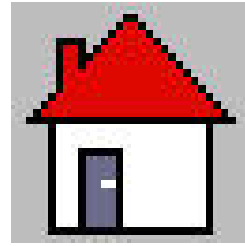
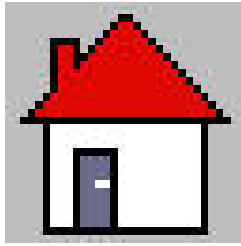
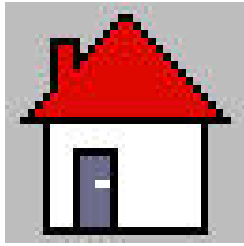


Memphis Housing Study 2004



for

Memphis Division of Housing and Community Development

by

Regional Economic Development Center
The University of Memphis



THE UNIVERSITY OF
MEMPHIS

Memphis Housing Study 2004: Affordable Housing Needs for Memphis Consolidated Plan FY 2005-2007

Prepared For
The City of Memphis
Division of Housing and Community Development

Prepared By
The Regional Economic Development Center
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May 2004

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I INTRODUCTION

Purpose

The purpose of this report is to establish a basis for setting public policy for the provision of affordable housing in the City of Memphis.

The housing trends presented herein establish the level of need for public intervention where inadequate income or other barriers prevent households from acquiring affordable housing.

The report covers population and housing trends from 1990 to 2000 and identifies changes in the ability of households to afford housing available in Memphis. Various segments of the population are covered including cost-burdened households and special needs populations (persons with disabilities). Government housing programs are tabulated to compare the public response to needs; and barriers to affordable housing are explained.

This report is designed to assist the City of Memphis in preparing its “Consolidated Plan for 2005-2007” as required by the U.S. Department of Housing and Urban Development (HUD).

Description of Study Area

The study area for this report consists of the census tracts that have a close fit to the City of Memphis for both the 1990 and 2000 censuses of population and housing. Map 1, which follows, shows 153 census tracts as drawn for the 1990 census, which align with the city boundaries at the time of the 2000 census. These census tracts were chosen for study because they allow comparison between 1990 and 2000 for the same geographic subdivisions in Memphis.

The 153 census tracts have a wide range of population and housing issues that are depicted in a series of maps representing housing trends. Some of the poorest areas in the metropolitan region are contained within the census tracts.

Map 2 shows those census tracts that have been identified by the Internal Revenue Service as “difficult development areas” (64 tracts) and by the City of Memphis as the “renewal community” (48 tracts). The renewal community census tracts are recognized by the national government as areas where businesses can receive tax credits as an incentive for hiring residents of the area and locating business activities in the area. Both the difficult development and renewal community designations signal the locus of public targeting of housing and community development programs.

Background

The information and findings contained in this report updates an earlier study prepared in May 2001 by the Regional Economic Development Center titled “*Affordable Housing Market Study for Memphis Consolidated Plan 2002-2004*” (May 2001). The 2001 study served the

same purpose as this new report but was restricted by incomplete results from the 2000 census of population and housing. Thus, the 2001 study relied upon estimates based on the 1990 census.

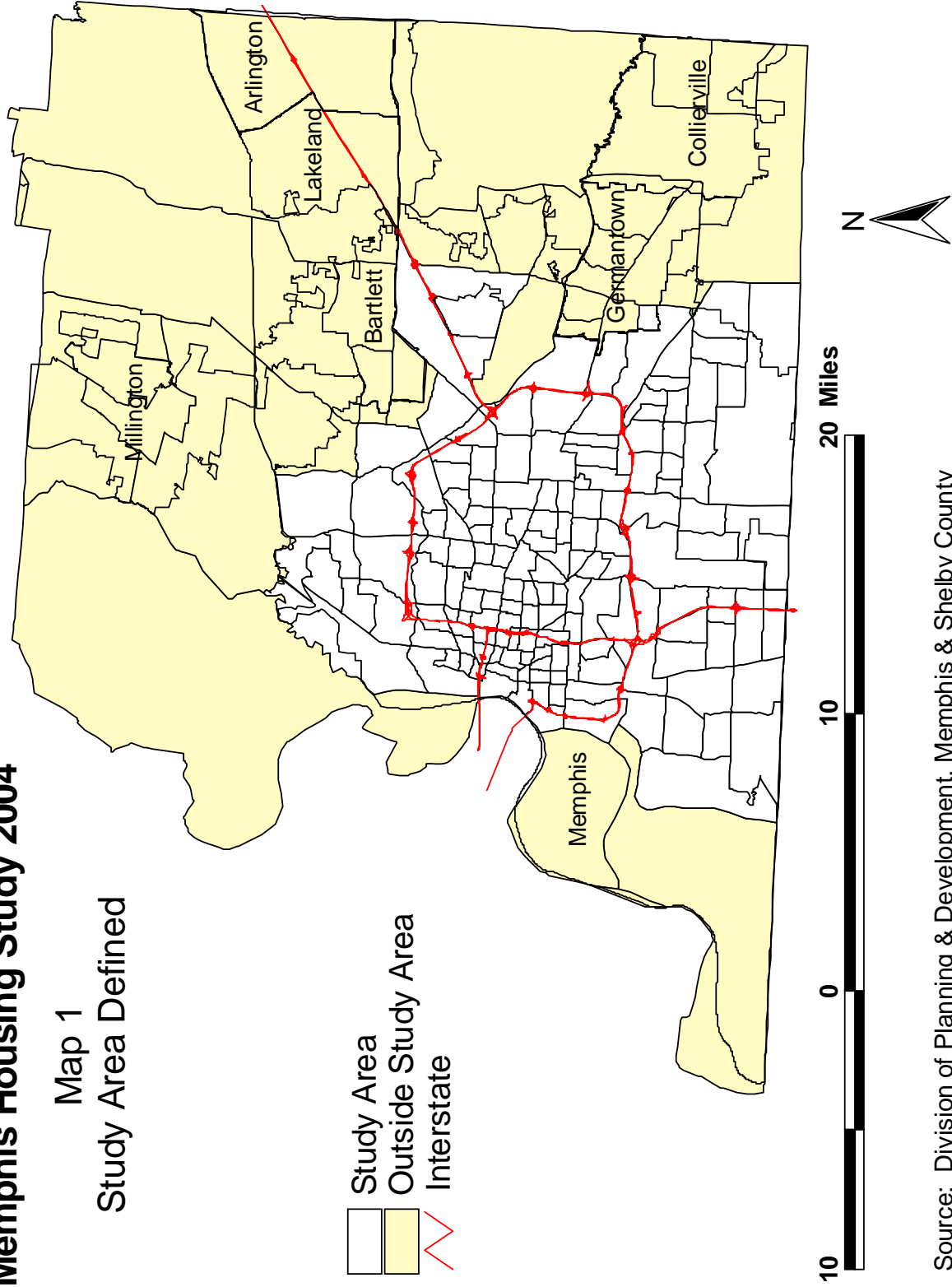
Both the 2001 study and the current study are hampered by the lack of a comprehensive housing information system. Two types of geographic data sets are not readily available to researchers. The first type would consist of real time electronic databases and geographic maps from public transactions by local government organizations. These transactions include the following:

1. Publicly owned land acquired through tax foreclosure, donations and other condemnations
2. Anti-neglect housing code violation tracking
3. Construction permits for new housing, renovated housing and demolitions

The second type of data set would consist of primary data gathered through comprehensive field surveys of land use, structural conditions and environmental conditions. The Shelby County Tax Assessor maintains records for each parcel of land and identifies structural condition, but this information is not updated and the grading criteria is not coordinated with other agencies needing to identify a pattern of problems. Other survey data is unavailable because it is gathered piecemeal for isolated neighborhood planning purposes. This later data is also not coordinated in a way to produce uniform accounting of property conditions. In short there is no way to measure the exact magnitude and location of housing and neighborhood conditions at any given time throughout the entire City of Memphis, and with the passage of time, the results of the decennial 2000 census will become more dated and unreliable. A comprehensive housing information system is a high priority need for planning purposes.

