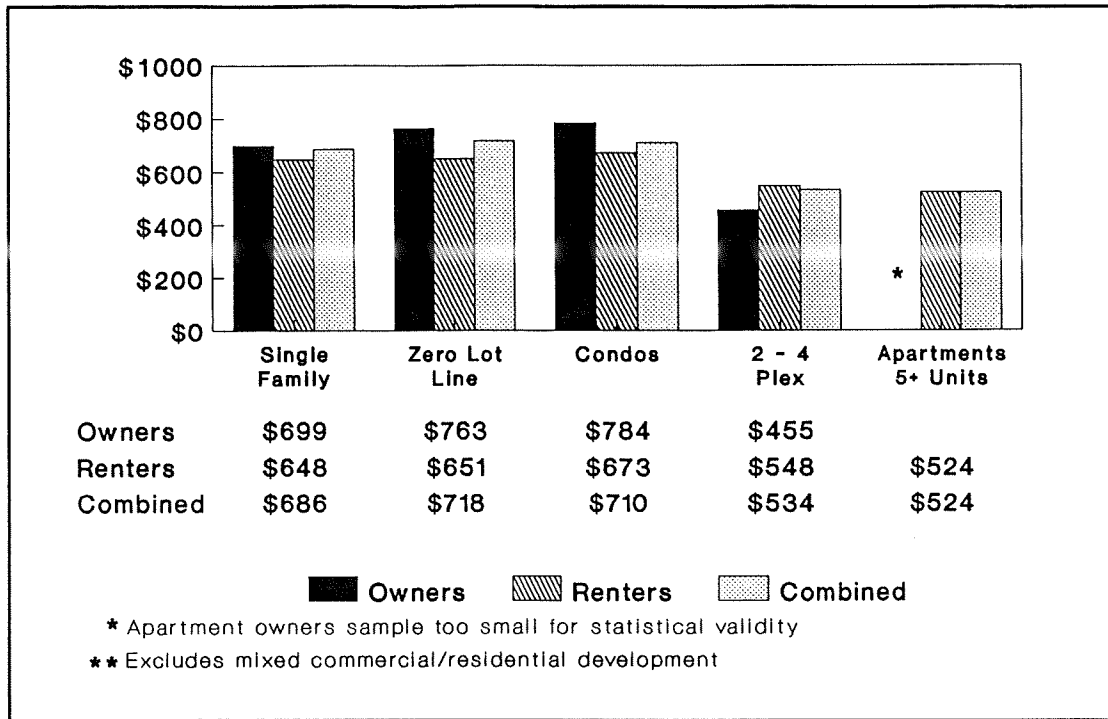
The Northwest, Northeast, and Southwest areas, which include the city's older housing, had per square foot values of about \$38 in 1989.

Value of rental property generally followed the same patterns, with Turnagain and Southeast values highest and Northwest values lowest.

In all regions except Turnagain Arm, rental properties had lower values than owner-occupied properties; the difference ranged from \$4 per square foot in the Southwest region to \$19 per square foot in the Northwest. In Turnagain, values of rental properties were comparable to those of owner-occupied properties – which makes sense, if we remember that most of those rental units are in Girdwood, where second homes are in high demand by skiers and others.

Earlier we showed that owners pay more for single-family houses than for condominiums or zero-lot line units. But payments *per 1,000 square feet* are often higher for Anchorage condominiums or zero-lot line units, as Figure 10 shows. An important reason for that difference is that Anchorage single-family houses in general are older and therefore many cost less when they were purchased. Most condominiums and zero-lot line units were built in the early 1980s, when prices and mortgage interest rates were higher.

Figure 10. Median Housing Payments per 1,000 Square Feet Owners and Renters, 1989



Owner's payments per square foot for 2 to 4 plexes are much lower than for other types of structures. (This is probably also true of apartments, where the sample size is too small to be reliable.) In 1989 owners of single-family houses paid \$699 per 1,000 square feet, while owners of 2 to 4 plexes paid \$455 per 1,000 square feet.

Renters' relative costs per 1,000 square feet of housing are influenced most by the current state of the market, whereas owners' costs are influenced most by when they purchased their homes. Those renting single-family houses, condos, and zero-lot lines paid more per 1,000 square feet than did those renting apartments in 1989. In part that difference reflects the "flight to quality" in the rental markets in recent years. Because rents have been low, more renters could afford to rent houses – leaving more lower quality apartments vacant. These high apartment vacancies in turn force the landlords to reduce apartment rents even further to attract tenants.

Notice that owner-occupants of 2-to-4-plexes and apartments paid less per 1,000 square feet in 1989 than did renters. That happened at least in part because AHFC programs made it possible for some owner-occupants to borrow money at lower interest rates than investors could – so owner-occupants would have lower costs than investors borrowing the same amount of money.

Age, Size, and Value of Anchorage Housing

- *A quarter of all the housing in Anchorage was built between 1981 and 1985, while only 1 percent was built in the last half of the decade.*
- *Almost all condominiums and zero-lot lines were built in the early 1980s.*
- *Owners occupy most Anchorage housing of all ages except the oldest, which is more likely to be rented.*
- *The older, the smaller, and the less valuable housing was most likely to be vacant in 1989.*
- *Three out of four owners lived in units worth more than \$45,000 in 1989, while three out of four renters lived in units worth less than \$45,000.*
- *The larger the housing unit, the more likely owners would live in it and the less likely it would have been vacant in 1989.*

Figure 11 shows how much of the housing built in each period was occupied by owners and renters in 1989 and how much was vacant. Owners lived in between 43 and 57 percent of housing of all ages, except the oldest, which had a higher share of renters. Vacancy rates in most housing were at or below 14 percent, but were slightly higher in the oldest and the newest stock.

Details on age and occupancy of individual kinds of housing are in Appendix B. The biggest period of construction for all kinds of units except apartments was from 1981-1985. Anchorage condominiums and zero-lot line units date almost exclusively from that period.

More apartments were built from 1976 to 1980 than at any other time. That period included the last years of construction of the trans-Alaska pipeline, when Anchorage's population was growing fast and many apartments were built to house the newcomers.

**Figure 11. Occupancy by Unit Age
All Housing Types, 1989**

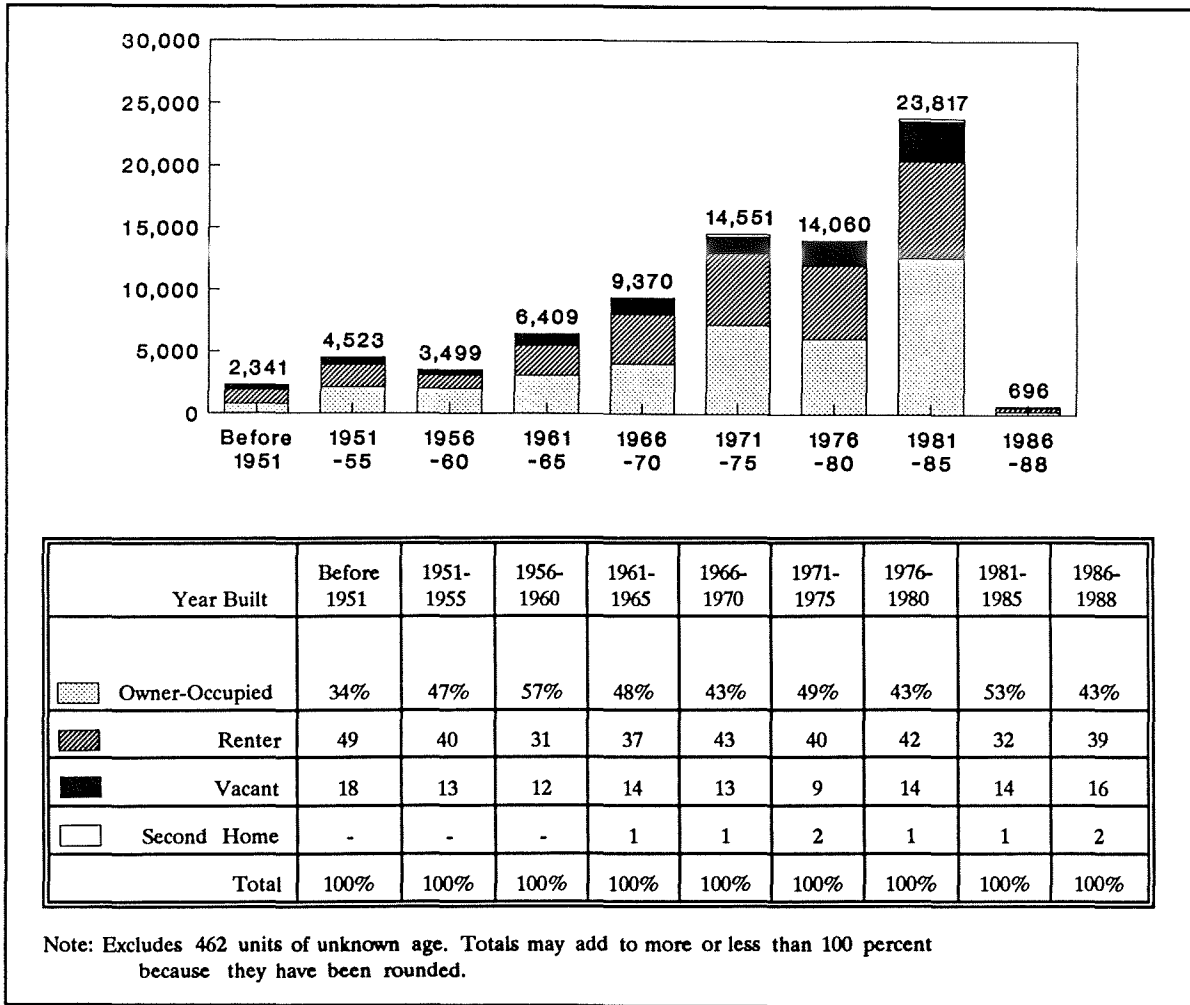
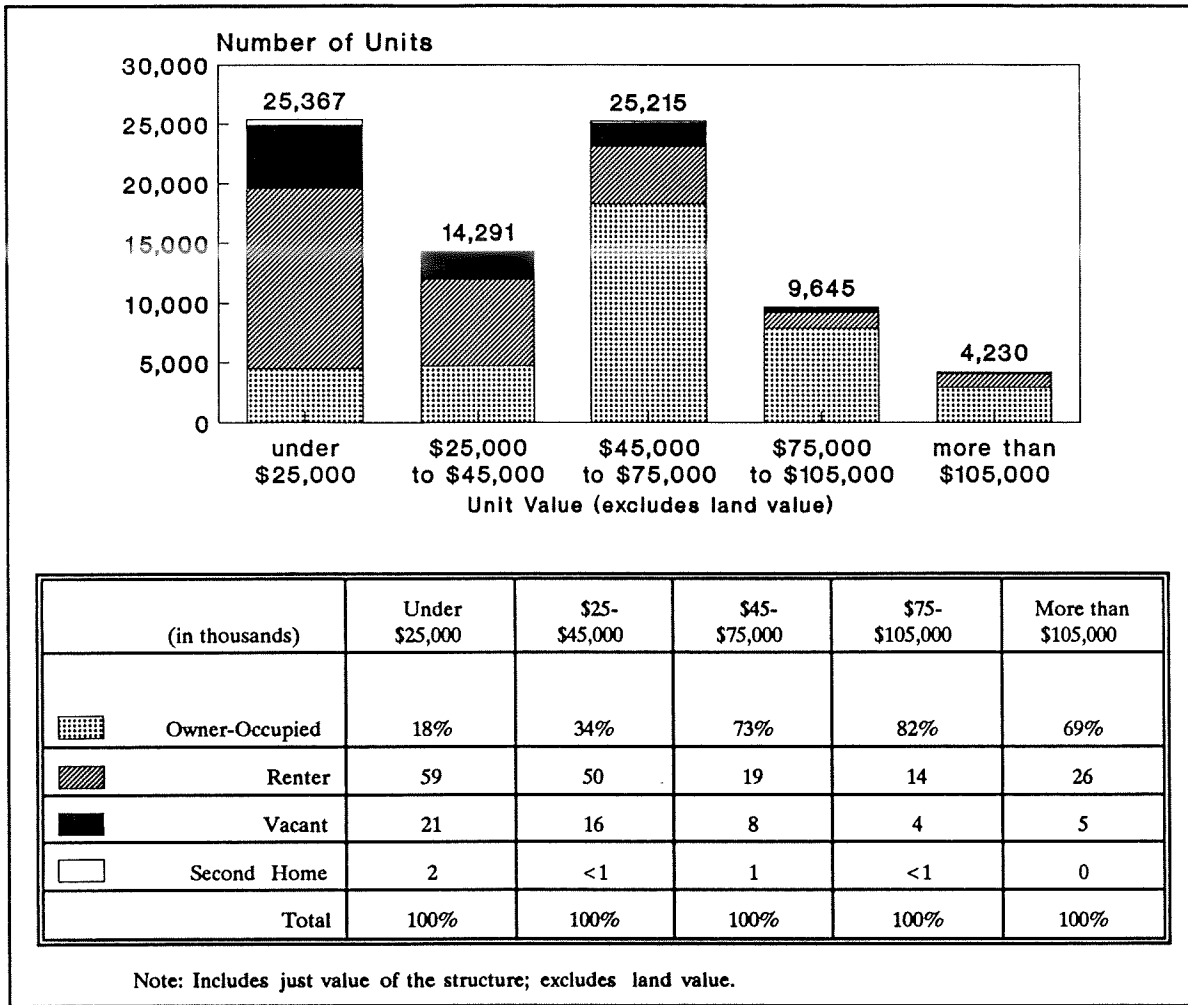


