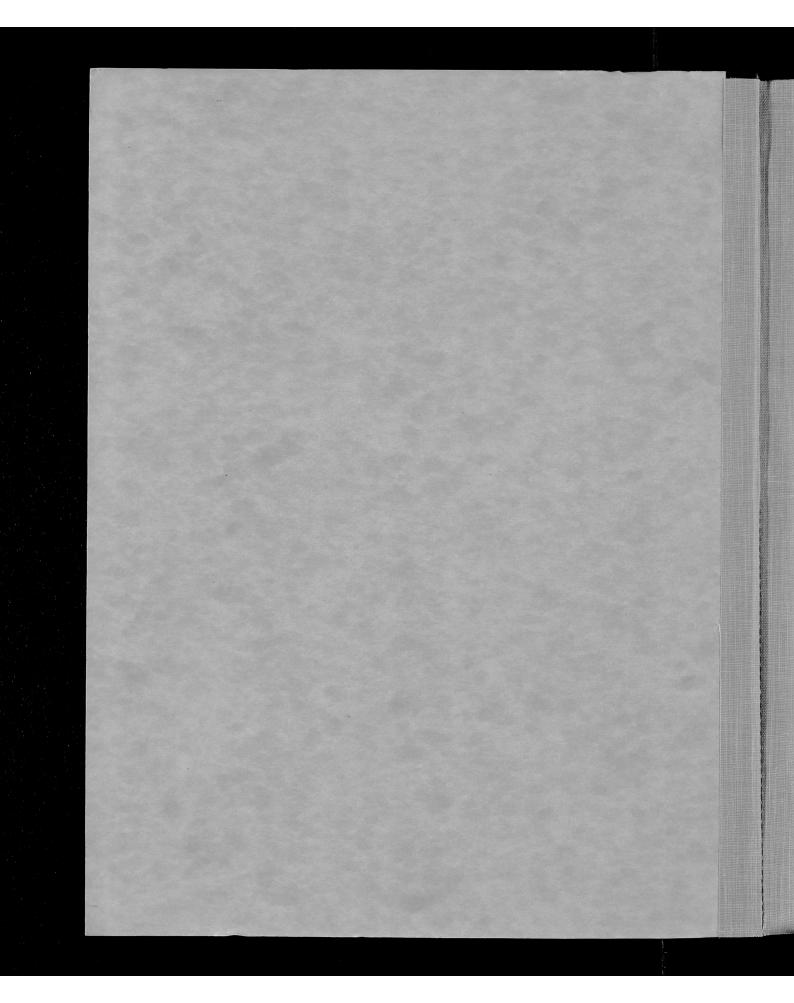
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REPORT

of

The Real Property Survey
CHARLOTTE, NORTH CAROLINA

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The Real Property Survey CHARLOTTE, NORTH CAROLINA

WORK PROJECTS ADMINISTRATION

SPONSORED BY CITY OF CHARLOTTE

MORTH CREOLINA STATE PLANSING ROKED

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INTRODUCTION

The fertile and productive agricultural lands in the Piedmont section of North Carolina led to the early settlement of Charlotte, incorporated in 1766. The city and its surrounding areas played significant historical roles during the period of opposition to British colonial rule and in the struggle for independence. In 1780 Charlotte was invaded by Cornwallis, whose epithet, ".....this place is a damned hornet's nest," is perpetuated in the city's seal and in the names of local organizations.

Following the abolition of slavery and the introduction of wages into the agricultural economy, farming as an occupation gave way to manufacturing in Charlotte as well as in other cities of the Piedmont. With the development of enormous quantities of hydro-electric power in the vicinity, and because of the city's strategic location at the geographic center of the two Carolinas, Charlotte, now the largest city in North Carolina, has become a key distributing point for both states. The manufacture of textile products, including cotton yarns, and fabrics, knit goods, hosiery, etc., is the principal occupation of the city, although other industrial activity exists. The city is headquarters for the Duke Power Company's system in the Carolinas, and for numerous wholesalers and jobbers of a variety of commodities.

The tremendous increase in population which the city has experienced in its precipitous growth as a commercial and industrial center, is apparent from the following figures:

Year	Population	Percent of Increase
1860	2,265	
1870	4,473	97.5
1880	7,094	58.6
1890	11,557	62.9
1900	18,091	56.5
1910	34,013	88.0
1920	46,338	36.2
1930	82,675	78.4
1940	100,327	21.4

The social significance to the community of adequate housing hardly needs re-emphasis here, nor are many individuals ignorant of the existence of housing inadequacy in the nation's cities. It has long been recognized, however, by those who are concerned with the housing problem and are interested in its solution, that basic data must first be made available in detail about actual conditions among residential structures, and about the population, income, rents, and facilities in affected areas. Such information can best be obtained by making a survey of real property. The lack of funds for research of the nature and scope of a real property survey has been a great factor in retarding the attack on the housing problem. The availability of relief workers of the white collar class who could serve as enumerators and tabulators of the desired data has provided a unique

opportunity to obtain this vital information, while furnishing these workers an occupation suitable to their standards and training.

Because of the growing demand for these factual data on the part of awakening civic groups, and the recognition of the need for improved housing, the North Carolina State Planning Board, in 1938, submitted for approval to the Work Projects Administration a project proposing to make a complete study of land use, real property, and low-income families in several North Carolina cities and towns, of which Charlotte was one.

Following the standard procedure for real property inventories, entitled Technique for a Real Property Survey, the city was enumerated by blocks. A sheet was prepared for each block on which the area measurements and descriptions of the use of every plot of land and every structure were listed. This information furnished on the block lists, when mapped, constitutes the land use survey, and should be of value to the community in formulating zoning policies, as well as in the location of future enterprise and construction.

Every dwelling unit on each block was canvassed and a real property schedule was filled in for each covering the detailed data which, later tabulated by blocks and then for the city as a whole, served as the basis for the analysis attempted in this report. This constitutes the dwelling survey. The tabulation of the information on the real property schedules was assembled in 98 tables. In addition to the information thus made available for every block in the city, as well as for the city as a whole, a series of maps was prepared in connection with the dwelling survey, which graphically presents each of the significant housing factors surveyed.

The real property schedules were checked as soon as they were enumerated and examined for factors which would determine the adequacy or inadequacy of a dwelling. Those dwellings designated as inadequate or substandard by this check were re-enumerated for data on the families they housed. Following a separate technique, entitled the Low Income Housing Area Survey, the data furnished by this second enumeration were treated as a separate survey. The low-income family schedules, after their enumeration had been checked, were coded and transcribed to data cards from which 147 tables were derived.

The Real Property Survey set up an office in Charlotte in February 1939 for the duration of the land use survey and the enumeration of the dwelling and low-income family schedules, as well as the preliminary checking of these activities, in which some 75 white and Negro persons, taken from the local certified rolls of the Work Projects Administration, were engaged. The city of Charlotte provided the office space, equipment, supplies, forms, and other necessary materials. By August this phase of the work had been completed and the schedules were sent to Raleigh, state headquarters of the survey, for coding, tabulation, mapping, and analysis.

The tabulations, prepared in separate volumes, are designed to present, in as lucid a manner as possible, the exact results of the enumeration. An attempt has been made here to present and analyze this statistical information in brief narrative form.

The interest in the housing situation led to the creation of a local Housing Authority in Charlotte in March 1939. On the basis of preliminary survey figures, the United States Housing Authority appropriated \$2,014,000 toward the construction of 368 low-cost dwelling units for white families and 452 for Negroes with low incomes. The rentals and income limits of eligibility to residence in these units were established by analyzing the results of the low-income family survey. It is hoped that the results of this survey will continue to assist in the future planning and development of Charlotte, as well as in any extension of the plans for ameliorating those social ills commonly acknowledged as the concomitants of a housing problem.

The materials and results of the project will be distributed as follows:

Basic real property schedules, copies of block tabulations, general tabulations, and correlation tables derived from the general tabulations will be turned over to the city manager. Basic schedules for low-income family data and copies of the tabulations derived from these schedules will be filed with the Housing Authority of the City of Charlotte. Presentation maps and land use maps will be given the city for the use of the city engineer. Copies of the final report will be filed with interested public departments and institutions.

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CHAPTER I

LAND USE

The total area covered by the survey extends beyond the city limits, with the purpose of including such contiguous territory as is generally considered to be within the economic and social environs of Charlotte. Covering a total area of almost 23 square miles, in contrast with the approximately 20 square miles within the city limits proper, the survey extended especially to areas east of the city.

The specific uses to which Charlotte's land is put are naturally affected by the city's industrial character. Uses for industrial and commercial purposes usually take precedence over and determine the nature and extent of uses for residential, educational, and recreational purposes. The location of much of the living space, the type of tenure, the types of construction, the mobility of the population, the value of the land and the buildings, the rents which they command, as well as the extent to which all the amenities of life are provided are all affected by the importance of manufacturing and trading in the city's economic make-up. Mill and factory settlements, changing areas within the heart of the city--blight and the subsequent slum, unsatisfactory living conditions for white groups with low incomes as well as for practically all the Negroes in their areas of segregation and for the groups in the border areas of mixed races -- these go hand in hand with the rise of new, exclusive residential districts along the periphery of the city and the building of parks and recreational centers, of schools and hospitals.

Attempts at control and limitation of the unfavorable aspects of the growth of the industrial city have usually arisen too late to halt the developments already taking place. Consequently, these efforts have been centered on attempts to prevent such occurrences elsewhere—mainly through the use of zoning regulations. Such limitations, being of a negative nature insofar as they prevent certain types of uses in certain predetermined areas, are of limited value. Since most of the damage has been done by the time the city has awakened to the importance of some control, the fact that the zoning regulations are not retroactive is a definite hardship to constructive planning. Nor are these laws usually based upon a scientific examination of existing conditions and future needs as much as upon a desire at least to maintain the status quo.

The Real Property Survey, in its Land Use Section, did not attempt to determine, nor does it attempt to present, a land use program. Its only purpose was to find out what the existing conditions are and to present them as graphically as possible. This it does with the use of two maps, particularly: the Land Use Map and the Land Coverage Map.

The first of these maps shows all parcels of land, in each block, in terms of street frontage, according to their uses, as follows: single-family residential structures, two- to four-family residential structures, apartment houses without business units, apartment houses with business

Table I

AREA OF LAND BY USE

Type of use	Area (in square feet) or percent
The state of the s	632,839,680
Total area of land Area of land in permanent use	270,630,090
Land in permanent use as percent of all land	42.8
Land coverage of major structures	36,621,878
Land covered by major structures as percent of land in permanent use	13.5

units, other mixed business and residential structures, commercial property, industrial property, public buildings (schools, fire houses, churches, hospitals, institutions, governmental buildings, etc.), permanent open space (parks, playgrounds, cemeteries), temporary business uses, parking or used car lots, and unused land. The second map shows, by proportions of each block, these three factors of land coverage therein: the land not in permanent use, the land in permanent use, and that part of the latter covered by major structures of all kinds.

Two other maps, the Identification Map and the Block Data Map, present aids in the determination of the land's uses as well as information secured in the Real Property Survey proper. The first of these shows the number assigned to each block included in the area covered, thus aiding in the identification of each in connection with data presented elsewhere by blocks. The Block Data Map presents for each block eight pertinent items dealing with structural and dwelling unit facts as well as with non-residential structures.

The importance of industry in the composition of Charlotte is indicated by the fact that over one-seventh of all the land covered by major structures is devoted to industrial uses, among which the manufacture of textiles predominates. Practically all industrial establishments are situated near or alongside the various divisions of the Southern Railway as well as the Piedmont and Northern, for the obvious advantages of proximity to transportation facilities.