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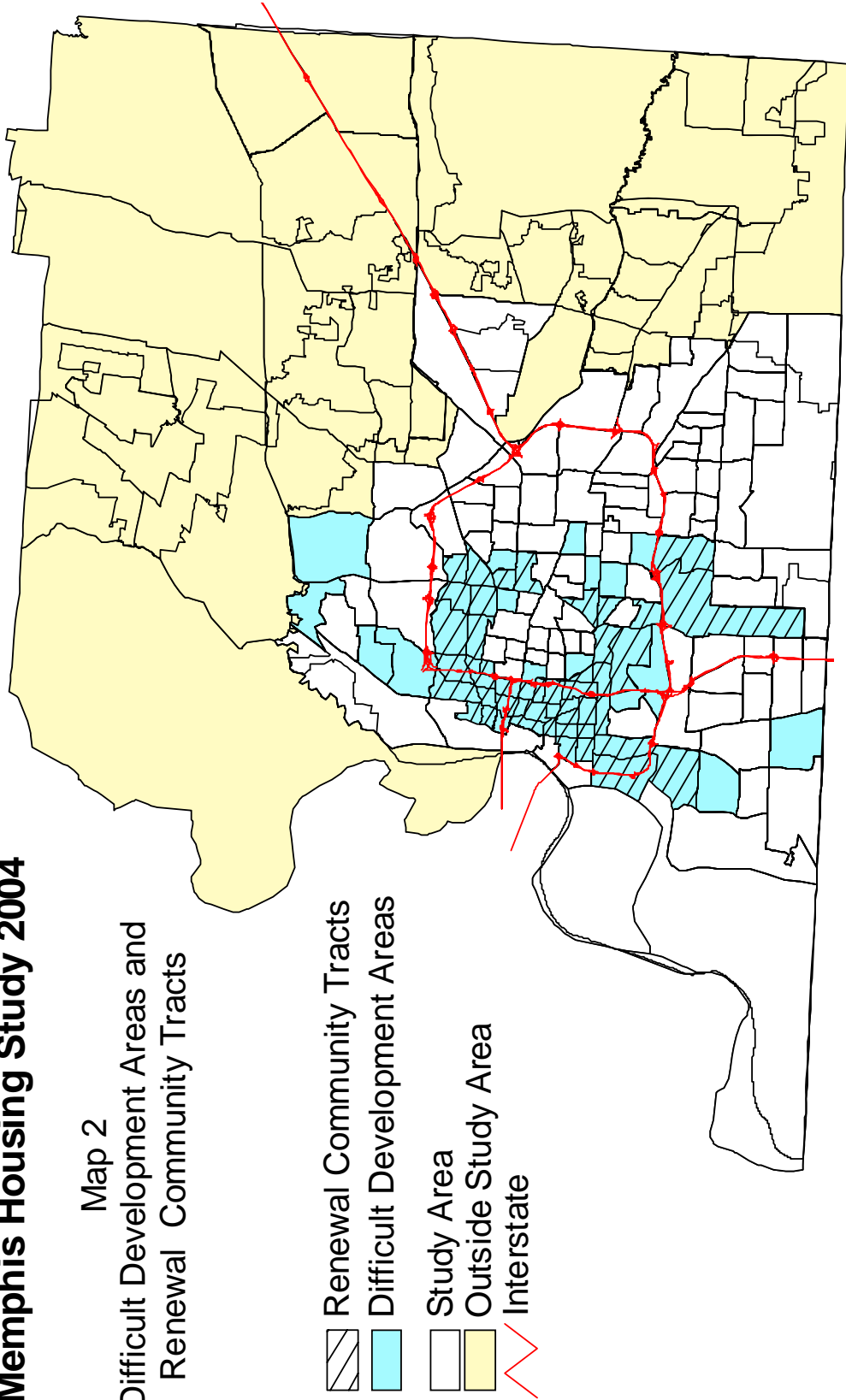
Map 1 Study Area Defined



Source: Division of Planning & Development, Memphis & Shelby County

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Map 2
Difficult Development Areas and
Renewal Community Tracts



- Renewal Community Tracts
- Difficult Development Areas
- Study Area
- Outside Study Area
- Interstate

10 0 10 20 Miles



Sources: Internal Revenue Service, 2000.

II POPULATION AND ECONOMIC CHANGE

The success or failure of a housing market depends upon the population and its income. When either declines, housing stock suffers. This chapter covers population and economic change within the City of Memphis with an emphasis on housing.

Population and income loss affect housing units of all ages and sizes. New housing units in several census tracts face an immediate decline in value due to population and income change. Wealthier families leave and are replaced by poorer families who either cannot afford basic maintenance or are renters who are not responsible for maintenance. The ensuing neglect of these housing units from either a poor owner or renter exacerbates the problem. On the other side of the issue, however, poor people are better able to afford the housing units that become available. The implications of this dilemma are further decline in housing stock and the community, an eroding tax base, and urban sprawl.

Population

Memphis' population behavior throughout the 1990s was not that different from the 1980s. Even with tremendous investment in its downtown, there has not been enough momentum to quell the flow of persons financially capable of leaving. Table 1 illustrates how slow growth and loss of population within the City of Memphis have reduced its share of the Memphis Metropolitan Statistical Area population. The City of Memphis' population in 1980 represented 70% of the MSA population. With a decline in population from 1980 to 1990, the City of Memphis' population share fell to just over 60% in 1990. From 1990 to 2000, when the City of Memphis' population actually grew, even though the growth was attributed to annexation, the share declined further to 57%. Thus, the City of Memphis is larger geographically, but commanding an ever smaller share of the Metropolitan area's population.

Table 1
Total Population Memphis MSA, Shelby County and City of Memphis
1980 - 2000

	1980	% of Total	1990	% of Total	% Change 1980 - 1990	2000	% of Total	% Change 1990 - 2000
Memphis MSA	938,777	100%	1,007,306	100%	7.30%	1,135,614	100%	12.74%
Shelby County	777,113	83%	826,330	82%	6.33%	897,472	79%	8.61%
Memphis	646,356	69%	610,337	61%	-5.57%	650,100	57%	6.51%

Note: 1990 MSA data includes Fayette County population.

Source: U.S. Bureau of the Census, 1980 - 2000.