Figure 12 shows the distribution of values of Anchorage housing in 1989, and occupancy in units of different value. These are just values of the buildings themselves – not including the land they sit on. By excluding the land values, we look just at the quality of the structures themselves. (We estimate the value of each unit in a multi-family structure by dividing the structure value by the number of units.)

More than 80 percent of the housing units in Anchorage in 1989 were valued at \$75,000 or less. At the top end, about 2 percent were valued at more than \$140,000. Three out of four renters lived in units valued at \$45,000 or less, while three out of four owners lived in units worth more than \$45,000.

**Figure 12. Occupancy by Unit Value
All Housing Types, 1989**

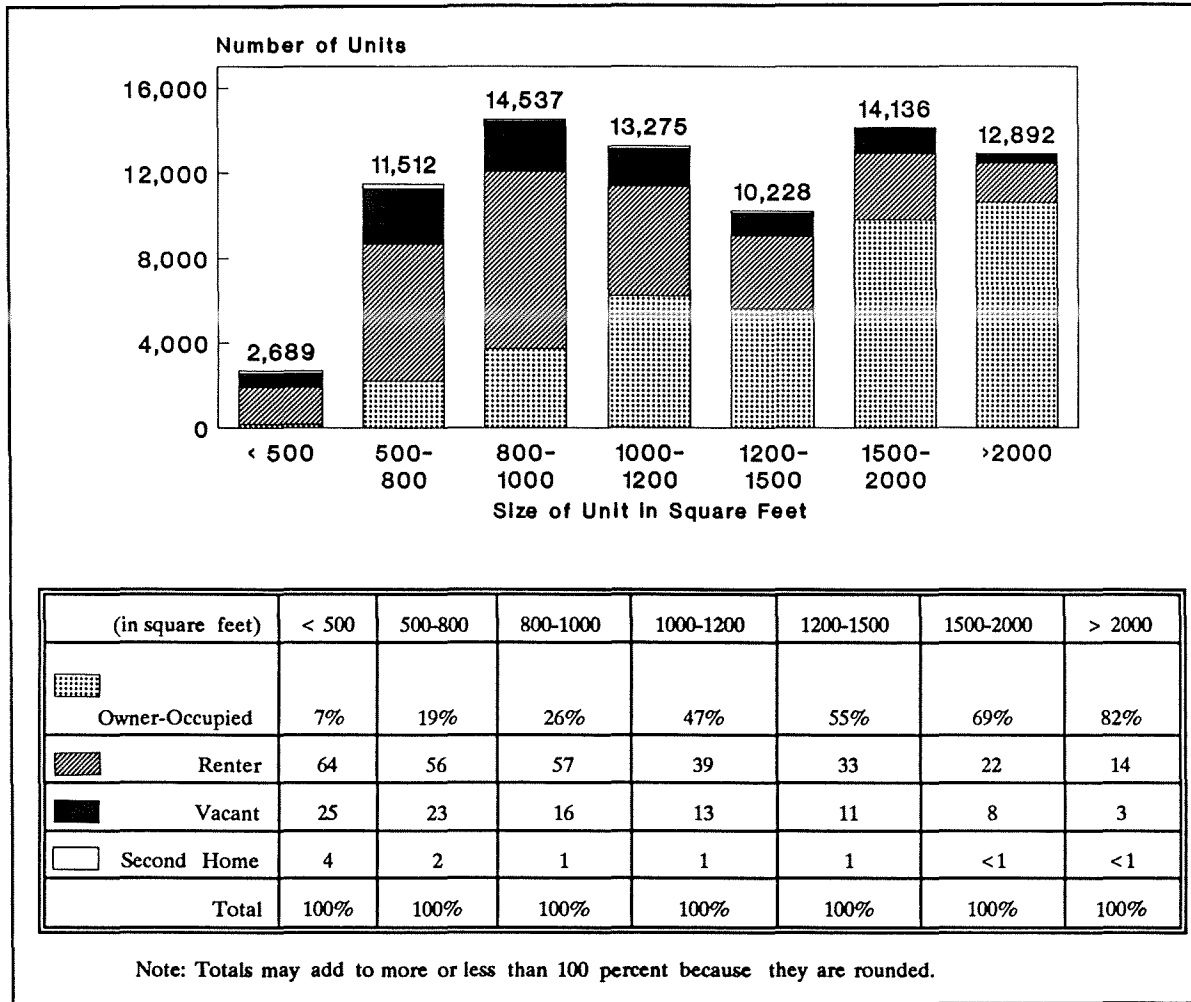


Vacancies were much higher in units worth less than \$45,000, sometimes exceeding 20 percent – as compared with 4 to 8 percent in more valuable housing. Details on value and occupancy for five housing types are included in Appendix B. (We are not able to provide that information for mobile homes, because our source is the municipality’s property assessment files. Most mobile homes do not appear on those files because they’re considered personal rather than real property.)

Figure 13 shows the distribution by size of Anchorage’s housing, and occupancy and vacancy rates. Close to 50 percent of the units in Anchorage are between 1,000 and 2,000 square feet, and another 15 percent are larger than 2,000 square feet.

Renters live in nearly 60 percent of the units smaller than 1,000 square feet. Owners live in 70 percent of the units 1,500 square feet or larger.

**Figure 13. Occupancy by Unit Size
All Housing Types, 1989**



About one-quarter of the units 800 square feet or smaller were vacant in 1989, while only about 3 percent of the units larger than 2,000 square feet were vacant. (The overall vacancy rate in 1989 was 14 percent.)

Details on size and occupancy by housing type are included in Appendix B. In general, single-family houses are the biggest units in Anchorage, with 60 percent larger than 1,500 square feet. Zero-lot line units and townhouses are the next largest, with about one-quarter larger than 1,500 square feet. Only about 10 percent of condominiums, units in 2-to-4-plexes, and apartments are as large as 1,500 square feet.

CHAPTER 3. TRENDS IN HOUSING

Housing Changes During the 1980s

- *Anchorage's population grew 40 percent and 26,000 households were added between 1980 and 1985.*
- *Rapid growth in the population and number of households rather than speculation or AHFC policies drove construction in the first half of the 1980s. Roughly the same number of housing units were built as new households were added.*
- *Anchorage lost 12 percent of its population and 2 percent of its housing stock in the late 1980s. By 1989 population had started to grow again.*

If we looked only at the difference in Anchorage's population and housing stock in 1980 and 1989, the 1980s would look like a decade of strong growth. The city's population was 26 percent higher in 1989 than in 1980. The housing stock was 38 percent larger.

But as everyone knows who lived through the past few years in Anchorage, the 1980s actually fall into two disparate periods. From 1980 through 1985 the city went through an unprecedented economic boom accompanied by surging population and hectic construction. From 1986 through 1988 the city went through the worst recession in recent memory. Tens of thousands left the city, and as properties went unsold and unrented foreclosures cascaded.

Figures 14, 15, and 16 show changes in population, housing stock, and vacancies over the course of the 1980s. It's important to emphasize here that it was tremendous growth in the population and number of households that was driving housing construction in the first half of the 1980s, rather than either speculation or AHFC financing policies.

Anchorage's population stood at 175,000 in 1980 and rose steadily and sharply through 1985 to peak at 248,000 – a gain of more than 40 percent in just 5 years. The number of households increased by nearly 26,000.

Then came the drop; the city lost 12 percent of its population between 1986 and 1988. By 1989 the population had leveled out and started to grow very slightly. The Municipality of Anchorage reported in early 1990 that the city's population appeared to be growing quickly, but there won't be any conclusive figures until the preliminary figures from the 1990 federal census are available in late 1990 or 1991.