Over one-tenth of the total area covered by major structures is used by commercial establishments, the majority of which are located in the principal business section in the center of town and the rest scattered throughout the residential districts including the more populous ones outside the city limits.

Public and institutional buildings of various kinds cover almost 5 percent of the total land with major structures, and the rest (70.3 percent) is devoted to residential structures, including those containing business units. Recreational facilities are provided by parks, country clubs, etc., situated in various parts of the city as well as in the adjacent sections.

While the discussion of land use is concerned with all phases of real property in a city and its environs, the more particular purpose of the Real Property Survey is to consider such phases as concern use for residential purposes. This means a determination of the nature of such use, as regards the kinds of buildings devoted to living quarters, their condition, age, etc., as well as a detailed examination of the living quarters themselves, their adaptability and adequacy. The importance of environmental factors within the home along with those surrounding the home, in their effect upon the well-being of the citizenry, requires a careful analysis.

Table II
DISTRIBUTION OF LAND BY TYPE OF USE

Type of use	Area of land (square feet)	Percent distribution of area
m- 1- 3	/ /	
rotal	632,839,680	100.0
Land in permanent use	270,630,090	42.8
Temporary business uses	221,495	*
Parking and used car lots	857,500	0.1
Unused and vacant land	361,130,595	57.1
* Less than 0.1%		





Table III

NUMBER AND AREA OF STRUCTURES BY TYPE

	Number o	of structures	Area of st	ructure	Average area
Type of structure	Number	Percent distribution	Total area (square feet)	Percent distribution	of structure (square feet
otal	20,139	100.0	36,621,878	100.0	1,818
Single-family structures	13,868	68.9	18,973,044	51.8	1,368
2-4 family structures	3,894	19.3	5,623,782	15.4	1,444
Apartments without business units	158	0.8	623,264	1.7	3,945
Apartments with business units	5	*	54,000	0.1	10,800
Mixed business and residential	232	1.1	467,301	1.3	2,014
Commercial	1,222	6.1	3,907,145	10.7	3,197
Industrial	500	2.5	5,290,815	14.4	10,582
Public buildings	260	1.3	1,682,527	4.6	6,471
Less than 0.1%					

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CHAPTER II

REAL PROPERTY

In bringing together the information collected by field enumerators, the Real Property Survey attempts to present the most comprehensive data available on a considerable number of the physical and occupancy characteristics of Charlotte's dwellings. The brief analysis which follows represents an attempt to interpret the findings as revealed in the extensive tabulations made of the assembled data on dwelling structures and units.

Dwelling Structures and Units

At the time the survey was made there were 18,043 dwelling structures in Charlotte containing 25,130 dwelling units. One hundred and fourteen structures were under construction, 102 of which were single-family dwellings. Two apartment houses were under construction, one with five dwelling units and the other with sixty. The greatest number of existing dwelling structures, 76 percent of the total, but only about 55 percent of all units, are of the single-family detached type. Almost 15 percent of all dwelling structures, which include more than one-fifth of all dwelling units, are duplex houses, with the two-family side-by-side type predominating. About 4 percent of all dwelling structures in the city are listed as "other non-converted" types, which include garage apartments and other structures not readily classifiable as to type. A little more than 2 percent of all structures are of the four-family double two-decker type, while less than 1 percent are apartment houses. Each of these last three structure types contains about 7 percent of all dwelling units in the city.

Wooden residential structures prevail in Charlotte, accounting for 82.7 percent of the city's total. Brick, as the type of exterior material used, is reported in 15.7 percent of all cases, while less than 2 percent of all dwelling structures are built of stone, stuceo, or other materials. Less than one-fourth of all residential structures contain basements as defined by the survey, and the presence of a garage is reported in about 48 percent of all structures enumerated. About 73 percent of all residential structures in Charlotte are one story in height, and more than one-fourth are one and one-half or two stories high. Less than one percent exceed two stories.

Condition

Not quite two-fifths of the dwelling structures in Charlotte are in good condition, 35 percent are in need of minor repairs, evidence of depression years and the consequent postponement of necessary improvements, and 26.3 percent are classified as in need of major repairs or "unfit for use." The 4,732 structures, comprising 6,615 dwelling units, which fall into these last two poor condition categories not only represent a sizeable number of the city's structures, but also contribute heavily to the relatively high proportion of housing inadequacy engendered by other and equally vital housing factors discussed elsewhere in this analysis. It



Table IV

DWELLING UNITS IN NEED OF HAJOR REPAIRS OR UNFIT FOR USE AS PERCENT OF EACH MONTHLY RENTAL VALUE GROUP BY OCCUPANCY STATUS

t		27.2	62.5	74.3	0.09	52.6	26.0	12.8	8.9	2.9	2.5	0.0	0.0	1
Vacan		~ †	5	2	2	0	3	9	8	3	2	0	0	1
Number		174	15	55	75	30	13							
in poor repair Tenant-occupied		34.3	62.2	64.2	45.7	30.0	21.2	8.6	5.9	1.6	2.0	1.9	7.4	0.0
Tenant-	1000000	6052	547	2695	1678	553	297	114	123	ਰ	19	3	2	0
All dwelling units in poor repair Owner-occupied Tenant-occupie	rerceite	5.7	72.2	45.9	27.6	77.7	17.11	7.1	3.5	1.8	9.0	0.3	0.0	0.0
All dwelling u	Number	389	ET	39	69	89	69	54	45	22	60	ġ	0	0
	Percent	26.3	62.4	0.49	8.477	27.5	18.3	8.9	5.0	1.8	1.2	9.0	0.9	0.0
Total	Number	6615	575	2789	1789	651	379	174	921	97	5 68	, 10	N	0
Monthly rental or	rental value	Total reports on rental	\$ 4.99 or less	5.00 - \$ 9.99	10.00 - 14.99							75 00 99 99		

will be seen that these other factors occur to a far greater extent among houses in poor repair than among those in good condition. More than four-fifths of all dwelling units in poor repair lack adequate sanitary facilities, making them doubly undesirable. Over 31 percent of all children under 15 years of age in Charlotte live in these dwellings. The proportion of overcrowding among them (21.7 percent) is at least twice that averaged for the city as a whole, and more than three times as great as among dwelling units in the better condition groups (6.7 percent). As the maps which accompany this analysis reveal, dwellings in poor condition are rarely isolated, but tend to blight whole areas. They command relatively low rentals (over half of them rent for less than \$10 a month and more than three-fourths for less than \$15 a month), reducing real property valuation and tax returns to the city. The cycle extends to force other structures in the same area to fall into disrepair because of the depressing effect of the rental value of houses in poor condition on neighborhood properties.

A considerably greater proportion (34.3 percent) of all tenantoccupied units are in poor repair than of those occupied by owners (5.7 percent). Negroes occupy less than one-third of all occupied dwellings in the city, but they are found in almost 65 percent of all occupied dwellings in need of major repairs or unfit for use.

It is obvious that a comparatively reasonable outlay would effect the degree of improvement necessary for the maintenance of housing standards and investment values for a considerable number of those dwellings which are now designated as in need of minor repairs, before they become unsafe for occupancy. However, the value of repairing or reclaiming dwelling structures, particularly those in poor condition, involves consideration of their location, available facilities, and the rental prices such improved properties could command. The need for new construction is apparent from the large number of structures whose poor condition is aggravated by their low value, bad location, and lack of facilities. The extent to which private investors can profitably undertake this new construction will be discussed in the analysis of low-income families.

Age of Structures

Of all residential structures in Charlotte, 8 percent, containing 9.3 percent of all dwelling units, antedate the year 1895. Almost 45 percent of all existing dwelling structures were built during the twenty-five year interval, 1895-1919, and about 47 percent were constructed since 1920. The average annual rate of construction rose steadily from 1915 through 1929, when a peak annual average of about 686 dwelling structures, containing 967 dwelling units, was achieved for the five-year interval 1925-1929. During the following five depression years, in which only 6 percent of all existing structures were built, the average dropped to about 217 structures and 280 dwelling units annually, a decline of almost 70 percent. The annual average during the last five years, a period in which about 7 percent of all existing residential structures were built, has increased slightly but still does not approximate that of the 1920's. Although the increase in population during the last decade is much smaller than that of the previous ten years, the decline in residential construction since 1930 has been even greater than the declining rate of population growth,



particularly when part of the new construction must be considered as replacements of obsolete structures, rather than entirely as the fulfillment of the expanding needs of a growing population.

A definite correlation exists between the age of structures and their condition. Thus, while 9.2 percent of all residential structures in Charlotte which were built since 1920 are in poor condition, 41.7 percent of those built prior to that year are either in need of major repairs or unfit for use. The obsolescence of structures, therefore, can definitely be considered a factor contributing to the housing problems of the city. Other factors, however, such as the quality of structures, particularly those built during boom years, and the extent to which modern standards in housing have been maintained, regardless of the age of structures, are equally significant.

Extent and Value of Owner-Occupied Structures

In terms of housing and its related social factors, the extent of homeownership is significant because of the greater proportionate incidence, with owner-tenure, of those elements considered desirable. Such important standards of measurement as the condition and adequacy of structures, land values and the resultant desirability of neighborhoods, and the stability of population, are all affected by the extent of owner-occupancy.

In Charlotte, 6,851, or 38 percent of all residential structures are owner-occupied. When considered in terms of dwelling units rather than structures, the proportion is naturally smaller, owners occupying 27.3 percent of all units, tenants 70.2 percent, and vacancies accounting for the remaining 2.5 percent of all dwelling units.

Almost one-fourth of all owner-occupied single-family structures (the type which includes 90 percent of all owner-occupied structures, and the only one which can be used for analyzing values on a single-unit basis), are valued at less than \$3,000, and about 30 percent are valued at from \$3,000 to \$5,000 by their owners. An additional 24 percent of the owner-occupied structures of this type are valued at between \$5,000 and \$8,000, and 21 percent are valued in excess of this amount. It is not surprising to find that of the 325 owner-occupied single-family structures which are in need of major repairs or unfit for use, more than two-thirds are valued at less than \$3,000.

Mortgage Status

More than half of all owner-occupied structures in Charlotte are mortgaged. The incidence of mortgages declines with the increasing age of structures. Thus, more than four-fifths of the owner-occupied structures built during the past five years are mortgaged, as are over three-fifths of those built during the past twenty years, while for those built prior to 1920, the proportion with mortgages falls to 37.1 percent. Mortgages are about 10 percent more frequent among owner-occupied structures valued at \$3,000 or more than among those with lower valuations. A majority of the owner-occupied houses in each group of property values ranging from \$3,000 to \$15,000 are mortgaged, whereas among those at the lower and upper value



Table V

NUMBER AND PERCENT DISTRIBUTION BY VALUE OF PROPERTY OF ALL SINGLE-FAMILY OWNER-OCCUPIED STRUCTURES, AND PERCENT OF EACH VALUE GROUP MORTGAGED AND PERCENT IN NEED OF MAJOR REPAIRS OR UNFIT FOR USE

		Cinale_famil	Single-family owner-occupied structures	structures
Value of property	Number	Percent distribution	Percent mortgaged	Percent in need of major repairs or unfit for use
Total reports on value	6165	100,0	53.4	5.3
\$ 999 or less	138	2.2	7.57	31.9
1,000 - \$ 1,499	197	3,2	72.5	23.4
1,500 - 1,999	355	5,8	44.2	15.5
2,000 - 2,499	777	6.7	42.5	10.6
2,500 - 2,999	397	.6.5	51.6	8,3
3,000 - 3,999	1000	16.2	55.5	5.4
666,4 - 000,44	873	14.2	58.8	1.9
5,000 - 5,999	619	10.0	58.3	1,8
	865	14.0	56.3	1.8
8,000 - 000,8	757	7.4	51.9	0.0
	697	7.5	57.0	9.0
15,000 - 19,999	169	2,47	45.0	0.0
20,000 - 29,999	152	2.5	76.3	0.0
30,000 or more	99	1,1	56.1	3.0



extremes the majority are unencumbered. Since only 36.5 percent of the owner-occupied structures in need of major repairs or unfit for use are mortgaged, it is likely that the liberal terms of public lending agencies could be utilized for the improvement of some of this owner-occupied property.