Table 1 also shows that the only entity with a healthy population growth rate from 1990 to 2000 is the MSA at almost 13% or a 1.2% annual compound rate of growth, with 1% being the standard for growth.

Map 3 on the following page provides population information by census tract in terms of growth or decline, which further emphasizes the spread of the decline to areas farther east.

Ninety-four census tracts in the study area, which comprises 153 census tracts, lost population. See Appendix A for population data by census tract.

The racial composition of the population in the City of Memphis changed significantly in the 1990s. While the City of Memphis' total population grew at a slower pace than Shelby County and the MSA, the black population and all other racial and ethnic groups grew, but the continued decline of the white population offset any gains.

Table 4 shows that in the City of Memphis in the 1990s, the white population decreased by 19% or just over 50,000, while the black population increased by 19% or close to 64,000. Other races, which include all other racial and ethnic groups, more than tripled in the 1990s.

Table 2
Racial Composition Memphis MSA, Shelby County, and City of Memphis, 1990 - 2000

	1990	% of Total	2000	% of Total	Change 1990 - 2000	% of Total	Percentage Change 1990 - 2000
Total Memphis MSA	1,007,306	100.0%	1,135,614	100.0%	128,308	100.0%	12.74%
White	580,132	57.6%	588,808	51.8%	8,676	6.8%	1.50%
Black	409,207	40.6%	490,665	43.2%	81,458	63.5%	19.91%
Other Races	17,967	1.8%	56,141	4.9%	38,174	29.8%	212.47%
Total Shelby County	826,330	100.0%	897,472	100.0%	71,142	100.0%	8.61%
White	455,063	55.1%	424,834	47.3%	-30,229	-42.5%	-6.64%
Black	360,083	43.6%	435,824	48.6%	75,741	106.5%	21.03%
Other Races	11,184	1.4%	36,814	4.1%	25,630	36.0%	229.17%
Total City of Memphis	610,337	100.0%	650,100	100.0%	39,763	100.0%	6.51%
White	266,547	43.7%	216,174	33.3%	-50,373	-126.7%	-18.90%
Black	333,935	54.7%	397,732	61.2%	63,797	160.4%	19.10%
Other Races	9,855	1.6%	36,194	5.6%	26,339	66.2%	267.27%

Source: U.S. Bureau of the Census, 1990 - 2000.

The white population grew the least between 1990 and 2000 in the Memphis MSA. The white population's percent of total change was less than 7%, while the black population was over 60% and all other racial groups comprised almost 30%.

Without the City of Memphis in the equation, however, the MSAs' white population grew by 53,500 or 17%, while Shelby County's white population grew by 14,600 or 8%. The black population outside the City of Memphis grew by 23% at the MSA level to 91,500 and by 44% at the County level to 36,600. Other races grew by 164% at the MSA level to 29,000 and by 131% at the County level to 9,650.

Households

The next step in analyzing population change is to look at households. Table 2 shows that from 1990 to 2000 the number of households in the MSA grew at a higher rate (16%) than Shelby County at 11% and the City of Memphis at 9%.

Table 3
Total Households Memphis MSA, Shelby County, and City of Memphis
1990 - 2000

	1990	% of Total	2000	% of Total	Change 1990 - 2000	% of Total	% Change 1990 - 2000
Memphis MSA	365,450	100%	424,202	100%	58,752	100%	16.08%
Shelby County	303,571	83%	338,366	80%	34,795	59%	11.46%
Memphis	229,829	63%	250,721	59%	20,892	36%	9.09%

Note: 1990 MSA data includes Fayette County households.

Source: U.S. Bureau of the Census, 1990 - 2000.

Comparing Table 3 to Table 1, however, the City of Memphis' population between 1990 and 2000 grew at just over 70% of the rate of its households, the County's rate was 75% that of households and the MSA's was 80% of the household rate.

Table 4 provides some insight to what actually occurred. All three geographic areas' average household size decreased. Memphis already had the smallest household size in 1990, but it decreased by the largest percentage (-1.75%). The MSA had the largest average household size; it decreased by the same amount (-.04) as Memphis but by a smaller percentage (-1.51%). Shelby County had the smallest percentage decrease (-1.07%).

Table 4
Average Household Size
Memphis MSA, Shelby County, and City of Memphis
1990 - 2000

	1990	2000	Change 1990 - 2000	% Change 1990 - 2000
Memphis MSA	2.67	2.63	-0.04	-1.51%
Shelby County	2.63	2.60	-0.03	-1.07%
Memphis	2.56	2.52	-0.04	-1.75%

Source: U.S. Bureau of the Census, 1990 and 2000.

Smaller households may reflect several societal factors not covered in this paper, but which may include age of the population, household composition, divorce rates, or wealth. The City of Memphis' smaller household size may negatively impact its ability to generate wealth.

Map 4 on the following page shows change in the number of households by census tract in terms of growth or decline from 1990 to 2000. See Appendix B for household data by census tract.

The racial composition of households mirrors the racial composition of the population to a degree. Differences are shown when Table 5 is compared to Table 2. The white population grew by 1.5% at the MSA level or just about 35% the rate of white household growth at 4.26%. Black households and all other households grew more in line with overall population and household growth for the City of Memphis at 70% the rate of households and 65% respectively.

Table 5
Racial Composition of Households
Memphis MSA, Shelby County, and City of Memphis, 1990 - 2000

	1990	% of Total	2000	% of Total	Change 1990 - 2000	% of Total	% Change 1990 - 2000
Total Memphis MSA	365,450	100.0%	424,202	100.0%	58,752	100.0%	16.08%
White	230,094	83.1%	239,904	56.6%	9,810	16.7%	4.26%
Black	131,786	36.1%	169,064	39.9%	37,278	63.4%	28.29%
Other race	3,570	1.0%	15,234	3.6%	11,664	19.9%	326.72%
Total Shelby County	303,571	100.0%	338,366	100.0%	34,795	100.0%	11.46%
White	183,383	60.4%	174,325	51.5%	-9,058	-26.0%	-4.94%
Black	116,928	38.5%	150,760	44.6%	33,832	97.2%	28.93%
Other race	3,260	1.1%	13,281	3.9%	10,021	28.8%	307.39%
Total City of Memphis	229,829	100.0%	250,721	100.0%	20,892	100.0%	9.09%
White	118,424	51.5%	103,929	41.5%	-14,495	-69.4%	-12.24%
Black	109,216	47.5%	138,751	55.3%	29,535	141.4%	27.04%
Other race	2,189	1.0%	8,041	3.2%	5,852	28.0%	267.34%

Note: 1990 MSA data includes Fayette County households.