Figure 14. Anchorage Population, 1980 – 1989

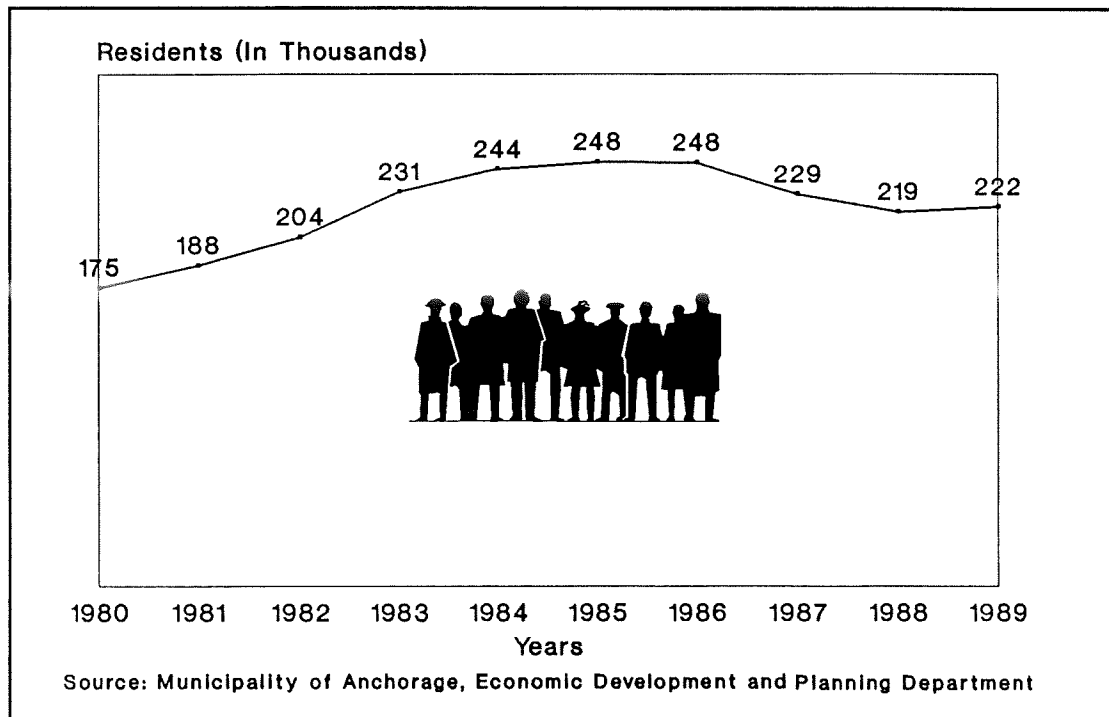
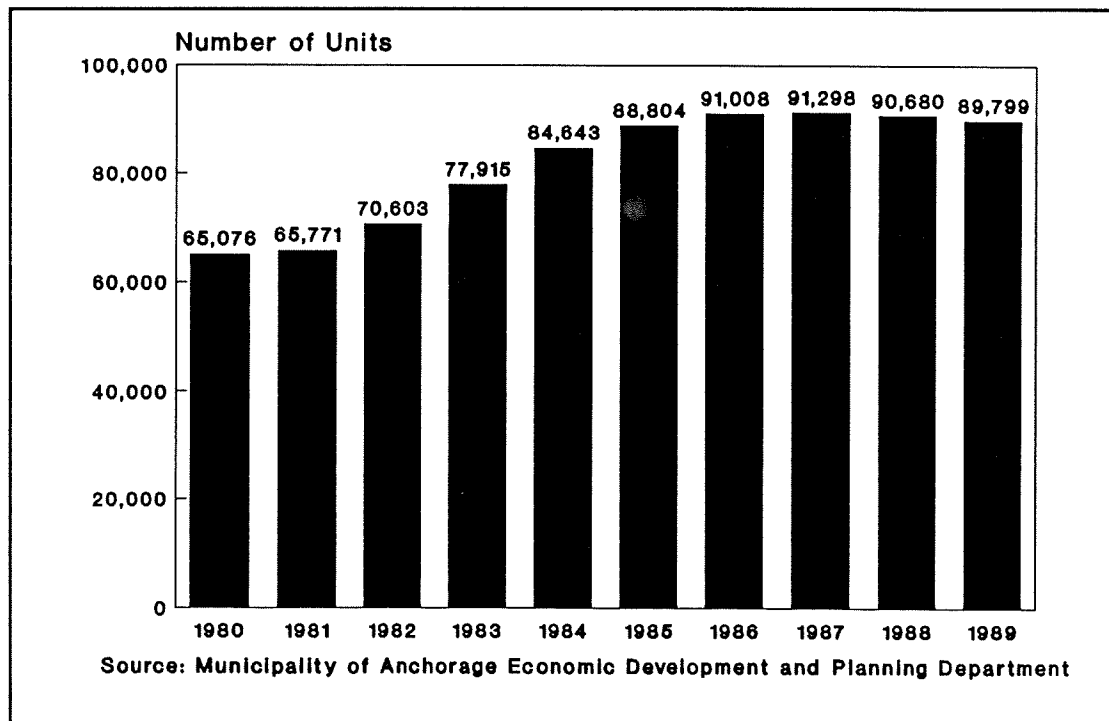
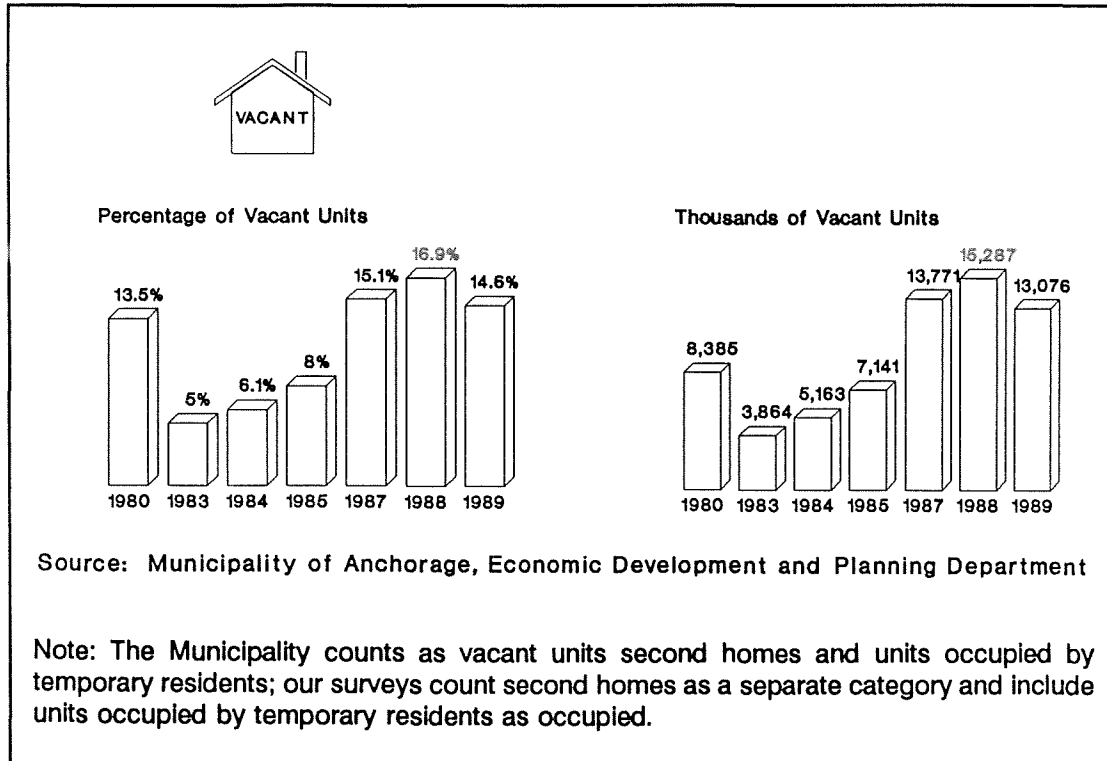


Figure 15. Anchorage Housing Stock, 1980 – 1989



**Figure 16. Anchorage Housing Vacancies
Selected Years, 1980 – 1989**



Housing construction lagged population growth and some construction was continuing even during the early part of the recession. The housing stock was at its highest in 1987 – 40 percent above where it had been seven years earlier. About 25,500 units (a number roughly equal to the number of new Anchorage households in the first half of the decade) were added to the stock between 1980 and 1987.

Once housing is in place it tends to stay in place, even when there aren't enough people to fill it. Still, after 1987 Anchorage's housing stock did shrink about 2 percent as some mobile homes and low-quality apartments were removed (as we discuss more in the next section.)

Vacancies shrank to just 5 percent in 1983, when population growth was still outpacing construction. But as early as 1984 vacancies had begun to rise. By 1987 more than 14 percent of the stock was empty, and in the following year almost 17 percent. Because some stock was removed throughout the late 1980s and the number of households increased in 1989, vacancies dropped below 15 percent by the end of the decade.

Changes, 1987-1989

- *Population losses in the late 1980s were greatest in the Northwest and Northeast regions, which had the highest shares of renters.*
- *Residential construction virtually stopped in Anchorage when the recession began, and it remained very slight at the end of the decade.*
- *The thousands of foreclosures in the late 1980s dropped the percentage of homeowners, but by 1989 homeownership had begun to move back up.*

In this section we look more closely at population and housing changes in the most recent years. Figure 17 shows how Anchorage population changed by region from the peak in 1985 through 1989. All areas of the city (with the possible exception of Eagle River, where the pattern is erratic) lost significant numbers of people between 1985 and 1988. As we would expect, population losses were greatest in those areas where renters (the most mobile residents) lived; the population of the Northwest region shrank 17 percent, and the Northeast 16 percent. On the other hand, areas most dominated by homeowners shrank less; the population in the Southeast area dropped just 6 percent. The Turnagain Arm region lost a few hundred people as compared with thousands from other regions, but the Turnagain population is so small to begin with that its proportionate loss was high.

Some of the change in population by region also reflects another phenomenon in Anchorage in recent years – the much-discussed "flight to quality." Some people who stayed in Anchorage moved from one region to another to take advantage of lower prices for better housing. (Also, within regions, people moved out of poorer housing and into better housing.)

By 1989, the populations of all regions except the Northwest and Eagle River began to grow again. The biggest gain was in the Northeast region, where the population was up 5 percent between 1988 and 1989. Some analysts attribute at least a part of the population growth to the number of jobs created by the clean-up of the huge 1989 oil spill in Prince William Sound, but most of the effects of the clean-up came after the 1989 survey.

The population in the Northwest region dropped slightly between 1988 and 1989; we don't know how much of the continuing decline was due to residents of that region leaving Anchorage and how much to residents moving elsewhere in the city.