Duration of Occupancy

The stability of occupancy among owners is one of the characteristics which contributes greatly to the desirability of home-ownership. The comparative differences between the duration of owner- and tenant-occupancy are striking. The proportion of owners who have occupied the same dwelling for five years or more is almost three times as great as the proportion of tenants with such lengthy occupancy. About 30 percent of all tenants in Charlotte had occupied their dwellings for less than one year at the time of the survey. On the other hand, over half the owners in the city had occupied their dwellings for ten years or more. The median duration of occupancy for owner-occupied units is from ten to twenty years, but that for tenants falls to from two to three years. Tenants occupying dwellings in apartment houses or converted structures and those in small units one or two rooms in size indicate shorter occupancy than is averaged by other tenant-occupants.

Rental and Rental Value

Although rent prices are determined by a number of economic factors, minimum costs for the construction of adequate houses and the rents which they should profitably command can more or less be established. Since minimum rents can be determined, an analysis is attempted, in the section on low-income families, of such minima and the market for them in Charlotte; that is, the number of families now inadequately housed whose incomes would permit them to pay the rental price of adequacy. First, however, it is essential to examine existing rentals in the city and the housing conditions which prevail among the different rent groups.

The largest number of dwellings contained in one rent group are those with a rental value of from \$5 to \$10 a month, which include 17.3 percent of all dwelling units in Charlotte. Almost 37 percent of all dwelling units rent for less than \$15 a month, and 46.3 percent of all units are covered by rental values of less than \$20 a month. These lower rental value groups are far more representative of tenant-occupied (60 percent), than of owner-occupied units (12 percent). About 16 percent of all units rent for between \$20 and \$30 per month, and almost one-fourth for from \$30 to \$50 per month. The latter rental values are about twice as common among owners as among tenants. Rental values of \$50 or more per month occur in the case of less than 7 percent of all tenant-occupied units, but in 31.4 percent of all owner-occupied units.

The relationship which the condition of dwellings bears to the rents they command has been discussed above. Stated in terms of rent returns, the survey reveals that although 26.3 percent of all dwelling units in the city are in poor condition, just about 50 percent of those with a rental value of less than \$20 a month are in need of major repairs or unfit for



Table VI

NUMBER OF INADEQUATE DWELLING UNITS BY MONTHLY RENTAL VALUE AND AS PERCENT OF ALL DWELLING UNITS IN EACH RENTAL VALUE GROUP BY OCCUPANCY STATUS

	[c+0E	[6	A11 Owner-o	All inadequate	10	welling units Tenant-occupied	Vac	Vacant
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total reports on rental	11948	47.5	1148	16.8	10559	59.9	247	37.7
	908	98.5	1.7	4.46	198	98.5	777	100.0
	4275	98.1	80	94.1	4122	98.2	73	9.86
14.99	3437	86.1	191	4.97	3182	86.6	779	91.4
19.99	1489	62.8	264	56.1	1187	4.49	38	1.99
24.99	898	43.3	250	40.3	627	44.7	27	75.0
29.99	413	21.0	150	19.8	256	22.0	7	14.9
39.99	703	11.6	138	10.6	256	12.4	6	7.7
66.67	76	2.9	39	3.2	35	2.7	3	2.9
66*72	4	1.8	17	1.3	22	2,3	N	2.5
66.66	9	0.8	R	0.3	4	2.5	0	0.0
149.99	8	6.0	0	0.0	CX	7.4	0	0.0
	0	0.0	0	0.0	0	0.0	1	1
					-		-	



use, in contrast with only 6 percent of those with a rental value exceeding this amount.

Other salient adequacy factors which are discussed throughout this analysis emphasize even more strikingly than does the physical condition of structures the correlation between adequacy and rental values. With 47.5 percent of all dwelling units in Charlotte inadequate in some respect, 86.8 percent of those units with a rental value of less than \$20 a month, and percent of those with a rental value ranging from \$20 to \$25 a month, are inadequate. These rental groups include well over half of all units in Charlotte.

Owners in each rent group indicate a proportionate incidence of inadequacy almost as high as that for tenants. However, the frequency of owneroccupancy in the low-rent brackets is much smaller than that of tenants, and the extent of inadequacy among all owners, 16.8 percent, contrasts sharply with the proportion of tenant-occupied units which are inadequate-59.9 percent. Tenant-occupied units, therefore, are manifestly Charlotte's greatest housing problem--particularly that major part of the tenant-occupied units which rent for less than \$20 a month, where most of the inadequacy is found.

Facilities and Equipment

Household equipment may be classed as either "necessary" or "desirable." Proper cooking and refrigeration equipment is desirable in every household, but proper lighting, plumbing, and heating facilities are essential to any dwelling if it is to be considered adequate.

In Charlotte 82.4 percent of all dwelling units are wired for electric lighting. One-tenth of one percent use gas for lighting purposes, and the remaining 17.5 percent of all dwelling units still utilize oil lamps and other lighting devices. Of the owner-occupied units, 160 or 2.3 percent are without installed electric lighting, as are 4,133 or 23.4 percent of all tenant-occupied units. Less than 2 percent of the dwellings without installed lighting facilities rent for \$20 or more per month.

Less than 1 percent of the dwelling units in Charlotte lack installed heating facilities of any type, but furnace heating equipment is present in only about one-third of all units, while fully two-thirds rely on "other installed" heating facilities, such as fireplaces, oil burners, coal and wood stoves, etc. Only 1.8 percent of those units which rent for less than \$20 a month, and 16.6 percent of those with a rental range of from \$20 to \$30 a month have central furnace heating facilities, but such facilities are present in more than three-fourths of the dwelling units with a rental value of \$30 or more per month. It is likely, on the basis of evidence of other housing inadequacies among the low-rent groups, that the mildness of the southern climate is not the only factor responsible for the absence of modern heating equipment among them.

The presence of plumbing facilities is one of the most incontrovertible standards of adequacy in housing. The fact that more than two-fifths (41.4 percent) of the dwelling units in Charlotte lack adequate sanitary

Table VII

DWELLING UNITS IN NEED OF MAJOR REPAIRS OR UNFIT FOR USE AS PERCENT OF ALL DWELLING UNITS BY OCCUPANCY STATUS BY PLUMBING EQUIPMENT

in the second transport.	All		Occupancy status Tenant	Vacant
Tumula equipment and a superior of the superio	units	occupred	50000	
- inhiment.	26.3	5.7	34.3	27.2
Total reports on plumbing equipment	2.8	9.0	10.1	4.9
At least 2 wolleds and 1 hathing unit	3.5	0.8	8.5	5.3
At least 2 tollers and 1 bathing unit	8.2	4.1	10.2	12.0
I tollet and at least I taking unit	42.4	21.8	45.5	0.89
At least I tollet, less with received	34.0	13.5	35.6	55.3
Shared tollet, With fulfilling water	50.0	0.0	50.0	0.0
Shared tollet, no running mace	55.7	32.8	58.6	38.5
No toilet, with rulling water	6.69	37.7	77.1	75.5
No correct of the second of th				

facilities indicates the seriousness of the housing problem. Included in the 10,403 dwelling units which do not have a minimum of one private indoor flush toilet and bath are 2,361 dwellings, or 9.4 percent of the city's total, which have a toilet but no bath, and an even larger number of units, amounting to more than 10 percent of all the units in the city, which share toilet facilities. In addition, almost 5 percent of the dwellings in the city have running water but do not extend its use for toilet and bathing purposes, and 4,311 dwelling units, or 17.2 percent of all the dwellings in the city, have neither running water nor indoor toilets and baths. The minimum standards of adequacy in plumbing equipment are lacking in 12.3 percent of all owner-occupied units and in 53.2 percent of all tenant-occupied units.

That other factors have to be dealt with when considering the high incidence of inadequate facilities is evidenced by the extent of poor structural repair among dwellings with inadequate plumbing facilities and their prevalence among the lower rental value groups, where, for example, from 50 to 97 percent of the dwellings renting for less than \$20 a month are ill-equipped.

As far as "desirable" facilities are concerned, 38 percent of all dwelling units in Charlotte are equipped with electric or gas stoves and 41.4 percent with mechanical refrigeration. Modern cooking and refrigeration equipment are more than twice as common among owners as among tenants. Nevertheless, wood, coal, or oil ranges for cooking purposes are still in use in more than one-third of the owner-occupied, as well as in over two-thirds of the tenant-occupied dwellings in Charlotte; and more than 30 percent of all owners and 68 percent of all tenants still use ice for refrigeration purposes or do without any means of refrigeration whatsoever.

Vacant Units

Of Charlotte's 25,130 dwelling units, 640, or 2.5 percent, were vacant when surveyed. The median duration of vacancy was two months; four-fifths of the units had been vacant for less than six months, and about 11 percent for one year or more. Almost two-thirds of the vacancies were in the rental value groups exceeding \$20 a month. The median rental value for all vacant units, from \$25 to \$30 a month, is higher than that for the city as a whole. Of the 225 vacant units with rental values under \$20 a month, only 26 were adequate. In all, 241 vacancies were inadequate to some degree; 174 were in poor structural repair, and 183 lacked adequate sanitary facilities. Both inadequate plumbing facilities and poor structural condition were found in 122 of the vacant dwellings. There were no installed lighting facilities in 96 of the vacancies, and 84 were without installed heating facilities of any type.

Race Distribution

While the Real Property Survey in no way attempts a census of the total number of people in the city, it does obtain an adequate idea of population proportions by race. The distribution of the races by occupancy is shown in Table IX.

Table VIII

PERCENT OF ALL DWELLING UNITS WITH MODERN FACILITIES IN EACH MONTHLY RENTAL VALUE GROUP

		Mod	Modern facilities	es	
Monthly rental or rental value	At least 1 toilet and 1 bath	Elec tr ic Lighting	Central Heating	Electric or gas Cooking	Mechanical Refrigeration
Total reports on rental	58.6	82.4	32.4	38.1	77.77
\$ 4.99 or less	2.4	1.97	0.0	0.1	7.6
5.00 - \$ 9.99	2.7	33.7	0.2	0.5	2.0
10.00 - 14.99	21.3	78.4	1.2	1.9	7.9
15.00 - 19.99	51.2	96.1	6.2	7.8	21.1
20.00 - 24.99	73.0	8.76	10.6	20.2	32.0
25.00 - 29.99	6*68	99.3	22.9	41.3	52.6
30.00 - 39.99	4-56	7.66	54.1	72.0	72.6
40.00 - 49.99	98.7	9.66	82.6	90.1	85.3
50.00 - 74.99	7*66	6.66	2.46	7**76	88.2
75.00 - 99.99	6.66	6.66	6.86	97.5	92.5
100.00 - 149.99	9.66	9.66	1.66	4.76	93.9
150.00 or more	100.0	100.0	6.96	92.6	96.3

Table IX

NUMBER AND PERCENT DISTRIBUTION OF ALL OCCUPIED DWELLING
UNITS, BY OCCUPANCY STATUS, BY RACE OF HOUSEHOLD

		ccupied ing units		-occupied ing units		-occupied ing units
Race of household	No.	Percent distrib.	No.	Percent distrib.	No.	Percent distrib.
Total reports on color or race	24,490	100.0	6,851	28.0	17,639	72.0
White*	16,775	100.0	5,822	34.7	10,953	65.3
Negro	7,715	100.0	1,029	13.3	6,686	86.7
* Includes "other"	races of	which the	re were	4 reports		

The disproportion between the extent of home-ownership among white and Negro families is marked in Charlotte. Other differences between the races, in the degree of structural inadequacies as well as in other undesirable housing characteristics, also exist both for owners and tenants. Over 53 percent of the dwelling units occupied by Negroes are in need of major repairs or unfit for use, as compared with 13.7 percent of those occupied by white groups. Although Negroes occupy only 15 percent of all owner-occupied dwelling units, they constitute 45 percent of all owner-occupants of dwellings in poor repair. Negro tenants comprise about 38 percent of all tenant-occupancies, but they account for practically 65 percent of all tenant-occupied units in need of major repairs or unfit for use.