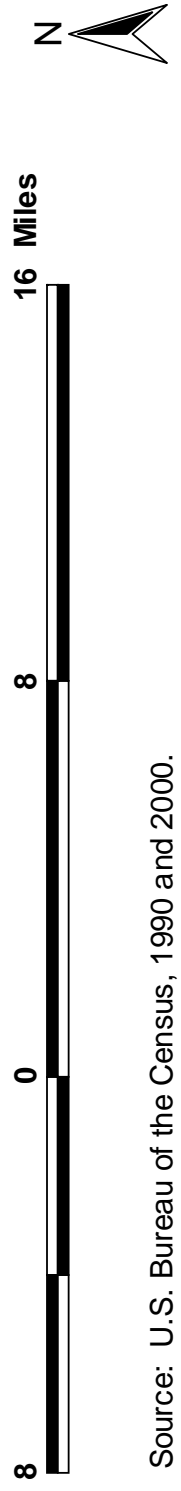
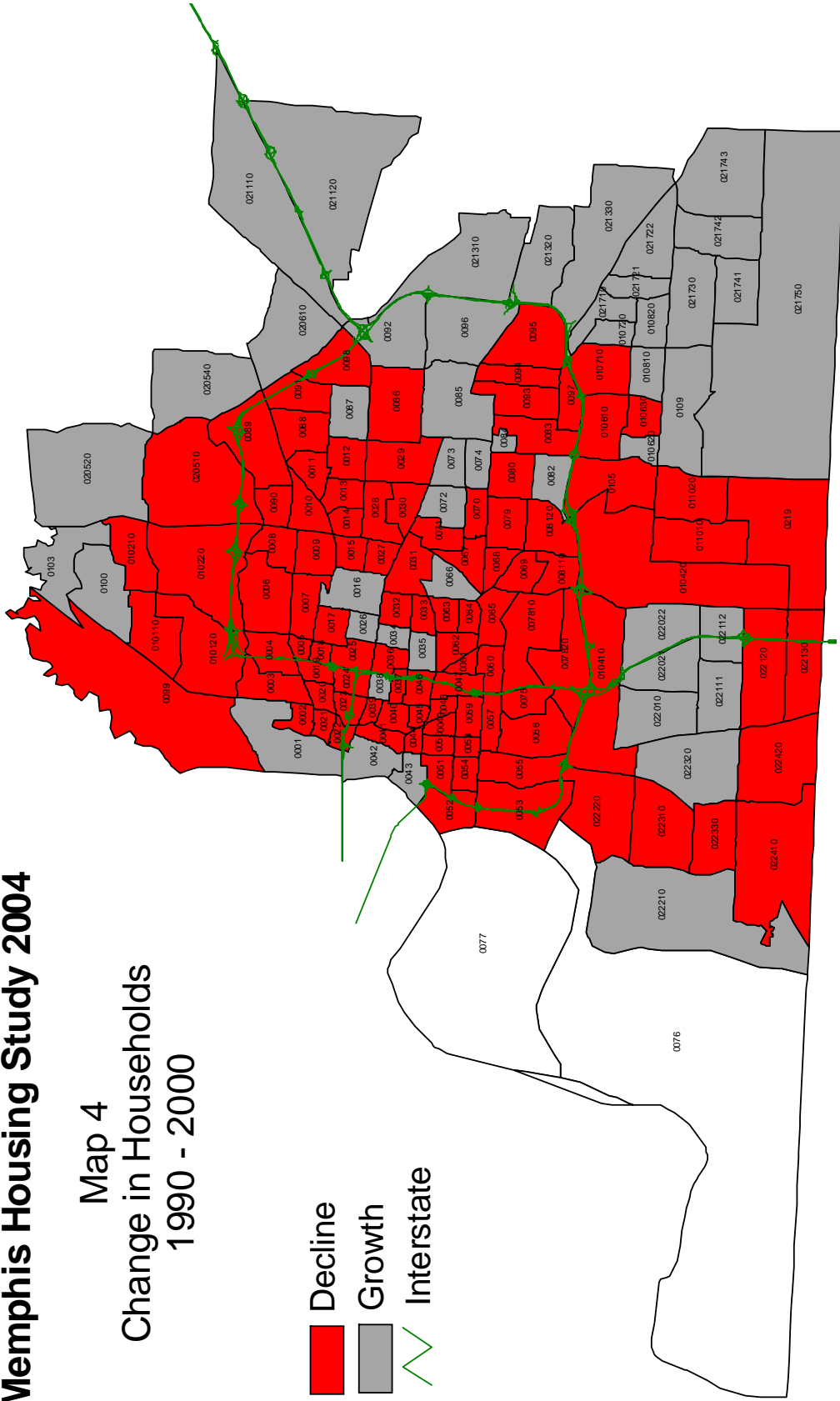
Source: U.S. Bureau of the Census, 1990 and 2000.

Excluding the City of Memphis, white households at the MSA level increased by over 24,000 or 22%. The white population, in this case, grew at 79% the rate of households. At the county level white households increased at 8.3% or almost the same rate as the population at 7.9%. Black households increased by 7,700 at the MSA level or 34% and by 4,300 (56%) to 12,000. The black population growth rate was at 66% and 80% the rate of households for the MSA and County respectively. Other race households grew by over 400% at the MSA level and almost 400% at the County level. The population rate of All Other households was 40% the rate of All Other households at the MSA level and 34% at the County level.

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Map 4 Change in Households 1990 - 2000

- Decline
- Growth
- Interstate



Source: U.S. Bureau of the Census, 1990 and 2000.

Some possible explanations for the differences in the growth rates of population and households by race are:

- Downtown apartments are now more plentiful and may appeal to single whites, which would explain the low rate of population growth compared to household growth. When the City of Memphis is removed from the equation, the White population at the MSA level was more in line with overall growth rates for the population and households.
- More White families may have moved to Shelby County outside the city, which would create similar population and household growth rates when the City of Memphis is removed from the equation. White persons-per-household leaving the City of Memphis is 3.09.
- The Hispanic population represents the majority of growth in all other races. The very high household growth compared to the population growth in the metropolitan area outside of the City of Memphis may indicate singles living and working here to support families elsewhere. Persons-per-household in the change for all other races in the City is 3.45, which may indicate immigrant families moving in who may not be able to afford rents in suburban locations.

In conclusion, the City of Memphis' total population in the 1990s increased by almost 40,000 and its households increased by almost 21,000, but all of this growth and more is attributed to the annexation of the Hickory Hill area. Had there been no annexation, the City of Memphis would have lost 10,000 in population and roughly 5,250 households.

The City of Memphis' white population in the 1990s declined by 45,000 or 17% and its households declined by 14,500 or 12%.

The black population increased by 64,500 or 20% and its households increased by 29,500 or 27%. Persons-per-household for the change in the black population is 2.18, which may point to higher numbers of single parent households or the formation of new single person households. The black population and black households are also impacted by the exodus of black families leaving for areas outside of the city.

The next section covers income.

Income

Closely related to population and households is income. Table 6 shows the growth in income from 1990 to 2000 for the Memphis MSA, Shelby County and the City of Memphis. The City of Memphis accounted for 34% of total income change which was close to its 36% of household change (Table 2). The City of Memphis grew at just over 50% the rate of the MSA for households and just over 60% the rate of the MSA for income. These small shares of the total MSA and significantly slower rates of growth point to decline.