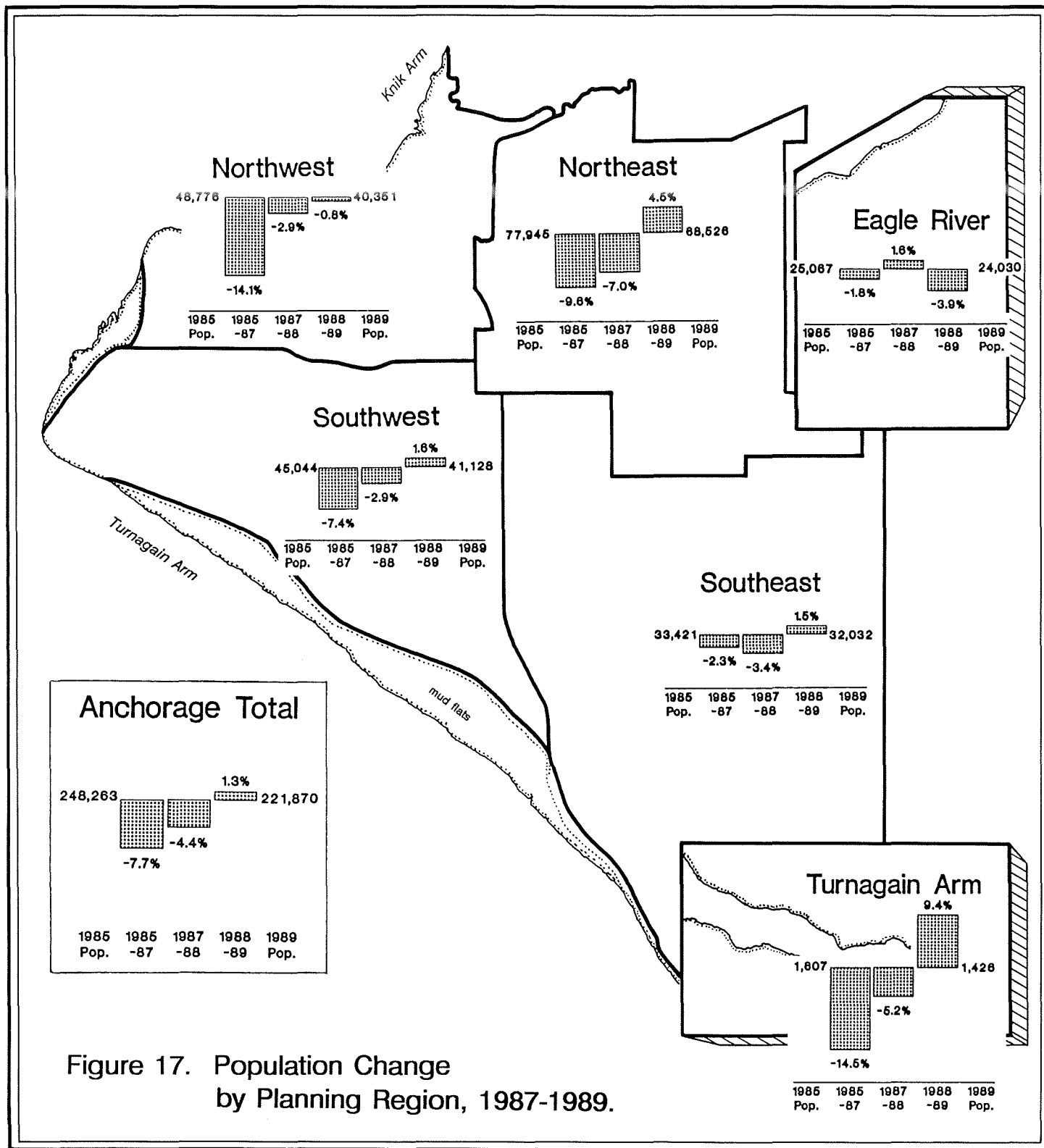


Figure 17. Population Change by Planning Region, 1987-1989.

Anchorage's housing stock did shrink about two percent in the face of dwindling population in the late 1980s, dropping from about 91,300 units to 89,800. (Figure 18) That happened, as the bar totals in Figure 19 show, mostly because roughly 1,200 mobile homes were either moved out of the city or demolished, and several big complexes with nearly 600 apartments were either demolished or condemned and were waiting to be demolished. A few units of other kinds of housing were also taken out of the stock.

Residential construction virtually stopped in Anchorage when the recession began in the last 1980s, with the exception of a relative few single-family houses (high-quality houses built in neighborhoods where land values were relatively high).

Figure 18. Total Anchorage Housing Stock, 1987 – 1989

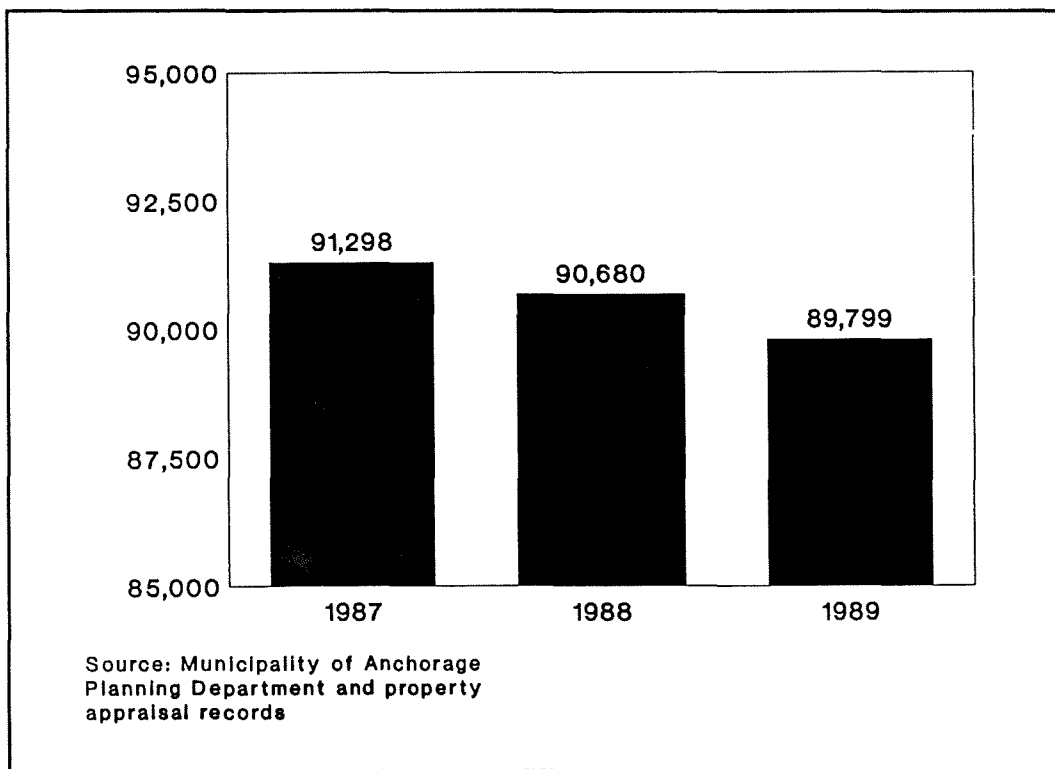


Figure 19. Occupancy, Vacancy, and Total Housing Stock, 1987 – 1989, Six Housing Types

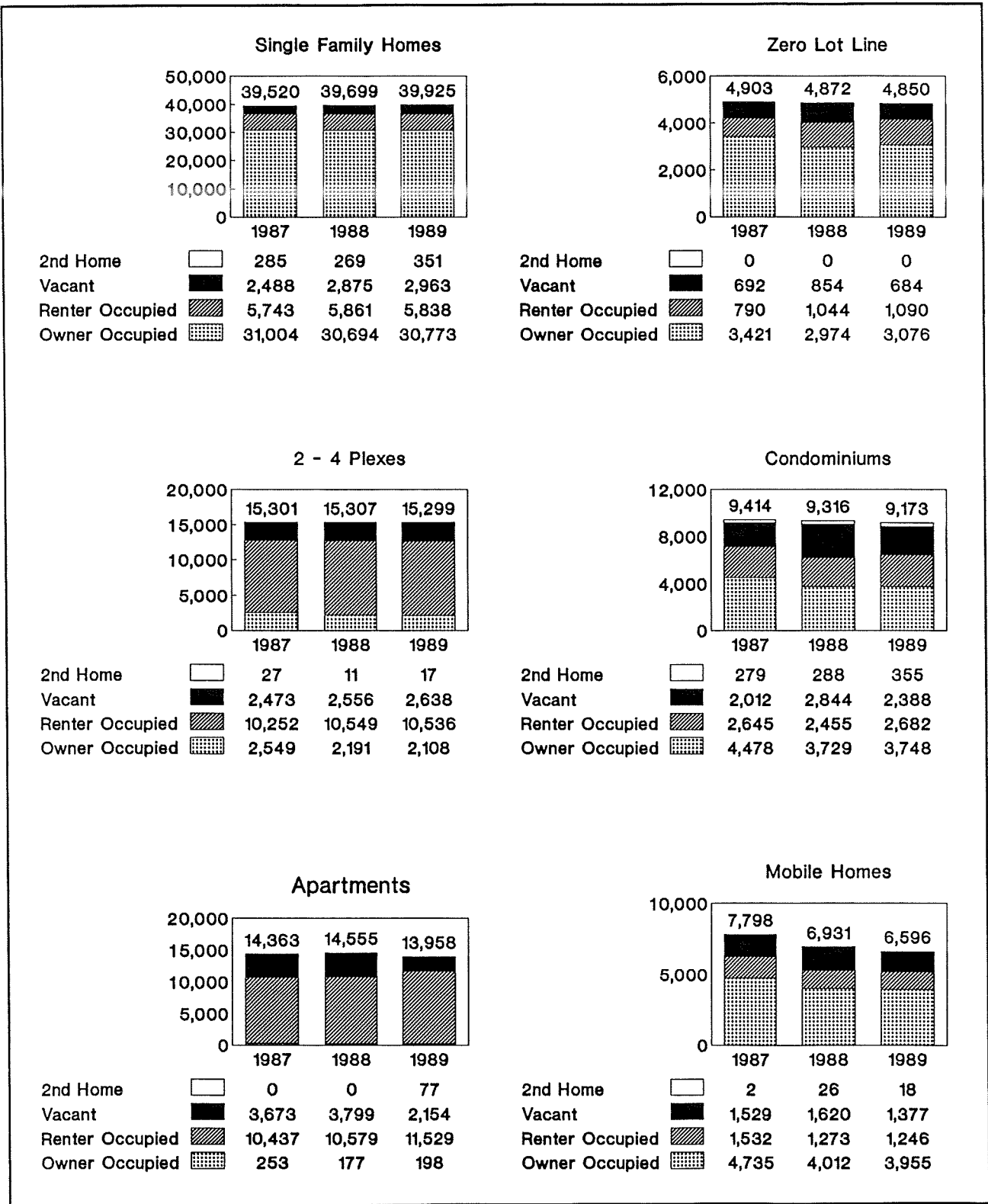
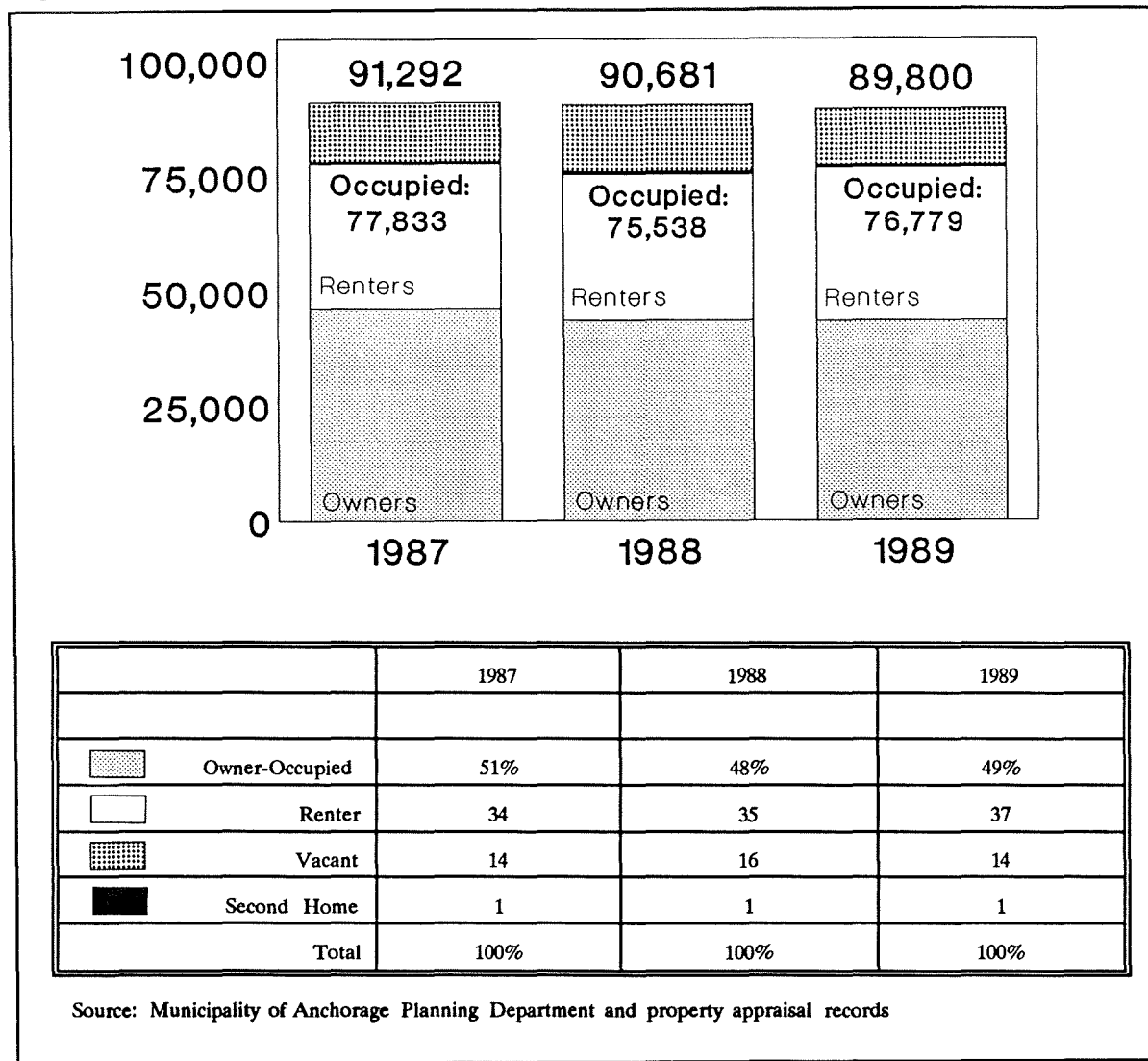