One-half of the dwellings occupied by Negroes in Charlotte have a rental value of less than \$10 a month, in contrast with about 8 percent of those occupied by white groups. More than 72 percent of all dwelling units occupied by white groups, but only 11.5 percent of those occupied by Negroes have a rental value of \$20 or more per month. However, although almost every significant aspect of the housing problem is present in more acute form among Negro groups, the fact that more than 30 percent of all units occupied by white groups, along with 86 percent of those occupied by Negroes, are inadequate or substandard in some respect, makes the problem of housing standards the definite concern of both races.

Density

The standard used by the Real Property Survey for determining the adequacy of dwelling unit space is one and one-half persons per room. The presence of more than this standard number of persons per room is reported in 2,613 dwellings, or 10.7 percent of all occupied units. The greatest proportion of such overcrowding exists among tenants, 14 percent of whose dwellings are inadequate for the size of their groups, as compared with

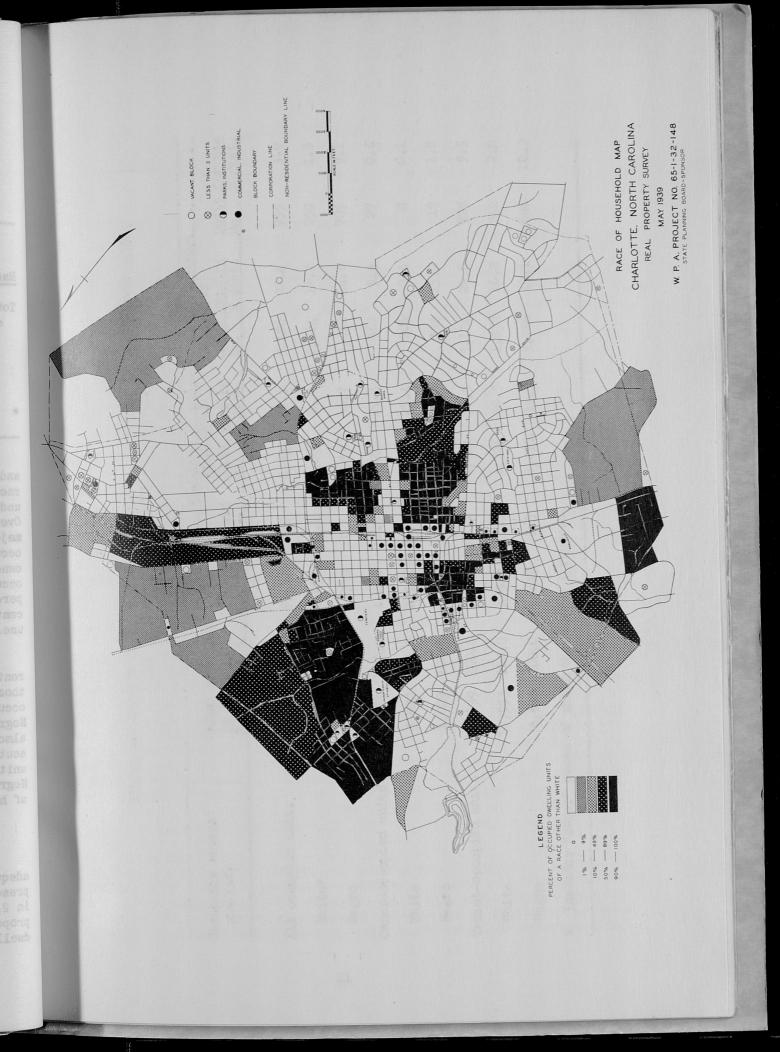


Table X

NUMBER AND PERCENT DISTRIBUTION BY CONDITION OF ALL OCCUPIED DWELLING UNITS,
BY OCCUPANCY STATUS, BY RACE OF HOUSEHOLD

	motol :	reports		Coi	In need		In nee	ling unit		
Occupancy status and race	on con			ndition	minor 1	repairs		repairs		for use
and race		dist.	No. %	dist.	No.	dist.	No.	% dist.	No.	% dist
All occupied units	24,490	100.0	9,416	38.4	8,633	35.3	5,486	22.4	955	3.9
White*	16,775	100.0	8,678	51.7	5,803	34.6	2,044	12.2	250	1.5
Negro	7,715	100.0	738	9.6	2,830	36.7	3,442	44.6	705	9.1
Owner-occupied units	6,851	100.0	4,450	64.9	2,012	29.4	362	5.3	27	0.4
White	5,822	100.0	4,131	71.0	1,477	25.4	206	3.5	8	0.1
Negro	1,029	100.0	319	31.0	535	52.0	156	15.2	19	1.8
Tenant-occupied units	17,639	100.0	4,966	28.2	6,621	37.5	5,124	29.0	928	5.3
White	10,953	100.0	4,547	41.5	4,326	39-5	1,838	16.8	242	2.2
Negro	6,686	100.0	419	6.3	2,295	34.3	3,286	49.1	686	10.3

21

only 2 percent of all owner-occupied units. For both types of tenure over-crowding is proportionately greater among Negroes than among white groups, as Table XI demonstrates.

Table XI

DWEILING UNITS WITH MORE THAN ONE AND ONE-HALF PERSONS PER ROOM AS PERCENT OF ALL OCCUPIED DWELLING UNITS IN EACH GROUP, BY OCCUPANCY STATUS, BY RACE

Race of household	All-occupied dwelling units	Owner-occupied dwelling units	Tenant-occupied dwelling units
Total reports on race	10.7	2.0	14.0
White*	7.0	1.5	9.8
Negro	18.4	4.8	20.5
* Includes "other" rac	es, of which ther	e were 4 reports.	

These 2,613 overcrowded dwellings house, in inadequate space, 17.7 percent of all individuals reached by the survey. More than half of these are Negroes, although the latter represent about 31 percent of the enumerated population. In fact, more than 30 percent of all Negro persons in Charlotte live in overcrowded homes, as do about 10 percent of all white persons. Youth in Charlotte bears the brunt of overcrowded conditions; the proportion of such inadequacy among persons under twenty years of age is 29 percent, while among older individuals it drops to 12.1 percent.

Overcrowding is far more common among dwellings in need of major repairs or unfit for use than among those in the better physical condition categories, and among those in the lower rental value groups, where fully one-fifth of the units with a rental value of less than \$20 a month are overcrowded, in contrast with only 2.1 percent of those in the higher rental brackets.

The presence of roomers and extra families are additional occupancy factors, besides overcrowding, which require consideration as undesirable elements affecting the familial organization within the home. Roomers were present in 11.8 percent of all dwelling units, most of which contained either one or two roomers. Extra families, that is, those who reported "doubling up" for economic reasons, were found in 574 dwellings, or 2.3 percent of all occupied units. In the case of 131 of these, such doubling up was accompanied by overcrowding, thus heightening the undesirable effect created by the presence of an additional family in the dwelling.

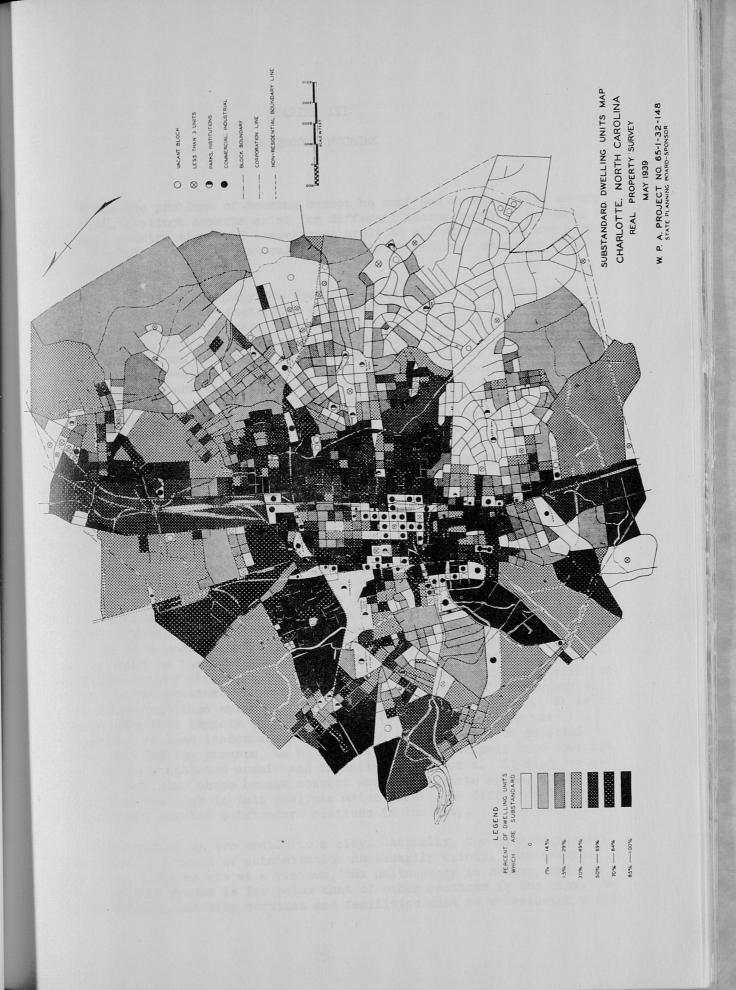
Although physical or structural factors of inadequacy are far more prevalent in Charlotte than occupancy factors, to the extent that over-crowding and other occupancy factors do exist they must be considered definite elements contributing to the housing problems of the city. The above analysis has attempted to show that where occupancy factors do occur

Table XII

NUMBER OF PERSONS IN UNITS WITH MORE THAN 12 PERSONS FER ROOM AS PERCENT OF ALL PERSONS IN EACH GROUP BY OCCUPANCY STATUS BY AGE OF PERSONS

	4 - 5	Politico o Roma	Tenant_ocounted
Age of persons	All-occupied dwelling units	dwelling units	dwelling units
Total reports on age	17.7	7.7	23.1
Under 1 year	34.8	12.1	39.5
1-4 years	33.0	0.6	38.9
5-9 years	32.5	8.1	7.07
10-14 years	27.4	7.2	36.1
15-19 years	23.3	8.9	30.5
20-64 years	12,2	3.0	16.1
65 years or over	9.5	1.8	16.0

they are consistently found along with other undesirable characteristics, which, for the most part, can be localized into a particular segment of the dwelling structures in Charlotte. The analysis of low-income family data which follows deals further with this segment of the city's dwellings.