Table 6
Memphis MSA, Shelby County, and City of Memphis Household Income, 1990 and 2000

	Household Income, 1990	% of Total	Household Income, 2000	% of Total	Change 1990 to 2000	% of Total	Percentage Change 1990 to 2000
Memphis MSA	\$17,191,149,831	100.0%	\$22,803,932,100	100.0%	\$5,612,782,269	100.0%	32.6%
Shelby County	\$14,606,656,710	85.0%	\$18,458,874,800	80.9%	\$3,852,218,090	68.6%	26.4%
Memphis	\$9,462,002,057	55.0%	\$11,362,281,100	49.8%	\$1,900,279,043	33.9%	20.1%

Notes: 1) 1990 MSA data includes Fayette County household income.
2) Values are expressed in constant 2000 dollars

Source: U.S. Bureau of the Census, 1990 - 2000.

After adjusting for inflation, the City of Memphis' household income increased almost \$2 billion from 1990 to 2000 (U.S. Bureau of the Census, 1990-2000). However, Maps 5, 5-A, and 5-B show that all census tracts within the City of Memphis did not participate in this income growth.

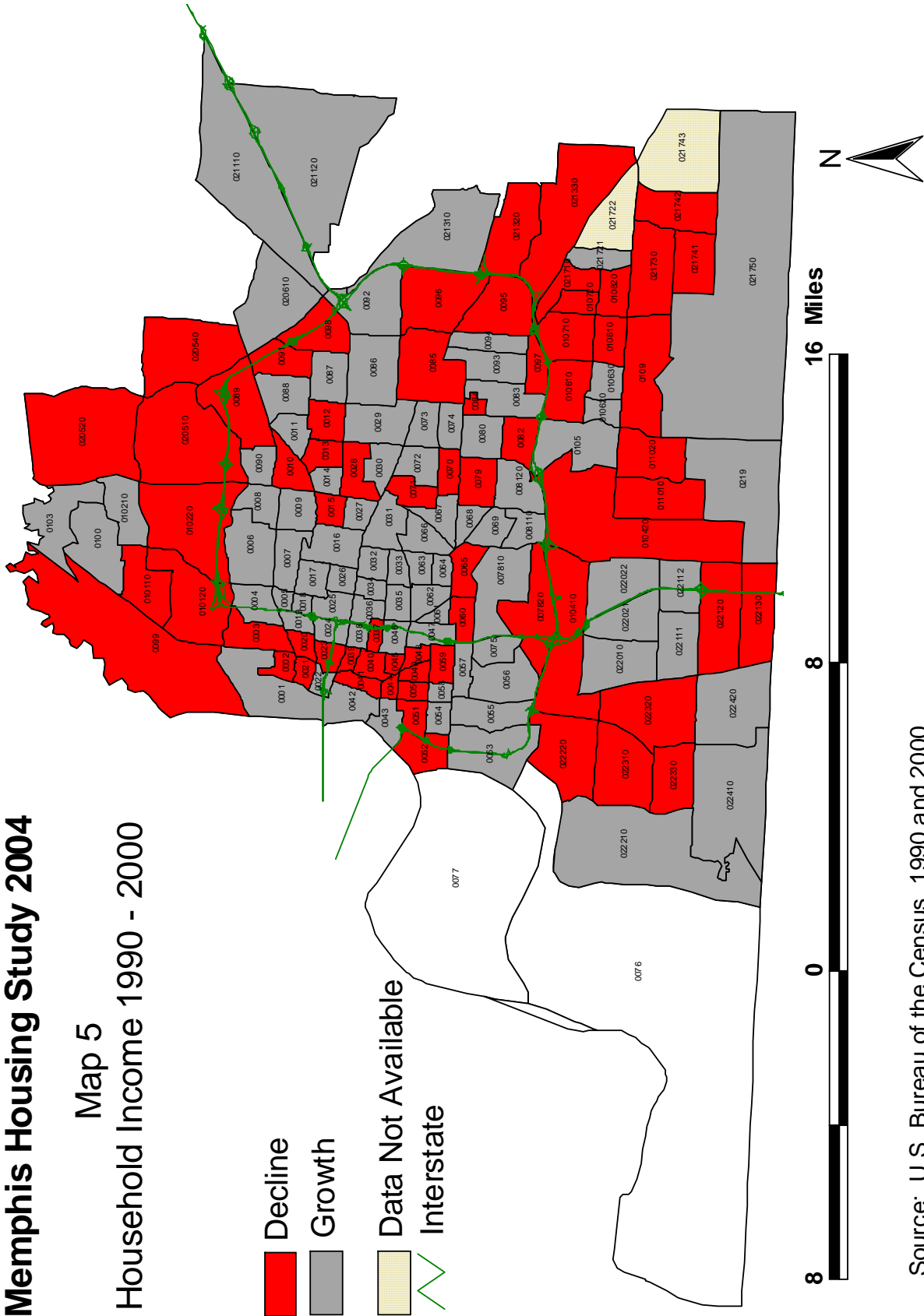
Map 5 shows household income in terms of growth or decline by census tract. See Appendix C for household data by census tract.

In 55 census tracts, owner occupied household income declined by a total of \$258 million (Map 5-A) and (Appendix D). While in 49 census tracts renter occupied income declined by \$135 million dollars (Map 5-B) and (Appendix E). Owner and renter income combined results in a \$394 million loss. Losses in income have impacts on the City of Memphis' economy, which result in losses in spending, earnings, and jobs.

Table 7 following the maps shows how \$394 million in lost household income impacts the Memphis economy. Successive rounds of spending decline by \$289 million, earnings decline by \$82 million, and over 5,000 jobs are lost. The next row shows the impacts of the growth in household income of the remaining census tracts. The increase for the City of Memphis is the difference between the losses and the gains as shown in Table 7.