Figure 20 shows the effects of the recession on occupancy of Anchorage's housing in the late 1980s. Our surveys (which count vacancies slightly differently than the municipality) shows vacancies at 14 percent in 1987, 16 percent in 1988, and 14 percent in 1989. Vacancies dropped between 1988 and 1989 in part because the population grew (about 1,250 new households were added during that time) but also because financial institutions and others continued to take mobile homes and apartments out of the stock.

Figure 20. Occupancy in Total Housing Stock, 1987 – 1989



In 1987 owners lived in 51 percent of Anchorage's housing stock and renters 34 percent. By 1988, when thousands of properties had gone into foreclosure and many residents had left the city, owners lived in just 48 percent of the stock, renters in 35 percent, and the vacancy rate was 2 percentage points higher than it had been the year before. By mid-1989, hundreds of mobile homes and apartments had been taken out of the housing stock; a number of houses that had been in foreclosure had been re-sold; and Anchorage's population had stabilized. As a result, owners occupied slightly more of the stock (49 percent), as did renters (37 percent) and the vacancy rate was down from 16 to 14 percent.

Details on how occupancy and vacancy rates changed for individual types of housing from 1987 to 1989 are shown in Figure 19. Owners of apartment buildings were the first to feel the effects of the recession. Renters began leaving the city in 1986; the vacancy rate for large complexes as reported by the municipality jumped from 14 percent in 1985 to 26 percent by 1987.

As the recession wore on, owners of other kinds of housing felt the effects. Thousands of residential properties went into foreclosure as jobs disappeared, the population shrank, and property values sank. From 1987 to 1989 the number of condominium owners dropped more than 15 percent, as did the numbers of mobile home owners and owners of 2-to-4-plexes. By contrast, the number of owners of single-family houses dropped just one percent during that period. This relatively small drop in ownership of single-family houses shows that a smaller percentage of single-family houses went into foreclosure, and that houses re-sold more quickly.

The Status of Foreclosed Properties

- *Foreclosed houses and zero-lot lines re-sold much more readily than did condominiums in the late 1980s. Half of the houses and 60 percent of the zero-lot lines that had been in foreclosure in the summer of 1988 had been re-sold a year later, as compared with 30 percent of condominiums.*

What has happened to the thousands of properties that have gone into foreclosure in Anchorage in the past few years? We don't have complete information on the history of all those properties, but we do have information on a specific group of properties that were in foreclosure in the summer of 1988. We estimate that in mid-1988 financial institutions held about 7,700 units, excluding mobile homes in trailer parks. About 2,200 of the foreclosures were condominiums, 1,600 single-family houses, 800 zero-lot line units, 1,600 2-to-4-plexes, and 1,500 apartments. Changes in the status of that specific group by summer of 1989 give us important information about conditions in the housing market.

Figure 21 shows the status of all Anchorage residential properties owned by financial institutions as of July 1988 and their status a year later. Remember that this is just one specific group of properties; it does not include any properties that went into foreclosure after July 1988.

In the summer of 1988, 65 percent of the foreclosures were vacant and 27 percent were rented. Owners are shown as living in 8 percent of the foreclosed properties because the survey fieldwork was done over several months, while foreclosure status is at one point.

By the summer of 1989, owners were living in 27 percent of these properties (reflecting sales of foreclosures), 36 percent were rented, and 30 percent still sat vacant. Approximately 7 percent – almost entirely low-quality apartments – had been removed.

Figure 21. Status of All Housing Units Owned by Financial Institutions in July 1988

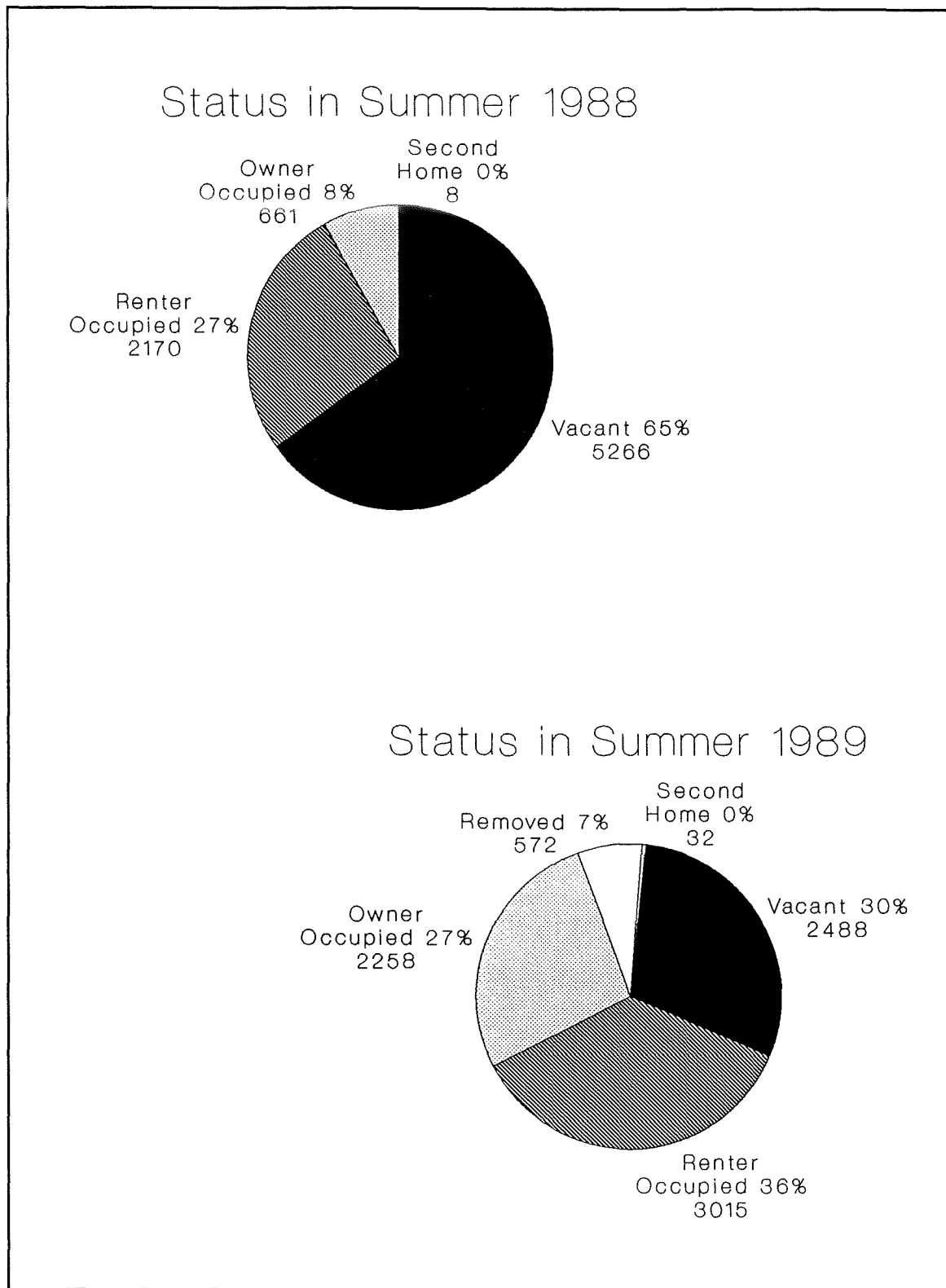
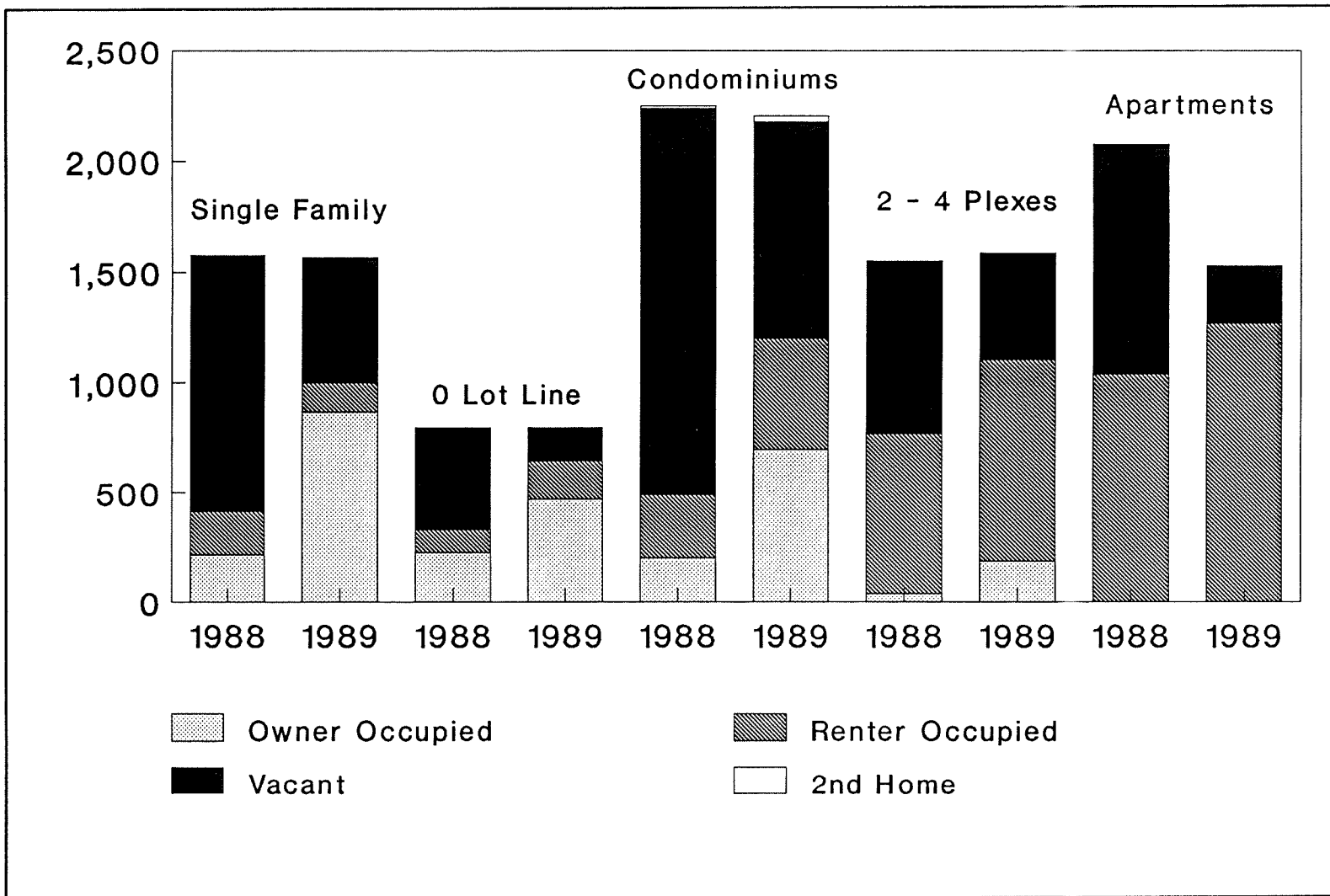