CHAPTER III

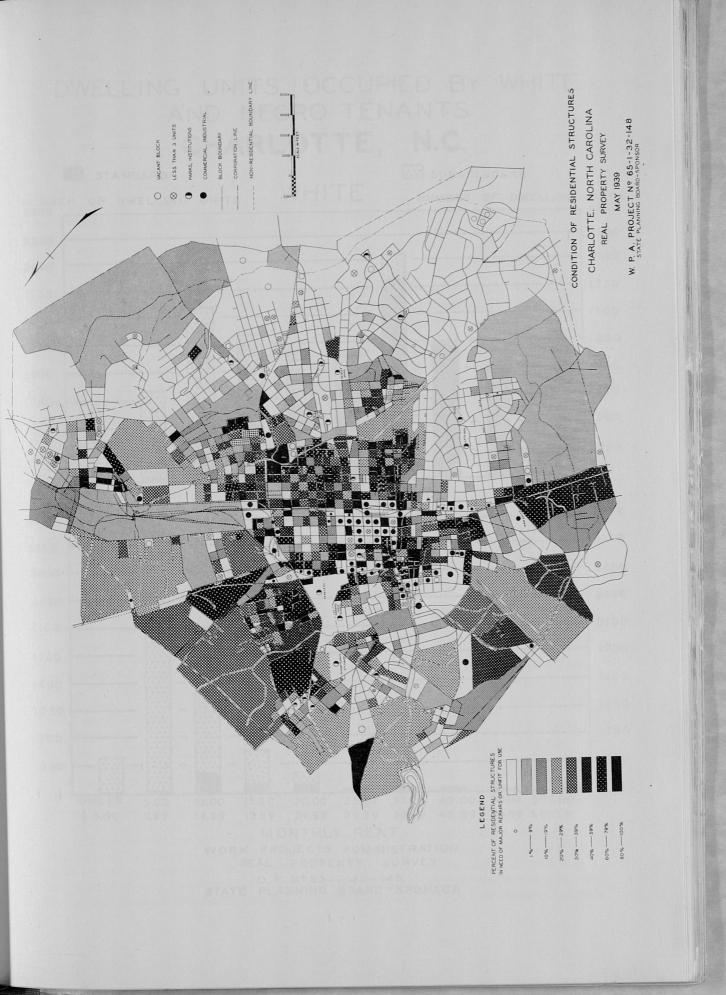
LOW INCOME HOUSING

While the problems of housing cannot be confined within a city to any one group, distinct aspects exist for different income levels. Problems of planning, construction, and encumbrance apply to all groups, but the pileup of "lacks" in adequacy naturally falls almost entirely among groups with low incomes.

The concept of adequacy for dwelling units cannot be defined too rigidly, since too many factors, a number of them subjective, enter into any consideration of the term. However, minimum standards were set up for determining adequacy, covering the most objective factors involved. As a result, a house was designated as "substandard" if any one of the following conditions was found to exist: (1) among the physical factors—need of major repairs or unfitness for use, lack of a private, indoor flush toilet, lack of a private bath, lack of running water piped inside, lack of installed heating, or lack of installed lighting facilities (gas or electricity); (2) among the occupancy factors—an average of more than one and one-half persons per room, and two or more families in the same dwelling unit; provided that monthly rent is less than \$40 should only one of the above occupancy factors exist.

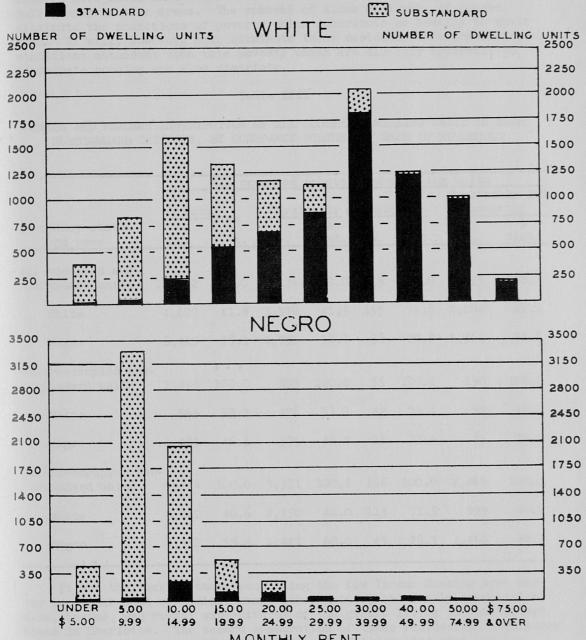
Many of the substandard units in Charlotte are so because of a single one of these factors. The high incidence of plumbing inadequacy, for example, as revealed by the dwelling survey, indicates that a number of units now designated as substandard could probably be reclaimed as standard if water were piped into them and plumbing facilities installed. However, this would not necessarily make all these properties completely desirable, since, in terms of community life, it is of little moment for a family to live in a standard home in the midst of the squalor and poor housing conditions which exist among other dwellings in the same neighborhood. In this connection it must be noted that most factors of inadequacy tend to occur in the same group of structures. Five out of every six dwellings in poor structural condition have inadequate plumbing facilities, and by far the greatest proportion of occupancy factors of inadequacy is found among dwellings which are structurally inadequate as well. It is these houses that largely constitute the city's slums and make the reclamation of less inadequate structures in the same area of doubtful value. Any housing program, to be effective, must encompass more than the mere repair of isolated unsafe and insanitary structures. It must recognize the fact that these houses convert whole areas into slums, as is revealed by the maps in this analysis which locate the different factors of inadequacy and the substandard sections in the city.

Slum conditions are costly to a city. Actually, for many degressive slum areas, a program of subsidization necessarily exists. Tax returns from these sections are at a minimum, tax delinquency is common, and the per capita tax return is far below that of other sections in the city. On the other hand, all city services and facilities must be accentuated within



DWELLING UNITS OCCUPIED BY WHITE AND NEGRO TENANTS

CHARLOTTE, N.C.



MONTHLY RENT WORK PROJECTS ADMINISTRATION REAL PROPERTY SURVEY O.P. Nº 65-1-32-148 STATE PLANNING BOARD - SPONSOR these areas. Police costs are in excess of those for other areas, and costs for fire protection are naturally higher. Public health nurses find practically all their work within the boundaries of slum sections. Many studies have shown irrefutable evidence of the high incidence of crime and delinquency in slum areas. The removal of slums will not, of course, eliminate the conditions of poverty which contribute so heavily to their rise. It will, however, help eliminate those decidedly undesirable social conditions attendant upon this poverty which are directly traceable to inadequate housing and slum districts.

Table XIII

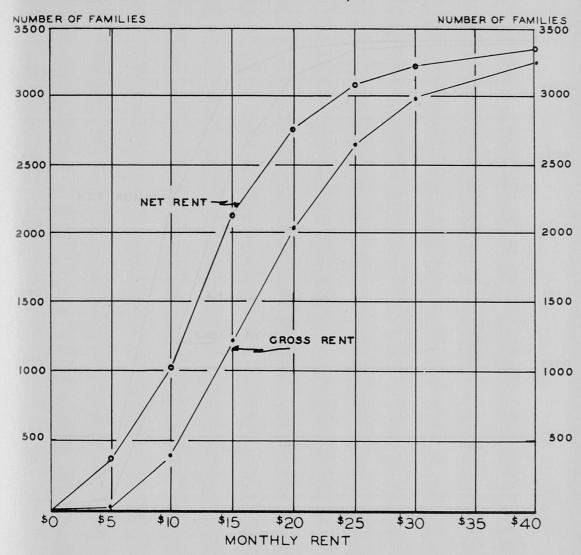
NUMBER AND PERCENT DISTRIBUTION OF ALL OCCUPIED DWELLING UNITS IN EACH SUBSTANDARD CATEGORY, BY OCCUPANCY STATUS, BY RACE OF HOUSEHOLD

		All occ	cupied s	substan	dard	dwellin	Dhugias	llu one
	Tota		Physic	cally	Occu	pancy	Physica occup	
Occupancy status and race	No.	% dist.	No.	dist.	No.	dist.	No.	dist.
All occupied sub- standard units	11,042	100.0	8,174	100.0	213	100.0	2,655	100.0
White	4,627	41.9	3,378	41.3	155	72.8	1,094	41.2
Negro	6,415	58.1	4,796	58.7	58	27.2	1,561	58.8
Owner-occupied substandard units	1,048	100.0	803	100.0	55	100.0	190	100.0
White	565	53.9	428	53.3	42	76.4	95	50.0
Negro	483	46.1	375	46.7	13	23.6	95	50.0
Tenant-occupied standard units	9,994	100.0	7,371	100.0	158	100.0	2,465	100.0
White	4,062	40.6	2,950	40.0	113	71.5	999	40.5
Negro	5,932	59.4	4,421	60.0	45	28.5	1,466	59.5

It was the task of those conducting the Low Income Housing Area Survey to gather data regarding, among other things, the family composition, size, income, and rental expenditures of the groups living in substandard homes in Charlotte. The second enumeration of those residential structures designated as substandard by the dwelling survey revealed that, of the 25,130 dwelling units in Charlotte, 11,042 occupied dwellings, or 43.9 percent of all units in the city, were still substandard on the basis of at least one of the factors listed above. An additional 547 substandard units, excluded from this analysis either because they were vacant at the

NUMBER OF WHITE TENANT SINGLE* FAMILIES OF 2 TO 7 PERSONS LIVING IN SUBSTANDARD DWELLINGS BY MONTHLY NET AND GROSS RENT

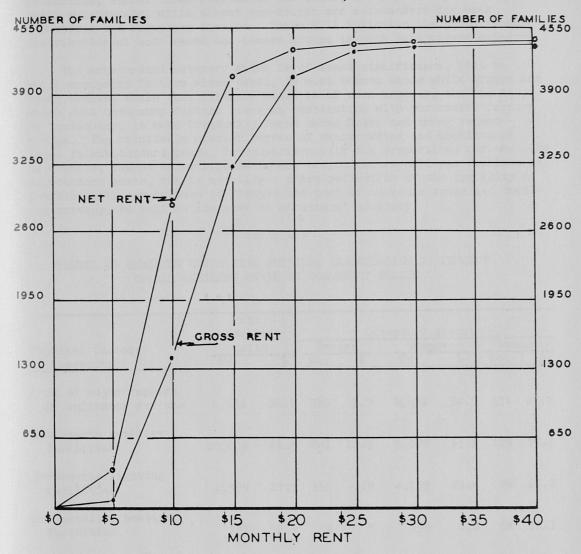
CHARLOTTE, N.C.



EXCLUDES DWELLING UNITS WITH 2 OR MORE GROUPS WORK PROJECTS ADMINISTRATION REAL PROPERTY SURVEY STATE PLANNING BOARD O.P. Nº 65-1-32-148 SPONSOR

NUMBER OF NEGRO TENANT SINGLE* FAMILIES OF 2 TO 7 PERSONS LIVING IN SUBSTANDARD DWELLINGS BY MONTHLY NET AND GROSS RENT

CHARLOTTE, N.C.



* EXCLUDES DWELLING UNITS WITH 2 OR MORE GROUPS

WORK PROJECTS ADMINISTRATION REAL PROPERTY SURVEY STATE PLANNING BOARD

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time of the re-enumeration, or because the families living in them refused to furnish the necessary information, brings the total proportion of substandard units up to 46.1 percent of all dwellings in the city.

Of the occupied dwellings which are substandard, merely 213, or 1.9 percent, are substandard solely because of occupancy factors as defined above; i. e., overcrowding or the presence of extra families. The greatest proportion, almost three-fourths of the total, are physically or structurally substandard, while almost one-fourth are substandard for both structural and occupancy factors. Table XIII indicates the proportionate distribution of both races and tenure groups in each substandard category.

The substandard category which is of least significance, that in which occupancy factors alone exist, is most common among white groups and among owners, while that category which is of most urgency, the one in which such occupancy factors occur in combination with structural factors of inadequacy, is more frequently found among Negro and among tenant groups. The relatively greater degree of overcrowding and doubling up found in substandard homes, in comparison with the proportions for the city as a whole, cannot be attributed to any preponderance of large families in substandard homes, but is actually a sharp reflection of the inability of families with low incomes to finance the cost of adequate space and dwelling privacy, as well as the cost of structural adequacy.