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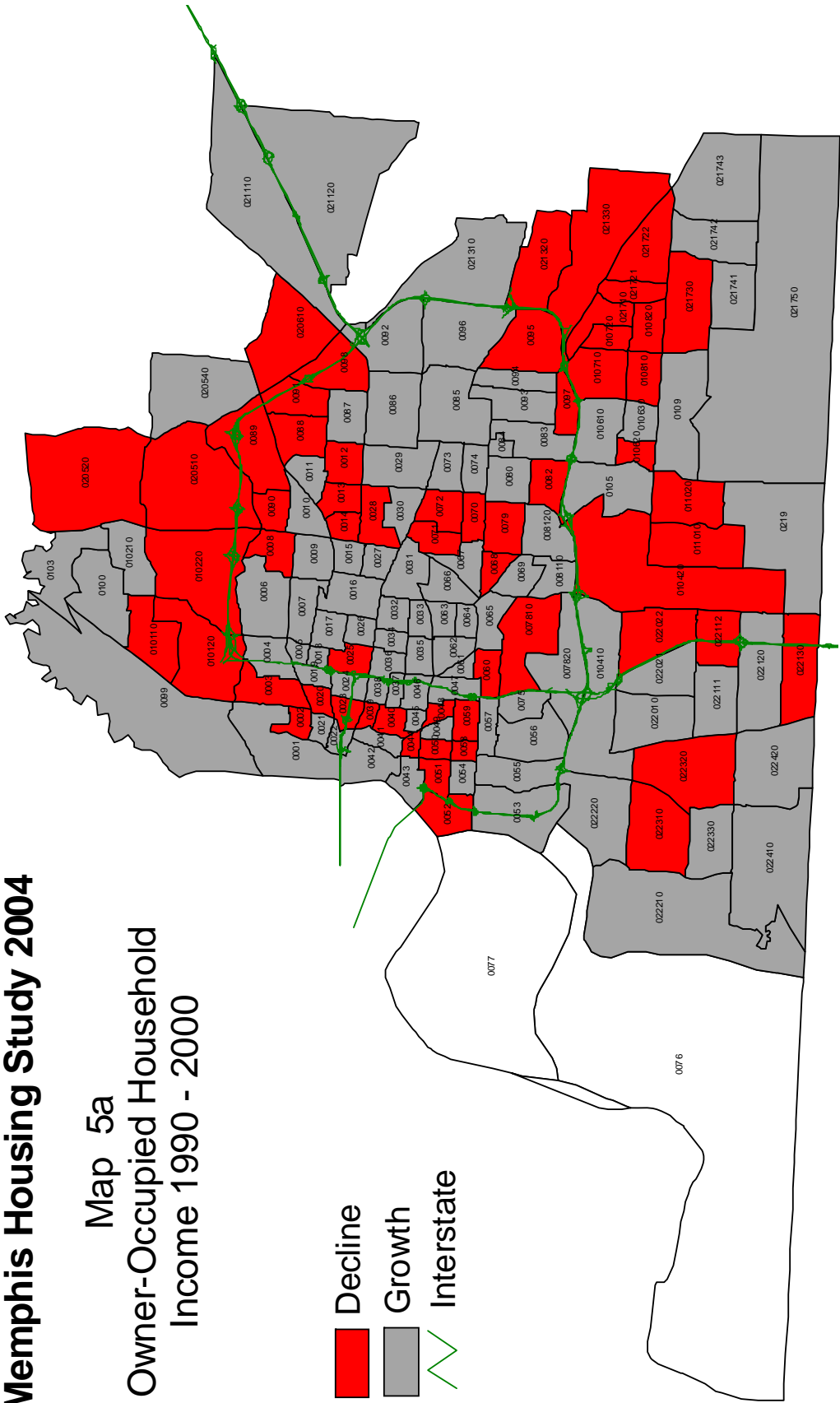
Map 5 Household Income 1990 - 2000



Source: U.S. Bureau of the Census, 1990 and 2000.

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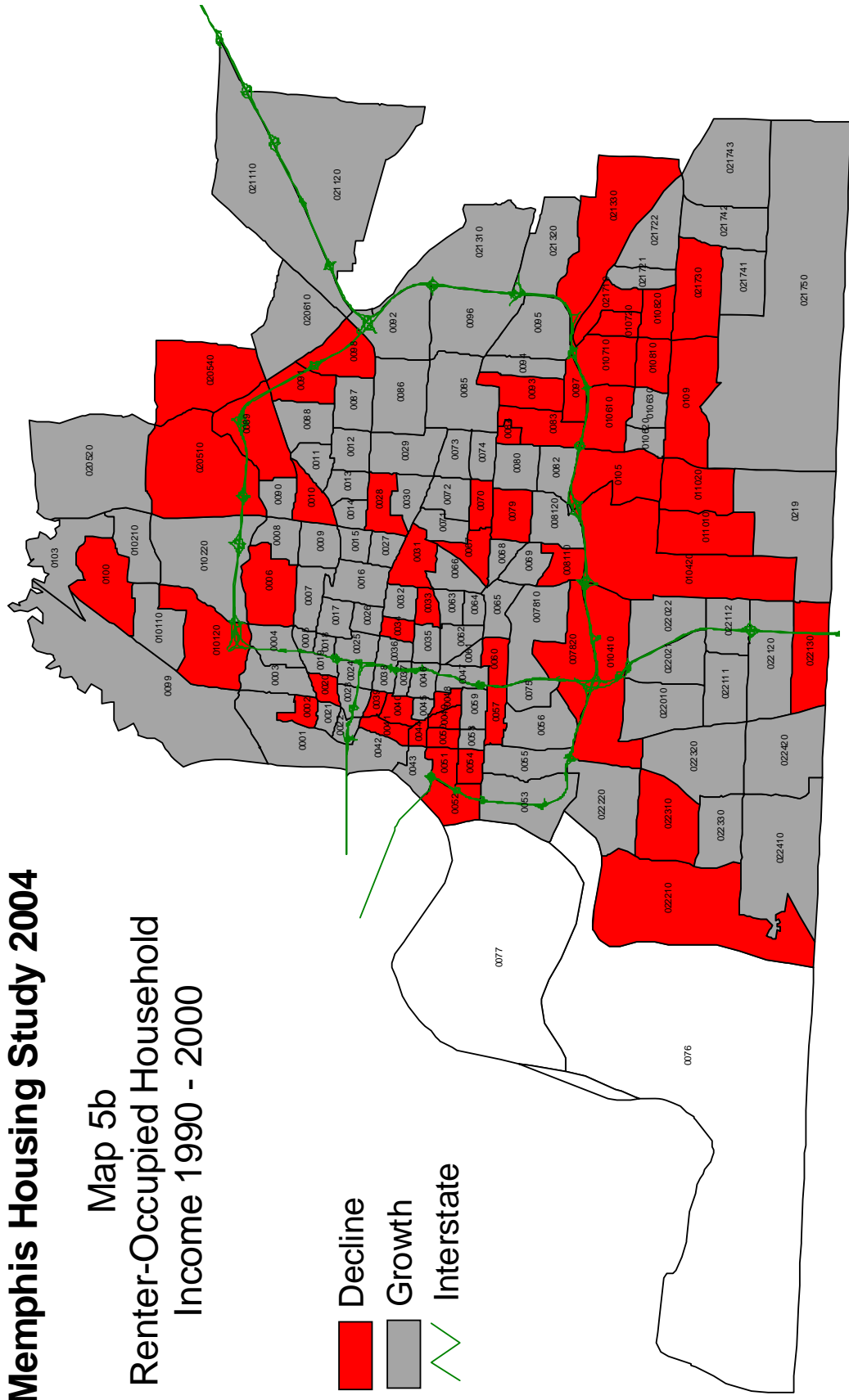
Map 5a Owner-Occupied Household Income 1990 - 2000



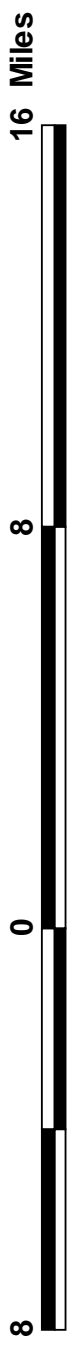
Source: U.S. Bureau of the Census, 1990 and 2000.

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Map 5b Renter-Occupied Household Income 1990 - 2000



- Decline
- Growth
- Interstate



Source: U.S. Bureau of the Census, 1990 and 2000.

Table 7
Economic Impacts of Income Losses or Gains for the City of Memphis

	Increase or Decrease 1990 - 2000	Successive Rounds of Spending	Earnings	Jobs
Averaged Multipliers		0.7252	0.2138	11.0
Total Income Losses	-\$394,123,536	-\$288,714,015	-\$81,513,853	-5,022
Total Income Gains	\$2,294,402,579	\$1,666,821,339	\$519,829,259	31,384
Increase for City of Memphis	\$1,900,279,043	\$1,378,107,323	\$406,212,880	24,882

Sources: U.S. Bureau of Labor Statistics' Consumer Expenditure Survey, 2002.
U.S. Bureau of Economic Analysis' RIMS II Multipliers, 1997.