Figure 22 breaks down the same group of properties into housing types. About 19 percent of the foreclosures were single-family houses, 10 percent zero-lot line units, 27 percent condominiums, 19 percent 2-to-4-plexes, 25 percent apartments. (Again, mobile homes are excluded here because most are in trailer courts and are considered personal rather than real property – so they do not appear on the municipality’s real property assessment file, the source of this foreclosure information.)

By the summer of 1989, new owners lived in half the single-family houses, 60 percent of the zero-lot line units, and 32 percent of the condominiums that had been in foreclosure. Still standing vacant in mid-1989 were 36 percent of the single-family houses, 20 percent of the zero-lot line units, and 44 percent of the condominiums. The rest – 8 percent of houses, 22 percent of zero-lot lines, and 23 percent of condos – were rented.

Owners lived in 12 percent of the units in 2-to-4 plexes that had been in foreclosure and renters in 58 percent; 31 percent were still vacant. About one-quarter of the apartments that had been in foreclosure – the ones of poorest quality – had been torn down (or at least condemned and readied for demolition) by mid-1989. Of the remaining apartments, 83 percent were rented and 17 percent were still vacant.

Figure 22. Status of All Housing Units Owned by Financial Institutions in July 1988



CHAPTER 4. CONCLUSIONS

Between 1980 and 1986, Anchorage's population grew by nearly 40 percent. During the next two years, the population declined by 12 percent. These rapid changes brought on almost chaotic conditions in the housing market. Over 40 percent of all housing units in Anchorage in 1989 were built in the 1980s, and many of these units became property of financial institutions as prices fell in the latter part of the decade.

When Anchorage's population stabilized in 1988 at around 220,000, the overall housing vacancy rate stood at 16 percent. Between 1988 and 1989, the vacancy rate dropped to 14 percent. Although Anchorage gained about 1,250 new households in 1989, another 1,000 housing units--mostly mobile homes and low-quality apartments--were removed from the stock. The lower prices for housing associated with the recession had induced a "flight to quality", reducing demand for these lower-quality units.

The removal of low-rent apartments, combined with a continued large inventory of foreclosed condominiums, has led to an imbalance in vacancy rates within the municipality. In 1989, apartments units in complexes with five or more units had a vacancy rate of 15 percent, while 26 percent of condominiums were vacant. However, the vacancy rate for condominiums was 31 percent in 1988, so financial institutions actually made significant progress in divesting their inventory of foreclosed condominiums.

The recession of 1986-88 has had at least one beneficial impact. Nearly 2,000 mostly low-quality housing units have already been removed from the housing stock. As the Anchorage economy recovers and the population begins to grow again, these units will have to be replaced with new units. The Anchorage population can look forward to living in better-quality housing in the 1990s than they were able to afford in the 1980s.

APPENDIX A

Survey Instruments for 1987, 1988, and 1989 Municipality of Anchorage Population and Housing Surveys