Table XIV

NUMBER OF DWELLING UNITS WITH PHYSICAL INADEQUACIES AS PERCENT
OF ALL DWELLING UNITS BY OCCUPANCY STATUS

	All dwell			000	cupancy s	status		
Physical factors	uni	ts	Own	ers	Tenar	nts	Vac	ant
of inadequacy	No.	%	No.	1.	No.	7.	No.	%
Need of major repairs or unfitness for use	6,615	26.3	389	5.7	6,052	34.3	174	27.2
Inadequate sanitary facilities	10,403	41.4	841	12.3	9,379	53.2	183	28.6
Inadequate lighting facilities	4,389	17.5	160	2.3	4,133	23.4	96	15.0
No installed heating facilities	225	0.9	2	*	139	0.8	84	13.3
* Less than 0.1%								

Table XIV demonstrates the frequency, among the different tenure groups, of those physical factors used as a basis for determining the physical inadequacy of dwellings. The figures reveal that these physical



inadequacies occur in smallest proportions among owner-occupied dwellings. Since owners account for a little less than 10 percent of all substandard dwellings, and vacancies for less than 5 percent, it is obvious that tenant-occupied dwellings, which represent more than 85 percent of all substandard units, constitute the major housing problem with which the city has to deal.

It is not surprising to find that a higher proportion of dwelling units occupied by Negroes are substandard than of those occupied by white groups. However, white families were found in more than two-fifths of the substandard dwellings in Charlotte.

Group Data

The low-income survey is divided into two sections. In the first section, the group, both family and non-family, is the unit basis of analysis, whereas in the second section the dwelling itself is used as the unit for analyzing data concerning its inhabitants. The total number of groups living in substandard dwelling units, as revealed by the survey, is as follows:

	Total	Owners	Tenants
Total all groups*	12,161	1,226	10,935
White	5,098	656	4,442
Negro	7,063	570	6,493

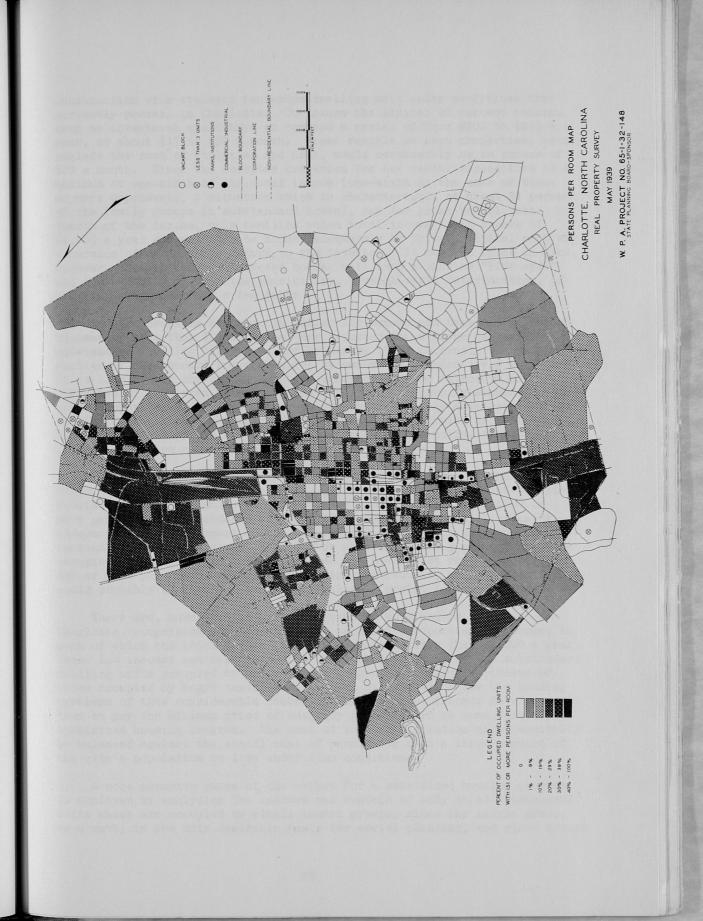
^{*} Family and non-family groups

It can safely be said that inadequate housing conditions principally affect that basic unit of society—the family, and more particularly, the family with tenant-tenure, since 86.9 percent of all groups covered by the survey are family groups, which include either married couples or parents with unmarried children. Non-family groups, consisting of further-removed relatives than those included in family groups, or of entirely unattached persons, are far more common among Negroes and among owners than among white or among tenant groups. Most of the affected family groups consist of parents with unmarried children, the majority of whom are under sixteen years of age. Of all family groups in substandard homes, 8.3 percent contain no gainfully employed member.

Dwelling Unit Data

The study of substandard dwellings which house families with low incomes is aimed particularly at an analysis of the market for standard houses which they create in Charlotte, and the extent to which private capital can be utilized economically to provide such houses, using as a basis the data made available by the survey regarding the incomes and rental payments in substandard homes.

A conservative estimate of from \$2,000 to \$2,400 might safely be hypothecated as the minimum cost, including land and taxes, for the



construction of a standard four-room dwelling unit under conditions that currently prevail in Charlotte. To insure the minimal 10 percent return, such an investment would have to command a rental of from \$200 to \$240 a year, or about \$17 to \$20 a month. Gross rentals on such properties, which include the cost of utilities and heat, would necessarily be in excess of \$20 a month. Since the accepted criterion for net rental expenditure is a maximum of one-fifth of the total income (one-sixth in the case of three or more dependents, a situation which is characteristic of about 22 percent of the family groups in substandard homes), and for gross rental, one-fourth of the income, only families whose total income is in excess of \$1,000 a year can possibly be housed adequately by private capital with any assurance of an economic return to the investor. It must be borne in mind, however, that cheaply constructed houses will have a shorter "life span" and consequently present the possibility, through rapid deterioration, of becoming substandard in a few years.

Housing problems necessarily differ for owners and tenants. Although incomes of less than \$1,000 a year are reported for a large number of the substandard dwelling units occupied by owners (59.2 percent), the proportion of substandard homes occupied by owners is comparatively small and it is likely that the use of existing agencies for the extension or guarantee of long term loans, and the setting up of housing standards with which property owners are required to comply, would help eliminate a large portion of the inadequacy which exists among owner-occupied properties. Tenants, who occupy the largest number of substandard units, however, present a problem more difficult of solution.

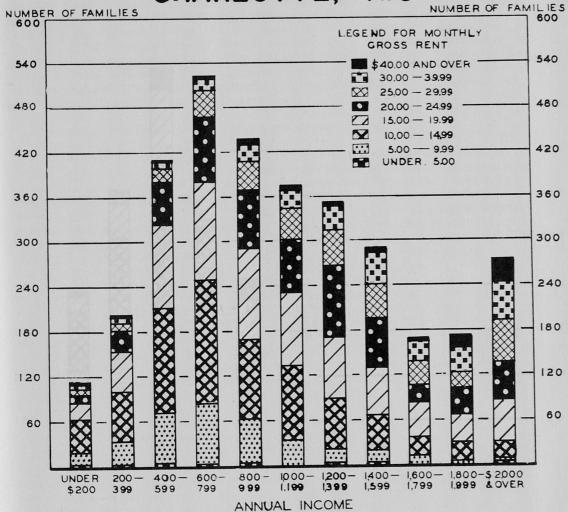
The private investor's market for improved properties in Charlotte is by no means negligible, if the 2,582, or 26 percent of all tenant-occupied substandard dwelling units whose occupants report incomes of \$1,000 or more per year are considered able to afford the minimum rental price of adequacy. Some 23 percent of the substandard dwelling units occupied by tenants with annual incomes of \$1,000 or more and about 3 percent of those occupied by tenants with smaller incomes now have a net rental value of \$20 or more per month. Without increasing the rentals, these properties could probably be improved and still realize a profit for their owners.

There are, however, 7,334 tenant-occupied substandard units in Charlotte, comprising 74 percent of all such units reporting on income, in each of which the total income of all occupants is less than \$1,000 a year. These low incomes are representative of about 52 percent of the substandard dwelling units occupied by white tenant groups, and fully 89 percent of those occupied by Negro tenant groups. The only solution for the housing problems of this considerable number of tenants whose incomes do not permit them to pay the minimum price of adequacy seems to lie in some form of subsidized housing program. The cost of such subsidization might equitably be balanced against the social cost of permitting such a large segment of the city's population to live under slum conditions.

A more accurate gauge of the market for a subsidized housing program is achieved by analyzing the incomes and rentals of only those substandard units which are occupied by single tenant groups, since the single group, as a unit, is the only desirable basis for social planning, and since groups

NUMBER OF WHITE TENANT SINGLE* FAMILIES OF 2 TO 7 PERSONS LIVING IN SUBSTANDARD DWELLINGS BY ANNUAL INCOME AND MONTHLY GROSS RENT





* EXCLUDES
DWELLING UNITS WITH
2 OR MORE GROUPS

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with tenant-tenure are numerically and economically in more pressing need of a practical and ameliorative program. Eliminating, therefore, those dwelling units occupied by two or more groups, as well as those occupied by only one person or by more than seven persons, as the exceptional extremes for whom it would be difficult to plan, the survey reveals that Charlotte contains 3,356 substandard dwelling units occupied by white single tenant groups and 4,394 by Negro single tenant groups consisting of from two to seven persons. More than half of the dwelling units occupied by such white groups, and 89.4 percent of all those occupied by Negro groups of similar composition, report incomes of less than \$1,000 a year. In all, 72.8 percent of all single tenant groups now living in substandard dwelling units cannot pay the rentals which privately owned adequate houses must command. While some of these tenants pay rentals which should insure adequacy, most of the groups with incomes of less than \$1,000 a year now spend less than \$20 a month for gross rental, and cannot be expected, in view of the size of their incomes, to increase their rental expenditures very much in order to better their living conditions.

The low-income housing program now well under way in Charlotte is a start toward the solution of the housing problems of these families who are financially beyond the reach of private investors. Housing standards for other groups could undoubtedly be improved through the co-operative efforts of property owners and city officials. In general, planned improvements involving private investors, individual owners, and public agencies could accomplish much toward the eventual elimination of slums and the establishment of standards of comfort, sanitation, and safety for the major part of today's inhabitants of substandard homes in Charlotte.