The impact was determined by allocating income added or lost according to spending habits determined by the Consumer Expenditure Survey, with multipliers for each category of spending applied. All expenditures and their impacts were summed to determine the total impact.

Loss or gain in household income impacts the median household income. Map 6 on the following page shows Median Household Income by census tract in terms of growth or decline (See Appendix F for census tract MHI data). Sixty-three census tracts in the study area had declining median household incomes (-10.56% on average), which likely fits with the decline of total household income shown in Map 5. While the map focuses on the study area by census tract and shows only growth or decline, an examination of median household incomes at the MSA, county, and city level will point to relatively slow rates of growth. Median household income at all geographic levels grew at a very low rate compared to total household income.

Table 8 shows median household income in constant year 2000 dollars for the MSA, Shelby County, and the City of Memphis. The MSA's median household income grew by 11% or only 33% the rate of total income growth (See Table 6) indicating that higher

Table 8
Median Household Income Memphis MSA, Shelby County, and City of Memphis
1990 - 2000

	1990	% of Total	2000	% of Total	Change 1990 - 2000	% of Total	% Change 1990 - 2000
Memphis MSA	36,268	100%	40,201	100%	3,933	100%	10.85%
Shelby County	36,453	101%	39,593	98%	3,140	80%	8.61%
Memphis	30,464	84%	32,285	80%	1,821	46%	5.98%

Note: 1990 MSA data does not include Fayette County median household incomes.

Source: U.S. Bureau of the Census, 1990 - 2000.

income households accounted for significant amounts of total income growth. Shelby County MHI grew almost 9%, while household income grew just over 26% so again the MHI grew at roughly one third the rate of total household income. The City of Memphis' MHI changed the least at 6%, while its total income increased by just over 20%. So, the City of Memphis MHI grew at barely 30% the rate of total income.

For example, the household growth for the MSA was 58,750; household income change in constant 2000 dollars was \$5.6 billion or \$95,500 for every household added. Table 9 attempts to explain what may have happened causing the MHI to increase at a smaller rate than total household income.

Table 9 assumes that wealth is related to income. Nationally, 1% of the population represents 70% of the wealth. If the geographic areas' wealth is similar to that of the nation, and if wealth is related to income, then these numbers may reflect the income of the overwhelming majority of new households forming or new households moving into each respective area.

Table 9
Average Household Income, Distribution of Income, Majority Average Household Income
Memphis MSA, Shelby County, and the City of Memphis, 1990 to 2000

	Average Income Gain Per Household 1990 - 2000 ¹	Number of Households Added 1990 - 2000 ²	1 % of Households Added 1990 - 2000	70% of Income Added 1990 - 2000	99% of Households Added 1990 - 2000	30% of Income Added 1990 - 2000	Average Household Income for 99% of the Households Added 1990 - 2000
Memphis MSA	\$98,059	37,860	379	\$2,598,752,258	37,481	\$1,113,750,968	\$29,715
Shelby County	\$140,397	13,903	139	\$1,366,357,333	13,764	\$585,581,714	\$42,545
Memphis	\$90,957	20,892	209	\$1,330,195,330	20,683	\$570,083,713	\$27,563

- Notes: 1) Memphis MSA and Shelby County averages do not include the City of Memphis.
2) " " households added do not include the City of Memphis.
3) This table assumes that wealth is related to income. Nationally, 1% of the population represents 70% of the wealth. If the geographic areas' wealth is similar to that of the nation, and if wealth is related to income, then these numbers may reflect the income of the overwhelming majority moving into each respective area.

Sources: U.S. Bureau of the Census, 1990 and 2000.

The average income of the majority of households added to the City of Memphis between 1990 to 2000 was 92% that of the MSA. Compared to Shelby County, however, the average income of the majority of households added to the City was just 65% that of the county. Referring to Table 8's Median Household Incomes, the City of Memphis' MHI was 80% that of the MSA and 82% that of the County's.

Memphis became a poorer city in the 1990s with significantly poorer households. Income increased as did its population and households, but the increase in median household income was slight. By viewing income as wealth for household, this section has shown that the majority of new households formed or moving to the city are poor people without the same housing choices as those living in suburban areas of the MSA.

Poverty Rates

Even with all the population change in the City of Memphis, poverty rates declined by 10.5%. The 1990s were a time of significant economic expansion. The City of Memphis' decline in the poverty rate was significantly less than the MSA's 17% decline or the County's 13% decline.

Remove Memphis from the equation for 2000, and the City stands in stark contrast to the MSA and County. Its poverty rates in 2000 were almost twice that of the MSA and more than four times that of the county.

Table 10
Poverty Rates
Memphis MSA, Shelby County, and City of Memphis
1990 - 2000

	1990	2000	Change 1990 - 2000	% Change 1990 - 2000
Memphis MSA	18.46%	15.34%	-3.12%	-16.90%
Memphis MSA w/o Memphis	11.58%	10.65%	-0.93%	-8.03%
Shelby County	18.33%	15.98%	-2.35%	-12.82%
Shelby County w/o Memphis	5.15%	4.78%	-0.37%	-7.18%
Memphis	22.96%	20.55%	-2.41%	-10.50%