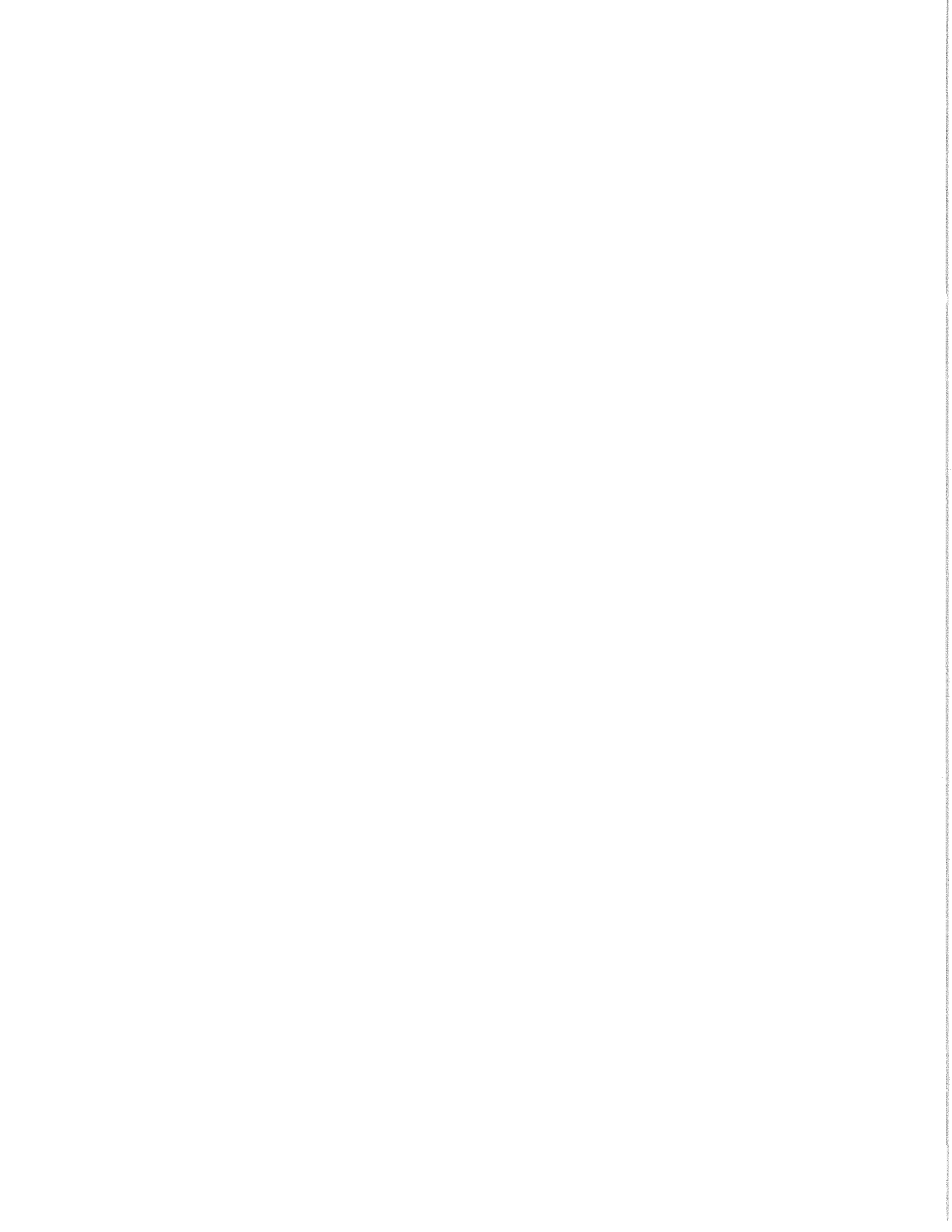


OFFICIAL 1988 POPULATION SURVEY

QUESTION	PERSONS						FOR OFFICE ONLY					
	PERSON 1	PERSON 2	PERSON 3	PERSON 4	PERSON 5	PERSON 6	MAP	GISID	HUSN	STYPE	BLDG	UNIT
	Please complete questions 3 through 15 for each of the people in question 1. For example, if you indicate that 3 people are staying in your household, you should complete questions 3 through 15 in each of the columns labeled Person 1, Person 2, and Person 3. Start in the column labeled Person 1 with the household member (or one of the members) in whose name the home is owned or rented. If there is no such person, start in this column with any adult household member.						1. <input type="checkbox"/> OCCUPIED	2. <input type="checkbox"/> VACANT FOR SALE	3. <input type="checkbox"/> VACANT FOR RENT	4. <input type="checkbox"/> VACANT FORECLOSED	5. <input type="checkbox"/> RECREATIONAL OR SEASONAL HOUSING UNIT (2nd home)	6. <input type="checkbox"/> VACANT UNKNOWN
1. How many people are now staying in this household? Include all family members, relatives, lodgers, boarders, visitors or other persons staying here, including persons temporarily sent due to their job, vacation, or brief illness.	[]											
2. Are your living quarters - 1. <input type="checkbox"/> owned or being bought by you or by someone else in household? 2. <input type="checkbox"/> rented for cash rent? 3. <input type="checkbox"/> Other, please specify.												
3. How is this person related to person 1? Please check one box for each person starting with person 2.	<input checked="" type="checkbox"/> Primary Household Member	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	Households with more than 6 persons should use this space to answer questions 3 through 15 for each additional person.					
4. Please check one box which most accurately describes this person's residency status in this household during the last week. IMPORTANT: Check box #3 only if the person currently has a usual residence elsewhere where they normally live for more than half of the year.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.						
5. Except for temporary absences, this person has continuously lived in the Municipality since what date? Please enter month and year (if a continuous resident since birth, enter month and year of birth)	Month Year (Please use numbers.)	Month Year (Please use numbers.)	Month Year (Please use numbers.)	Month Year (Please use numbers.)	Month Year (Please use numbers.)	Month Year (Please use numbers.)						
6. Except for temporary absences, this person has continuously lived at this address since:	Month Year	Month Year	Month Year	Month Year	Month Year	Month Year						
7. Sex	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female						
8. Age at last birthday	Years	Years	Years	Years	Years	Years						
9. Is this person - (Please check one box)	1. <input type="checkbox"/> White 2. <input type="checkbox"/> Black 3. <input type="checkbox"/> American Indian, Eskimo, or Aleut 4. <input type="checkbox"/> Asian or Pacific Islander 5. <input type="checkbox"/> Other	1. <input type="checkbox"/> White 2. <input type="checkbox"/> Black 3. <input type="checkbox"/> American Indian, Eskimo, or Aleut 4. <input type="checkbox"/> Asian or Pacific Islander 5. <input type="checkbox"/> Other	1. <input type="checkbox"/> White 2. <input type="checkbox"/> Black 3. <input type="checkbox"/> American Indian, Eskimo, or Aleut 4. <input type="checkbox"/> Asian or Pacific Islander 5. <input type="checkbox"/> Other	1. <input type="checkbox"/> White 2. <input type="checkbox"/> Black 3. <input type="checkbox"/> American Indian, Eskimo, or Aleut 4. <input type="checkbox"/> Asian or Pacific Islander 5. <input type="checkbox"/> Other	1. <input type="checkbox"/> White 2. <input type="checkbox"/> Black 3. <input type="checkbox"/> American Indian, Eskimo, or Aleut 4. <input type="checkbox"/> Asian or Pacific Islander 5. <input type="checkbox"/> Other	1. <input type="checkbox"/> White 2. <input type="checkbox"/> Black 3. <input type="checkbox"/> American Indian, Eskimo, or Aleut 4. <input type="checkbox"/> Asian or Pacific Islander 5. <input type="checkbox"/> Other						
10. Is this person of Spanish/Hispanic origin or descent?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No						
11. If 16 years or older, please enter this person's primary occupation or job title. Please be specific (e.g. carpenter, laborer - not construction).												
12. Please check one box that most accurately describes this person's primary employment status during the last week. Persons 16 years and older receiving any pay for work performed last week should check one of the boxes numbered 2, 3, 4 or 5. IF THIS PERSON'S EMPLOYMENT STATUS WAS LESS THAN 16 YEARS OF AGE, UNEMPLOYED, RETIRED, OR OTHER, PLEASE SKIP QUESTIONS 13 AND 14.	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid						
13. Please check one box which most accurately locates this person's primary place of work last week. Persons employed within the Anchorage Bowl should refer to the map on the back of this questionnaire and indicate in the space marked TAZ #, the 3-digit Traffic Analysis Zone number in which their primary place of work was located.	1. <input type="checkbox"/> Anchorage Bowl TAZ # _____ 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird Creek 4. <input type="checkbox"/> Matanuska-Susitna Borough 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other	1. <input type="checkbox"/> Anchorage Bowl TAZ # _____ 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird Creek 4. <input type="checkbox"/> Matanuska-Susitna Borough 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other	1. <input type="checkbox"/> Anchorage Bowl TAZ # _____ 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird Creek 4. <input type="checkbox"/> Matanuska-Susitna Borough 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other	1. <input type="checkbox"/> Anchorage Bowl TAZ # _____ 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird Creek 4. <input type="checkbox"/> Matanuska-Susitna Borough 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other	1. <input type="checkbox"/> Anchorage Bowl TAZ # _____ 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird Creek 4. <input type="checkbox"/> Matanuska-Susitna Borough 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other	1. <input type="checkbox"/> Anchorage Bowl TAZ # _____ 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird Creek 4. <input type="checkbox"/> Matanuska-Susitna Borough 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other						
14. Did this person's job involve the sale of retail merchandise to the public? Examples include businesses which sell food, cars, clothing, and other goods.	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No						
15. What was the total annual income (before taxes) in 1987 of all people who usually lived in your household during the last week.	1. <input type="checkbox"/> Less than \$5,000 2. <input type="checkbox"/> \$5,000 to \$10,000	3. <input type="checkbox"/> \$10,000 to \$15,000 4. <input type="checkbox"/> \$15,000 to \$20,000	5. <input type="checkbox"/> \$20,000 to \$30,000 6. <input type="checkbox"/> \$30,000 to \$40,000	7. <input type="checkbox"/> \$40,000 to \$50,000 8. <input type="checkbox"/> \$50,000 to \$60,000	9. <input type="checkbox"/> \$60,000 to \$70,000 10. <input type="checkbox"/> \$70,000 to \$80,000	11. <input type="checkbox"/> \$80,000 to \$90,000 12. <input type="checkbox"/> \$90,000 to \$100,000	13. <input type="checkbox"/> \$100,000 to \$110,000 14. <input type="checkbox"/> \$110,000 to \$120,000	15. <input type="checkbox"/> \$120,000 or more				

OFFICIAL 1989 POPULATION SURVEY

							FOR OFFICE ONLY								
							MAP	GISID	HUSN	STYLE	BLDG	UNIT			
<p>1. How many people are now staying in this household? Include all family members, relatives, lodgers, boarders, visitors or other persons staying here, including persons temporarily absent due to their job, vacation, or brief illness. </p> <p>2. Are your living quarters - 1. <input type="checkbox"/> owned or being bought by you or by someone else in household? 2. <input type="checkbox"/> rented for cash rent? 3. <input type="checkbox"/> Other, please specify. _____</p> <p>3. Please indicate how many rooms of each of the following types are contained in your living quarters. _____ Bedrooms _____ Bathrooms (include 1/2 and 3/4 baths) _____ Other Rooms (excluding porches, balconies, foyers, halls or half rooms)</p> <p>4. Please indicate how much your household pays on average each month for each of the following expenses associated with your living quarters. \$ _____ Rent or Mortgage Payments \$ _____ Heat and Electricity \$ _____ Condo Dues, Space Rent, Water and Sewer</p> <p>Please complete questions 5 through 15 for each of the people in question 1. For example, if you indicate that 3 people are staying in your household, you should complete questions 5 through 15 in each of the columns labeled Person 1, Person 2, and Person 3. Start in the column labeled Person 1 with the household member (or one of the members) in whose name the home is owned or rented. If there is no such person, start in this column with any adult household member.</p>							<p>1. <input type="checkbox"/> OCCUPIED</p> <p>2. <input type="checkbox"/> VACANT FOR SALE</p> <p>3. <input type="checkbox"/> VACANT FOR RENT</p> <p>4. <input type="checkbox"/> VACANT FORECLOSED</p> <p>5. <input type="checkbox"/> RECREATIONAL OR SEASONAL HOUSING UNIT (2nd home)</p> <p>6. <input type="checkbox"/> VACANT UNKNOWN</p>								
QUESTION	PERSON 1	PERSON 2	PERSON 3	PERSON 4	PERSON 5	PERSON 6	Households with more than 6 persons should use this space to answer questions 5 through 15 for each additional person.								
5. How is this person related to person 1? Please check one box for each person starting with person 2.	<input checked="" type="checkbox"/> Primary Household Member	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative	2. <input type="checkbox"/> Husband or Wife 3. <input type="checkbox"/> Son or Daughter 4. <input type="checkbox"/> Other Relative 5. <input type="checkbox"/> Non-Relative								
6. Please check one box which most accurately describes this person's residency status in this household during the last week. IMPORTANT: Check box #3 only if the person currently has a usual residence elsewhere where they normally live for more than half of the year.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.	1. <input type="checkbox"/> Usually lived here. 2. <input type="checkbox"/> Usually lived here but was temporarily absent for business or other reasons. 3. <input type="checkbox"/> Temporarily staying here. Has a current usual residence elsewhere.								
7. Except for temporary absences, this person has continuously lived in the Municipality since what date? Please enter month and year (if a continuous resident since birth, enter month and year of birth.)	Month _____ Year _____ (Please use numbers.)	Month _____ Year _____ (Please use numbers.)	Month _____ Year _____ (Please use numbers.)	Month _____ Year _____ (Please use numbers.)	Month _____ Year _____ (Please use numbers.)	Month _____ Year _____ (Please use numbers.)	Month _____ Year _____ (Please use numbers.)								
8. Except for temporary absences, this person has continuously lived at this address since:	Month _____ Year _____	Month _____ Year _____	Month _____ Year _____	Month _____ Year _____	Month _____ Year _____	Month _____ Year _____	Month _____ Year _____								
9. Sex.	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female	1. <input type="checkbox"/> Male 2. <input type="checkbox"/> Female								
10. Age at last birthday	_____ Years	_____ Years	_____ Years	_____ Years	_____ Years	_____ Years	_____ Years								
11. Is this person — (Please check one box.)	1. <input type="checkbox"/> American Indian, Aleut or Eskimo 6. <input type="checkbox"/> Other Asian 2. <input type="checkbox"/> Black 7. <input type="checkbox"/> Pacific 3. <input type="checkbox"/> Filipino 8. <input type="checkbox"/> Islander 4. <input type="checkbox"/> Japanese 9. <input type="checkbox"/> White 5. <input type="checkbox"/> Korean	1. <input type="checkbox"/> American Indian, Aleut or Eskimo 6. <input type="checkbox"/> Other Asian 2. <input type="checkbox"/> Black 7. <input type="checkbox"/> Pacific 3. <input type="checkbox"/> Filipino 8. <input type="checkbox"/> Islander 4. <input type="checkbox"/> Japanese 9. <input type="checkbox"/> White 5. <input type="checkbox"/> Korean	1. <input type="checkbox"/> American Indian, Aleut or Eskimo 6. <input type="checkbox"/> Other Asian 2. <input type="checkbox"/> Black 7. <input type="checkbox"/> Pacific 3. <input type="checkbox"/> Filipino 8. <input type="checkbox"/> Islander 4. <input type="checkbox"/> Japanese 9. <input type="checkbox"/> White 5. <input type="checkbox"/> Korean	1. <input type="checkbox"/> American Indian, Aleut or Eskimo 6. <input type="checkbox"/> Other Asian 2. <input type="checkbox"/> Black 7. <input type="checkbox"/> Pacific 3. <input type="checkbox"/> Filipino 8. <input type="checkbox"/> Islander 4. <input type="checkbox"/> Japanese 9. <input type="checkbox"/> White 5. <input type="checkbox"/> Korean	1. <input type="checkbox"/> American Indian, Aleut or Eskimo 6. <input type="checkbox"/> Other Asian 2. <input type="checkbox"/> Black 7. <input type="checkbox"/> Pacific 3. <input type="checkbox"/> Filipino 8. <input type="checkbox"/> Islander 4. <input type="checkbox"/> Japanese 9. <input type="checkbox"/> White 5. <input type="checkbox"/> Korean	1. <input type="checkbox"/> American Indian, Aleut or Eskimo 6. <input type="checkbox"/> Other Asian 2. <input type="checkbox"/> Black 7. <input type="checkbox"/> Pacific 3. <input type="checkbox"/> Filipino 8. <input type="checkbox"/> Islander 4. <input type="checkbox"/> Japanese 9. <input type="checkbox"/> White 5. <input type="checkbox"/> Korean	1. <input type="checkbox"/> American Indian, Aleut or Eskimo 6. <input type="checkbox"/> Other Asian 2. <input type="checkbox"/> Black 7. <input type="checkbox"/> Pacific 3. <input type="checkbox"/> Filipino 8. <input type="checkbox"/> Islander 4. <input type="checkbox"/> Japanese 9. <input type="checkbox"/> White 5. <input type="checkbox"/> Korean								
12. Is this person of Spanish/Hispanic origin or descent?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No								
13. If 16 years or older, what is this person's primary occupation or job title? A list of occupational codes is printed on the back of this questionnaire. Please enter that code which best describes this person's occupation in the space at right.															
14. Please check one box that most accurately describes this person's primary employment status during the last week. Persons 16 years and older receiving any pay for work performed last week should check one of the boxes numbered 2, 3, 4 or 5. IF THIS PERSON'S EMPLOYMENT STATUS WAS LESS THAN 16 YEARS OF AGE, UNEMPLOYED, RETIRED, OR OTHER, PLEASE SKIP QUESTION 15.	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid	1. <input type="checkbox"/> Less than 16 yrs. old 2. <input type="checkbox"/> Military Active Duty 3. <input type="checkbox"/> Employee of private firm 4. <input type="checkbox"/> Employee of government 5. <input type="checkbox"/> Self-Employed 6. <input type="checkbox"/> Unemployed looking for work 7. <input type="checkbox"/> Unemployed not looking for work 8. <input type="checkbox"/> Retired 9. <input type="checkbox"/> Other non-paid								
15. Please check one box which most accurately locates this person's primary place of work last week.	1. <input type="checkbox"/> Anchorage Bowl 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird 4. <input type="checkbox"/> Matanuska-Susitna Bor. 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other _____	1. <input type="checkbox"/> Anchorage Bowl 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird 4. <input type="checkbox"/> Matanuska-Susitna Bor. 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other _____	1. <input type="checkbox"/> Anchorage Bowl 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird 4. <input type="checkbox"/> Matanuska-Susitna Bor. 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other _____	1. <input type="checkbox"/> Anchorage Bowl 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird 4. <input type="checkbox"/> Matanuska-Susitna Bor. 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other _____	1. <input type="checkbox"/> Anchorage Bowl 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird 4. <input type="checkbox"/> Matanuska-Susitna Bor. 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other _____	1. <input type="checkbox"/> Anchorage Bowl 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird 4. <input type="checkbox"/> Matanuska-Susitna Bor. 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other _____	1. <input type="checkbox"/> Anchorage Bowl 2. <input type="checkbox"/> Eagle River-Chugiak 3. <input type="checkbox"/> Girdwood-Indian-Bird 4. <input type="checkbox"/> Matanuska-Susitna Bor. 5. <input type="checkbox"/> North Slope Borough 6. <input type="checkbox"/> Other _____								
16. What was the total annual income (before taxes) in 1988 of all people who usually lived in your household during the last week.	1. <input type="checkbox"/> Less than \$5,000 2. <input type="checkbox"/> \$5,000 to \$10,000	3. <input type="checkbox"/> \$10,000 to \$15,000 4. <input type="checkbox"/> \$15,000 to \$20,000	5. <input type="checkbox"/> \$20,000 to \$30,000 6. <input type="checkbox"/> \$30,000 to \$40,000	7. <input type="checkbox"/> \$40,000 to \$50,000 8. <input type="checkbox"/> \$50,000 to \$60,000	9. <input type="checkbox"/> \$60,000 to \$70,000 10. <input type="checkbox"/> \$70,000 to \$80,000	11. <input type="checkbox"/> \$80,000 to \$90,000 12. <input type="checkbox"/> \$90,000 to \$100,000	13. <input type="checkbox"/> \$100,000 to \$110,000 14. <input type="checkbox"/> \$110,000 to \$120,000	15. <input type="checkbox"/> \$120,000 or more							