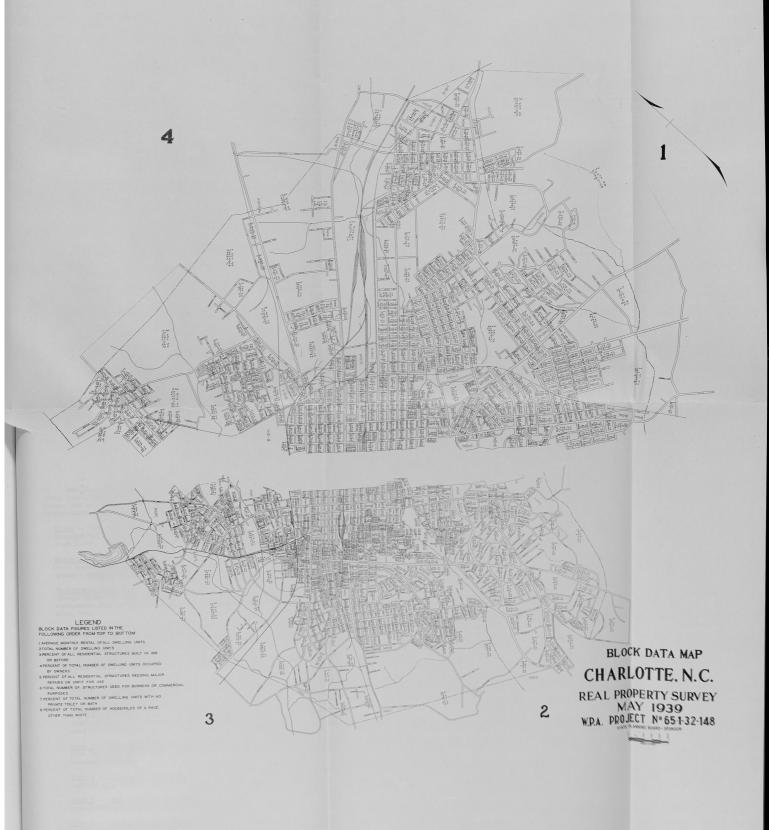
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GLOSSARY

I. Real Property Survey or RPS — in general, the entire survey procedure; specifically, that division of the field and office work required to gather and tabulate the results of the initial, exhaustive house-to-house enumeration. Some of the special terms employed in the RPS are:

Block — that area of land entirely enclosed by one or more passable thoroughfares, all dwelling units on such land being enumerated as of that block. Blocks were numbered serially throughout the enumerated area.

Major Structure — every building in each block, with the exception of such appurtenant structures as barns, outbuildings, sheds, and private garages without dwelling units.

Residential Structure — any structure containing dwelling units, even though there are business units or other additional uses in the same structure; excepting institutional structures, hotels, school dormitories, etc.

<u>Dwelling Unit</u> — the living quarters intended for the use of a single family of one or more persons and containing permanently installed cooking facilities, or, lacking such cooking facilities, being completely closed off from the rest of the structure.

Types of Residential Structures, including mixed business and residential uses:

Type 1 — Single Family-Detached — unattached single-family house containing one dwelling unit.

Type 2 — Single Family-Attached — a single-family house containing one dwelling unit, being a separate building but having wall construction adjoining that of either a business structure or another structure used for residential purposes. Row houses are included in this type.

Type 3 — Two Family-Side by Side — a structure containing two separate dwelling units, each under the same roof and each extending from basement to roof.

Type 4 — Two Family-Two Decker — a two story house, each story containing one complete dwelling unit.

Type 5 — Three Family-Three Decker — a three-story house, each story containing one complete dwelling unit.

Type 6 — Four Family-Double Two-Decker — a two-story house, each story containing two complete dwelling units.

Type 7 — Apartment — any other non-converted structure, primarily residential in character and containing five or more dwelling units.

Type 8 - Business with Dwelling Units - a structure, primarily

business in character but containing one or more dwelling units.

Type 9 — Other Non-Converted — any other non-converted residential structure, excluding types 1-8, inclusive.

Type 10 — Partially Converted — a house altered to provide a different number of dwelling units than that provided by its original type of construction or to provide the addition of a business unit, but so slightly altered that a small expenditure of time and money would restore it to its original form.

Type 11 — Completely Converted — a structure converted from its original type to such an extent that a considerable expenditure of time and money would have to be made to restore it to its original type, such conversion either changing the number of dwelling units or introducing a business unit into the structure.

<u>Under Construction</u> — residential structures on which construction was so far incomplete as to be unready for occupancy. Except for such items as refer to occupancy such houses were enumerated.

<u>Condition</u> — the general physical condition of the entire residential structure classified as good, in need of minor repairs, in need of major repairs, or unfit for use.

Exterior Material — the principal material used in the exterior walls, brick veneer being considered as brick.

<u>Stories</u> — total number of stories, not including basements; full stories being those finished off as living quarters and having full ceiling height over their entire areas.

Basement — the space underneath the first principal floor of the structure, extending under at least half thereof, and being high enough for a person to stand in, with enclosed walls of some kind.

<u>Garage</u> — any private garage on the same parcel of land as the residential structure, whether it is a separate building or attached to the residence itself.

<u>Duration</u> — the length of time in years and months that each dwelling unit has been occupied by the present dwellers or has been vacant.

Monthly Rent — in the case of tenant occupancy, the actual contract rent paid for the use of the dwelling unit; in the case of owner occupancy, as accurate an estimate as possible of such rental value, based on rentals paid for similar quarters in the same or a similar neighborhood.

Installed Heating — any heating equipment permanently installed, including stoves, fireplaces, etc.

Running Water — water actually piped into the residential structure in question.

II. Land Use Survey - that portion of the survey designed to obtain by

actual measurement the area of land devoted to various uses in each block in the city and the actual street foot-frontage consumed by each such parcel in each block of the city.

Types of Non-Residential Structures:

Commercial — buildings devoted to the uses of retail trade or commerce, and hotels.

<u>Industrial</u> — buildings devoted to light or heavy manufacturing and other industrial uses; such as railway shops and yards, wholesale trade, warehouses, etc.

<u>Public Buildings</u> — buildings of a public or institutional character; such as city buildings, county, state, and federal buildings, YMCA's, churches, schools, jails, etc.

Unused Land -- land free of all use, permanent or temporary.

<u>Permanent Open Space</u> — land containing no major structures but devoted to some permanent use; such as parks, playgrounds, cemeteries, etc.

Temporary Business Use — land devoted to such temporary business uses as temporary vegetable stands and markets, temporary fruit stands, offices of a temporary character, parking lots, etc.

III. Low Income Housing Survey — that additional part of the Real Property Survey conducted for the purpose of obtaining special, detailed data about persons living in inadequate dwelling units.

<u>Substandard</u> — below certain predetermined standards, deemed essential to safe, sanitary, healthful living conditions. A dwelling unit may be substandard because of physical condition, occupancy factors, or both.

Physically Substandard — inadequate due to any one of the following conditions:

poor structural conditions, being in need of major repairs or unfit for use;

lack of a private flush toilet;

lack of a private bathing unit, either shower or tub;

lack of running water;

lack of installed heating;

lack of electric or gas lighting.

Occupancy Substandard — inadequate due to any one of the following
conditions:

more than 1.5 persons per room; two or more families living in the dwelling unit. (note: both factors must be present when the rent is more than \$40 a month)

Physically and Occupancy Substandard — inadequate from both a physical

and an occupancy standpoint.

Family Group — a group consisting of man and wife with or without unmarried children in the household, or either parent with one or more unmarried children, with or without other related persons in the household.

Income of Dwelling Unit — the annual income (exclusive of lump sum payments received) of all persons living in the dwelling unit who are in any way related to the head of the dwelling unit or to any member of the group of which the head of the dwelling unit is a part, for the year preceding the Saturday preceding enumeration.

Gainfully Employed — a worker in private industry, government agencies, or on Works Program projects at an occupation by which the worker earns money or a money equivalent, including self-employed persons in professions and business.

<u>Net Rent</u> — the actual contract monthly rent paid for a dwelling unit, in cases of tenant occupancy; or an estimate of such rent, in cases of owner occupancy.

Gross Rent — the net rent plus expenditures for water, gas, electricity, fuel, refrigeration, and garage facilities.

APPENDIX - SUMMARY TABLES

I. Structure Data

			Tot	tal	Owr	ners	Non-C	wners
			Number	Percent	Number	Percent	Number	Percent
Α.	Type of Structure							
A.	Type of bordebase							
Т	otal reports		18043	100.0	6851	100.0	11192	100.0
								/
	Single family detach	ed	13712	76.0	6163	90.0	7549	67.5
	Single family attach		24	0.1	2	*	22	0.2
	2-family side-by-sid		2383	13.2	264	3.9	2119	18.9
	2-family 2-decker		304	1.7	76	1.1	228	2.0
	3-family 3-decker		1	*	0	0.0	1	*
	4-family double 2-de	cker	426	2.4	34	0.5	392	3.5
	Apartment		161	0.9	10	0.1	151	1.4
	Business with dwelli	ng units	205	1.1	42	0.6	163	1.5
	Other non-converted	structures	696	3.9	214	3.1	482	4.3
	Partially converted		60	0.3	22	0.3	38	0.3
	Completely converted	structures	71	0.4	24	0.4	47	0.4
	Compredery converses	8014004100						
4	Less than 0.1%							
	1000 011011 0.17							
В.	Structures by Year Bu	ilt						
,	Total reports		18043	100.0	6851	100.0	11192	100.0
	1935-1939		1287	7.1	888	13.0	399	3.6
	1930-1934		1088	6.0	643	9.4	445	4.0
	1925-1929		3431	19.0	1744	25.4	1687	15.1
	1920-1924		2777	15.4	1148	16.8	1629	14.5
	1915-1919		1840	10.2	653	9.5	1187	10.6
	1905-1914		2909	16.1	881	12.9	2028	18.1
	1895-1904		3275	18.2	583	8.5	2692	24.0
	1885-1894		1080	6.0	211	3.1	869	7.8
	1860-1884		319	1.8	85	1.2	234	2.1
	1859 or before		37	0.2	15	0.2	22	0.2
	10), 01 001010							

				Tot	al	Mort	gaged	Unencu	mbered
				Number	Percent	Number	Percent	Number	Percent
	C. Encumbrance by value - Structures, types 1-6	Owner-Occu	pied						
	Total reports			6539	100,0	3498	100.0	3041	100.0
νi	\$ 499 or less 500 - \$ 999 1000 - 1499 1500 - 1999 2000 - 2499 2500 - 2999 3000 - 3999 4000 - 4999 5000 - 5999 6000 - 7999 8000 - 9999 10000 - 14999 15000 - 19999 20000 - 29999 30000 or more			16 125 208 379 437 422 1049 932 661 924 480 502 177 158	0.2 1.9 3.2 5.8 6.7 6.5 16.0 14.3 10.1 14.1 7.3 7.7 2.7 2.4 1.1	4 61 94 167 188 218 577 548 383 514 253 290 83 80 38	0.1 1.7 2.7 4.8 5.4 6.2 16.5 15.7 10.9 14.7 7.2 8.3 2.4 2.3 1.1	12 64 114 212 249 204 472 384 278 410 227 212 94 78 31	0.4 2.1 3.7 7.0 8.2 6.7 15.5 12.6 9.1 13.5 7.5 7.0 3.1 2.6 1.0
		To:	tal Percent					To Number	tal Percent
	D. Basements				E. Gara	ages			
	Total reports	18043	100.0		Total	reports		18043	100.0
	No basement With basement	13796 4247	76.5 23.5			garage th garage		9442 8601	52.3 47.7

4	7.			
9.	· .			
wi.	· .			
	₩.			