APPENDIX B

Detailed Housing Information

**Median Payments by Housing Type
Occupancy and Vacancy by Unit Age
Occupancy and Vacancy by Unit Value
Occupancy and Vacancy by Unit Size**



**MEDIAN HOUSING PAYMENTS AND PAYMENTS PER SQ FT
BY TYPE OF HOUSING AND PLANNING AREA**

	<u>Owners</u>	<u>Renters</u>	<u>Combined</u>		<u>Owners</u>	<u>Renters</u>	<u>Combined</u>
Eagle River				Northwest			
Single Family	\$1,249	\$945	\$1,184	Single Family	\$1,000	\$690	\$848
Zero-Lot Lines	1073	905	935	Zero-Lot Lines	1027	940	966
Condominiums	466	590	565	Condominiums	930	745	857
Two to Four Plexes	575	500	500	Two to Four Plexes	446	495	495
Apartments		395	390	Apartments		350	350
Mobile Homes	335	550	450	Mobile Homes	355	380	365
Southeast				Southwest			
Single Family	1218	967	1180	Single Family	1150	1075	1130
Zero-Lot Lines	891	713	871	Zero-Lot Lines	1081	786	940
Condominiums	803	500	650	Condominiums	851	661	772
Two to Four Plexes	598	575	575	Two to Four Plexes	536	593	580
Apartments		545	545	Apartments		453	450
Mobile Homes	585	565	575	Mobile Homes	408	535	455
Northeast				Turnagain Arm			
Single Family	968	917	967	Single Family	802	570	661
Zero-Lot Lines	1168	955	1030	Condominiums			
Condominiums	810	593	750	Two to Four Plex	378	268	285
Two to Four Plexes	559	550	550	Mobile Homes	150	440	200
Apartments		450	445				
Mobile Homes	415	550	454	Total	986	505	700

OCCUPANCY BY UNIT AGE AND TYPE

	Before <u>1951</u>	1951 - <u>1955</u>	1955 - <u>1960</u>	1961 - <u>1965</u>	1966 - <u>1970</u>	1971 - <u>1975</u>	1976 - <u>1980</u>	1981 - <u>1985</u>	1986 - <u>1988</u>	<u>Total</u>
Single Family										
Own	625	2068	1787	2811	3722	6143	4331	7716	269	29502
Rent	558	589	436	527	600	936	646	1110	0	5491
Vacant	172	360	97	342	354	233	311	725	60	2722
Second Home	0	0	0	28	28	61	44	83	6	289
Total	1355	3017	2320	3708	4704	7373	5332	9634	335	38004
Zero-Lot Lines										
Own	0	0	0	0	32	181	432	2408	30	3083
Rent	0	0	0	0	0	126	142	799	16	1083
Vacant	0	0	0	21	0	58	223	383	0	685
Second Home	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	21	32	365	797	3590	46	4851
Condominiums										
Own	79	0	0	0	40	548	1024	1992	0	3683
Rent	0	40	0	0	4	615	544	1476	0	2679
Vacant	0	0	0	40	79	346	420	1460	4	2349
Second Home	0	0	0	0	43	113	77	113	9	355
Total	79	40	0	40	166	1622	2065	5041	13	9066
Two- to Four-Plexes										
Own	50	51	175	299	352	290	334	438	0	2008
Rent	417	500	398	927	1521	2053	1605	2561	194	10176
Vacant	140	114	239	163	546	329	610	404	46	2591
Second Home	0	0	0	3	0	0	3	7	0	13
Total	607	665	812	1392	2419	2672	2552	3410	240	14788
Apartments										
Own	38	0	26	23	12	0	29	50	0	179
Rent	162	685	263	883	1732	2134	2895	1839	63	10770
Vacant	100	115	77	342	267	347	389	254	0	1891
Second Home	0	0	0	0	38	38	0	0	0	76
Total	300	800	366	1248	2049	2519	3313	2143	63	12916

Note: Total column includes 361 units of unknown age

OCCUPANCY BY UNIT VALUE & TYPE

	<u>Under</u> <u>\$25,000</u>	<u>\$25,000 -</u> <u>\$45,000</u>	<u>\$45,000 -</u> <u>\$75,000</u>	<u>\$75,000 -</u> <u>\$105,000</u>	<u>Over</u> <u>\$105,000</u>	<u>Total</u>
Single Family						
Own	497	2727	15800	7612	2882	29518
Rent	413	1449	2702	675	237	5476
Vacant	67	843	1324	315	150	2699
Second Home	34	50	150	33	0	267
Total	1011	5069	19976	8635	3269	37960
 Zero-Lot Lines						
Own	0	903	1833	291	44	3071
Rent	0	466	524	104	0	1094
Vacant	0	336	304	44	0	684
Second Home	0	0	0	0	0	0
Total	0	1705	2661	439	44	4849
 Condominiums						
Own	2443	0	0	0	0	2443
Rent	504	36	0	0	0	540
Vacant	2303	6	40	0	0	2349
Second Home	350	0	4	0	0	354
Total	8910	85	70	0	0	9065
 Two- to Four-Plexes						
Own	4134	3974	1044	149	118	9419
Rent	321	352	187	24	0	884
Vacant	1440	893	212	40	0	2585
Second Home	7	7	0	0	0	14
Total	6250	6249	1917	229	118	14763
 Apartments						
Own	7018	946	437	313	680	9394
Rent	454	53	38	6	69	620
Vacant	1517	183	77	23	50	1850
Second Home	77	0	0	0	0	77
Total	9194	1182	590	342	799	12107

OCCUPANCY BY UNIT SIZE AND TYPE

	Under 500 sq.ft.	500 - 800 sq.ft.	800 - 1000 sq.ft.	1000 - 1200 sq.ft.	1200 - 1500 sq.ft.	1500 - 000 sq.ft.	Over 2000 sq.ft.	Total
Single Family								
Own	125	872	2145	4226	3409	8417	10278	29467
Rent	125	554	756	793	730	1571	878	5411
Vacant	0	347	257	520	461	833	237	2655
Second Home	0	44	56	28	72	39	11	250
Total	249	1817	3214	5567	4672	10860	11404	37783
Zero-Lot Lines								
Own	0	13	407	710	972	698	> 2000	Total
Rent	0	16	198	505	472	338	76	1596
Vacant	0	0	69	258	223	111	0	341
Second Home	0	0	0	0	0	0	17	0
Total	0	29	643	1268	1484	1078	348	4850
Condominiums								
Own	41	1019	662	827	618	431	98	Total
Rent	145	662	672	620	280	249	38	2670
Vacant	65	1144	663	250	117	70	40	2349
Second Home	113	120	53	60	0	9	0	355
Total	364	2945	2050	1757	1015	759	176	9066
Two- to Four-Plexes								
Own	8	227	535	391	621	212	21	2008
Rent	411	1135	3804	2107	1680	720	294	10158
Vacant	142	540	965	495	239	147	63	2591
Second Home	0	7	0	3	3	0	0	13
Total	561	1909	5304	2996	2543	1079	378	14770
Apartments								
Own	25	107	4	0	0	41	4	181
Rent	1036	4047	2910	1394	440	296	530	10653
Vacant	455	620	413	254	74	23	54	1893
Second Home	0	38	0	38	0	0	0	76
Total	1516	4812	3327	1686	514	360	588	12803