	To	tal		Total			
	Number	Percent	Mander Percent	Humber F		Number	Percent
F. Stories			G. Exterior Mater	rial			
Total reports	18043	100.0	Total reports			18043	100.0
1 story	13210	73.2	Wood			14925	82.7
1½ stories	513	2.9	Brick			2831	15.7
2 stories	4251	23.6	Stone			50	0.3
2½ stories	22	0.1	Stucco			187	1.0
3 or 3½ stories	42	0.2	Other			50	0.3
4 or 42 stories	2	*					
5 stories or more	3	*					

* Less than 0.1%

II. Dwelling Unit Data

	To	otal	Ow	mer	Ten	ant	Vac	ant
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
A. Monthly Rent or Rental Value								
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0
\$ 4.99 or less	922	3.7	18	0.3	880	5.0	24	3.8
5.00 - \$ 9.99	4356	17.3	85	1.2	4197	23.8	74	11.6
10.00 - 14.99	3993	15.9	250	3.6	3673	20.8	70	10.9
15.00 - 19.99	2371	9.4	471	6.9	1843	10.4	57	8.9
20.00 - 24.99	2074	8.3	620	9.0	1404	8.0	50	7.8
25.00 - 29.99	1966	7.8	756	11.0	1163	6.6	47	7.3
30.00 - 39.99	3487	13.9	1299	19.0	2071	11.7	117	18.3
40.00 - 49.99	2586	10.3	1203	17.6	1280	7.3	103	16.1
50.00 - 74.99	2331	9.3	1308	19.1	942	5.3	81	12.7
75.00 - 99.99	787	3.1	615	9.0	157	0.9	15	2.3
100.00 - 149.99	230	0.9	201	2.9	27	0.2	2	0.3
150.00 or more	27	0.1	25	0.4	2	*	0	0.0

* Less than 0.1%

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	To	+-7	•					
	Total Number Percent		Owner Number Percent			Percent	Vaca Number	Percent
	Number	Percent	Number	Percent	Mainer	rercent	Number	rercent
B 0 1: 1:								
B. Condition								
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0
Good condition	9725	38.7	4450	64.9	4966	28.2	309	48.3
In need of minor repairs	8790	35.0	2012	29.4	6621	37.5	157	24.5
In need of major repairs	5599	22.3	362	5.3	5124	29.0	113	17.7
Unfit for use	1016	4.0	27	0.4	928	5.3	61	9.5
C. Adequacy								
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0
Gas	13182	52.5	5703	83.2	7080	40.1	399	62.3
Standard Substandard - Total	11948	47.5	1148	16.8	10559	59.9	241	37.7
Physically only	9057	36.0	935	13.7	7881	44.7	241	37.7
Occupancy only	452	1.8	117	1.7	335	1.9		_
Physically and occupancy	2439	9.7	96	1.4	2343	13.3		
D. Rooms								
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0
Total Topol os								
l room	524	2.1	5	0.1	505	2.9	14	2.2
2 rooms	2224	8.8	70	1.0	2091	11.9	63	9.8
3 rooms	6087	24.2	188	2.7	5763	32.7	136	21.2
4 rooms	4736	18.8	560	8.2	4047	22.9	129	20.2
5 rooms	4573	18.2	1662	24.3	2773	15.7	138	21.6
6 rooms	3457	13.8	1920	28.0	1473	8.3	64	10.0
7 rooms	1403	5.6	889	13.0	477	2.7	37 59	5.8 9.2
8 rooms or more	2126	8.5	1557	22.7	510	2.9	29	7.2

	Total Number Percent			ner Percent	Ten Number	ant Percent		Vacant Number Percent	
E. Heating	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100,0	
Central steam or hot water Central warm air Other installed None installed	3700 4437 16768 225	14.7 17.7 66.7 0.9	930 2625 3294 2	13.6 38.3 48.1 *	2623 1679 13198 139	14.9 9.5 74.8 0.8	147 133 276 84	23.0 20.8 43.1 13.1	
* Less than 0.1%									
F. Lighting									
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0	
Electric Gas Other	20708 33 4389	82.4 0.1 17.5	6681 10 160	97.5 0.2 2.3	13484 22 4133	76.5 0.1 23.4	543 1 96	84.8 0.2 15.0	
G. Cooking									
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0	
Electric Gas Other installed None installed	3222 6345 14946 617	12.8 25.2 59.5 2.5	1941 2583 2310 17	28.3 37.7 33.7 0.3	1233 3612 12497 297	7.0 20.5 70.8 1,7	48 150 139 303	7.5 23.4 21.7 47.4	
H. Refrigeration									
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0	
Electric Gas Ice None	10357 40 11767 2966	41.2 0.2 46.8 11.8	4692 17 2065 77	68.5 0.3 30.1 1.1	5528 23 9657 2431	31.3 0.1 54.8 13.8	137 0 45 458	21.4 0.0 7.0 71.6	

	Total			ner	Ten		Vacant Number Percent	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
I. Plumbing					Description of the second	Tergent		100.0
Total reports	25130	100.0	6851	100.0	17639	100.0	640	100.0
At least 2 toilets and 2 bathing units	1614	6,4	1240	18,1	336	1.9	38	5.9
At least 2 toilets and 1 bathing unit	803	3.2	51.4	7.5	270	1.5	19	3,0
l toilet and at least l bathing unit	12310	49.0	4256	62.1	7654	43.4	400	62.5
At least 1 toilet, less than 1 bathing unit Shared toilet and running water	2361 2565	9.4 10.2	335 222	4.9	2001 2296	11.4	25 47 0	3.9 7.4 0.0
Shared toilet, no running water No toilet but with running water	1160	4.6	0 122 162	0.0 1.8 2.4	1025 4051	5,8 23,0	13	2.0
No toilet and no running water	4311	17.2	102	~•4	4072		197	
* Less than 0.1%								
	Total (Occupied	Ov	mer	Tenant		Vacant	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
J. Duration of Occupancy or Vacancy								
Total reports	24490	100.0	6851	100.0	17639	100.0	640	100.0
Less than 6 months 6 months—11 months 1 year—1 year 11 months 2 years—2 years 11 months 3 years—4 years 11 months 5 years—9 years 11 months 10 years—19 years 11 months 20 years or more	3524 2300 3473 2919 3652 3986 3276 1360	14.4 9.4 14.2 11.9 14.9 16.3 13.4 5.5	249 249 428 586 712 1142 2354 1131	3.6 3.6 6.2 8.6 10.4 16.7 34.4 16.5	3275 2051 3045 2333 2940 2844 922 229	18.6 11.6 17.3 13.2 16.7 16.1 5.2 1.3	513 57 23 22 25 1	80.2 8,9 3.6 3.4 3.9

^{# 3} years or more

III. Occupied Dwelling Unit Data

	Tot	al	Owr	ner		Tenant		
	Number	Percent	Number	Percent	Number	Percent		
A. Race of Household								
Total reports	24490	100.0	6851	100.0	17639	100.0		
White	16771 7715	68.5 31.5	5822 1029	85.0 15.0	10949 6686	62.1		
Negro Other	4	*	Ó	0.0	4	*		
* Less than 0.1%								
. Size of Household								
Total reports	24490	100.0	6851	100.0	17639	100.0		
1 person	974	4.0	179 1348	2.6	795 4861	4.5 27.6		
2 persons	6209 5685	25.4 23.2	1671	24.4	4014	22.7		
3 persons 4 persons	4781	19.5	1601	23.4 14.0	3180 1956	18.0		
5 persons	2917 1749	7.1	537	7.8	1212	6.9		
6 persons 7 persons	922 549	3.8	261 147	3.8	402	2,3		
8 persons 9 persons	286	1.2	61	0.9	225 144	1.3		
10 persons	182 236	0.7	38 47	0.6	189	1.1		
11 persons or more	٥ري							
C. Extra Families					17(5)9			
Total reports	24490	100.0	6851	100.0	17639	100.0		
No extra families	23916	97.7	6690		17226	97.7		
1 extra family	521 53	2.1	139 22	2.0	382 31	0.2		
2 or more extra families								

	Total		Own	ner	Tenant		
	Number	Percent	Number	Percent	Number	Percent	
D. Persons Per Room							
Total reports	24490	100.0	6851	100.0	17639	100.0	
.50 or less .5175 .76 - 1.00 1.01 - 1.50 1.51 - 2.00 2.01 or more	5778 6051 6618 3430 1815 798	23.6 24.7 27.0 14.0 7.4 3.3	2890 1913 1491 415 119 23	42.2 27.9 21.8 6.1 1.7 0.3	2888 4138 5127 3015 1696 775	16.4 23.4 29.1 17.1 9.6 4.4	
E. Children Under 15 Years of Age							
Total reports	24490	100.0	6851	100.0	17639	100.0	
No children 1 child 2 children 3 or 4 children 5 children or more	12612 5654 3511 2180 533	51.5 23.1 14.3 8.9 2.2	3655 1554 1085 488 69	53.3 22.7 15.9 7.1 1.0	8957 4100 2426 1692 464	50.8 23.2 13.8 9.6 2.6	
F. Roomers	24.490	100.0	6851	100.0	17639	100.0	
No roomers 1 roomer 2 roomers 3 or 4 roomers 5 to 10 roomers 11 roomers or more	21599 1318 852 462 211 48	88.2 5.4 3.5 1.9 0.8	5965 391 268 160 56	87.1 5.7 3.9 2.3 0.8 0.2	15634 927 584 302 155	88.6 5.3 3.3 1.7 0.9 0.2	

IV. Low Income Housing Data

					Owner				Tenant				
		Total		Wh	ite		gro	White		Ne	gro		
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
	A. Size of Family Grou	ıp											
	Total groups	10563	1.00.0	564	100.0	473	100.0	4147	100.0	5379	100.0		
xiii	2 persons 3 persons 4 persons 5 persons 6 persons 7 persons 8 persons or more	3809 2518 1640 1108 634 347 507	36.1 23.8 15.5 10.5 6.0 3.3 4.8	183 134 87 65 43 17 35	32.5 23.8 15.4 11.5 7.6 3.0 6.2	201 11.2 51 44 20 18 27	42.5 23.7 10.8 9.3 4.2 3.8 5.7	1315 1048 711 497 250 143 183	31.7 25.3 17.1 12.0 6.0 3.5 4.4	2110 1224 791 502 321 169 262	39.2 22.8 14.7 9.3 6.0 3.1 4.9		
	B. Net Annual Rental	19				140	300.0	10/0	700.0	5020	100.0		
	Total dwelling units	11042	100.0	565	100.0	483	100.0	4062	100.0	5932			
	Less than \$60 \$ 60 - \$119.99 120 - 179.99 180 - 239.99 240 - 299.99 300 - 359.99 360 - 479.99 480 or more	1244 4137 3033 1289 684 324 253 78	11.3 37.4 27.5 11.7 6.2 2.9 2.3 0.7	3 28 88 122 117 90 80 37	0.5 5.0 15.6 21.6 20.7 15.9 14.2 6.5	25 84 126 115 85 34 13	5.2 17.4 26.1 23.8 17.6 7.0 2.7 0.2	426 831 1293 731 398 189 156	10.5 20.5 31.8 18.0 9.8 4.7 3.8 0.9	790 3194 1526 321 84 11 4	13.3 53.9 25.7 5.4 1.4 0.2 0.1		

^{*} Less than 0.1%

				Owr	er		Tenant			
	To.	tal	Wh	ite		gro	Wh	ite	Ne	gro
	Number	Percent								
C. Annual Income										
Total dwelling units	11042	100.0	565	100.0	483	100.0	4062	100.0	5932	100.0
None	499	4.5	54	9.6	44	9.1	112	2.8	289	4.9
Less than \$200	730	6.6	27	4.8	35	7.3	89	2.2	579	9.8
\$ 200 - \$ 399.99	1459	13.2	24	4.3	51	10.6	253	6.2	1131	19.1
400 - 599.99	2003	18,1	29	5.1	101	20.9	500	12.3	1373	23.1
600 - 799.99	2041	18.5	56	9.9	89	18.4	622	15.3	1274	21.5
800 - 999.99	1212	11.0	50	8.8	50	10.4	501	12.3	611	10.3
1000 - 1199.99	869	7.9	50	8.8	43	8.9	439	10.8	337	5.7
1200 - 1399.99	613	5.5	54	9.6	17	3.5	405	10.0	137	2.3
1400 - 1599.99	482	4.4	51	9.0	20	4.1	339	8.4	72	1.2
1600 - 1799.99	284	2.6	34	6.0	11	2.3	192	4.7	47	0.8
1800 - 1999.99	251	2.3	25	4.4	7	1.4	196	4.8	23	0.4
2000 or more	504	4.5	97	17.2	12	2.5	362	8.9	33	0.5
No reports	95	0.9	14	2.5	3	0.6	52	1.3	26	0.4

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