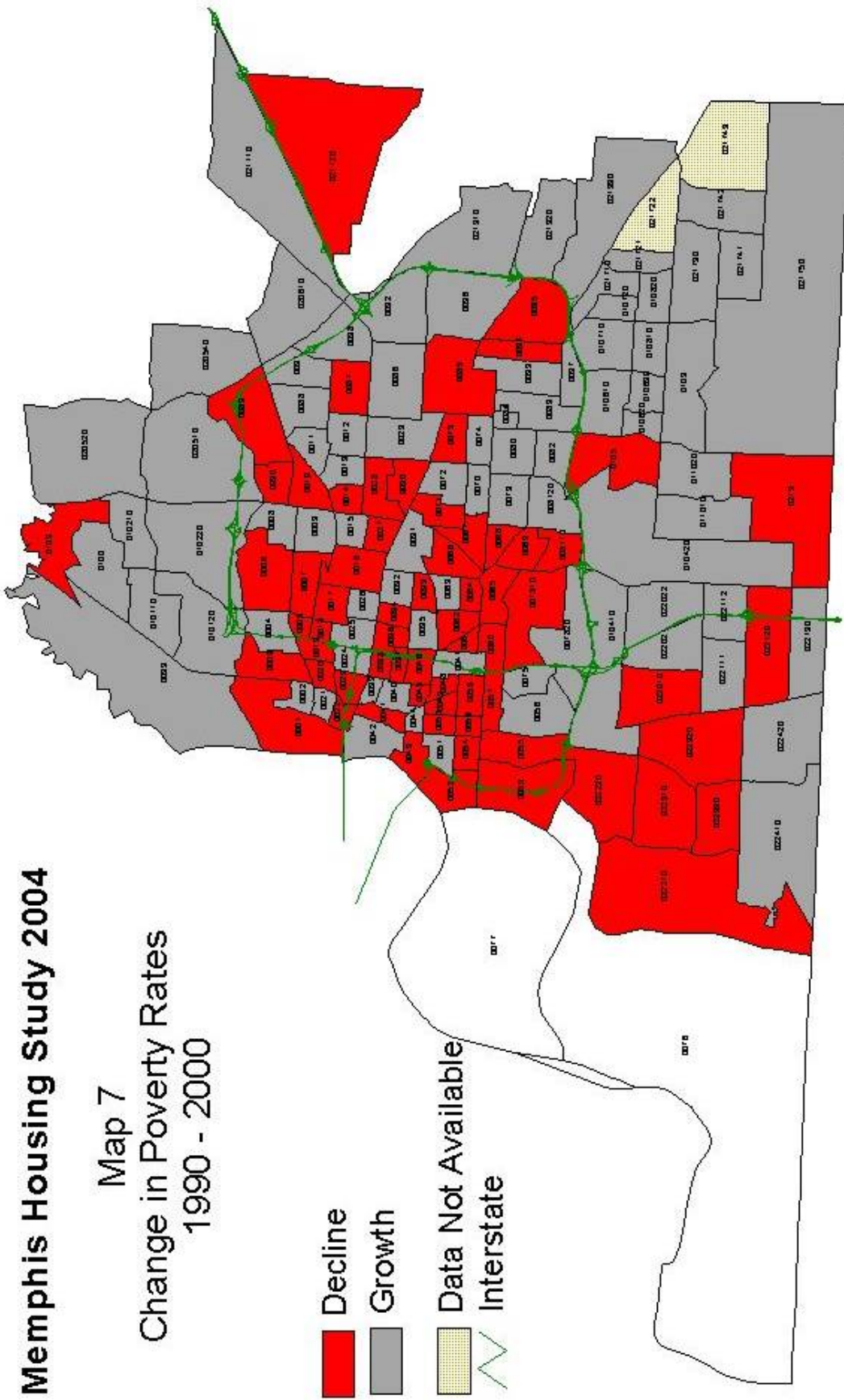
Source: U.S. Bureau of the Census, 1990 and 2000.

Poverty rates in the study area declined by only 5% from 1990 to 2000. Map 7 on the following page shows poverty rates in terms of growth or decline by census tract (See Appendix G for poverty rate data by census tract). Poverty rates in 83 census tracts increased. When the top ten and bottom ten tracts are removed, the average percentage change in the rate for the remaining 63 is a more than a 50% increase.

In conclusion, the City of Memphis again lost population and households from 1990 to 2000. Only through annexation did the City experience any gains. Its households are smaller and poorer. Loss of income from a large portion of its Census Tracts negatively impacted the economy. The next chapter covers how the City of Memphis is housed and describes its housing market.

Memphis Housing Study 2004

Map 7 Change in Poverty Rates 1990 - 2000



Source: U.S. Bureau of the Census, 1990 and 2000.




III HOUSING TRENDS

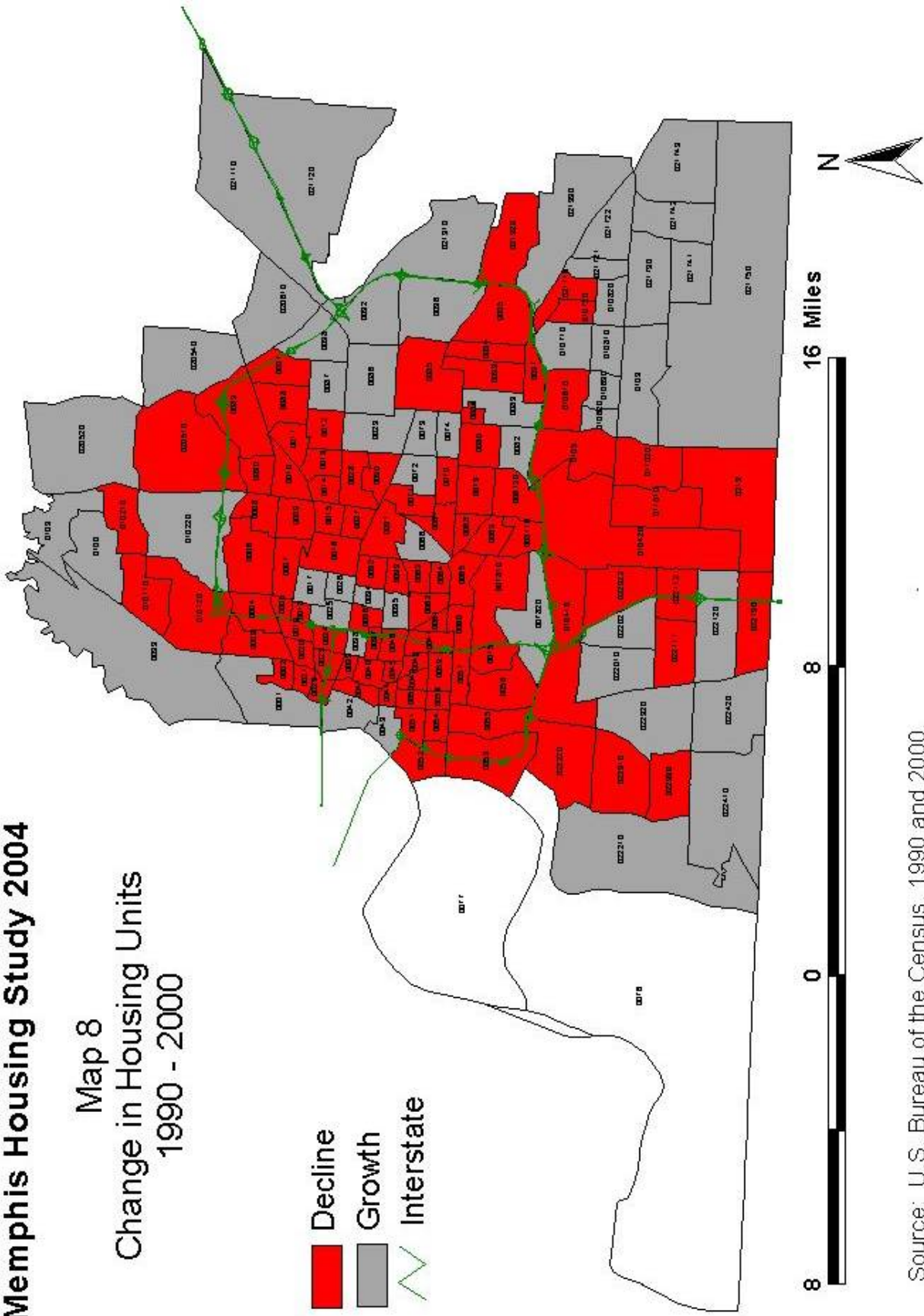
If people are the population of a city, then housing units or stock are the population of the housing market. Population and economic change have an effect on these housing units. Poorer people are sometimes not financially capable of maintaining their homes. The result is poor housing stock. Poor owners cannot afford basic maintenance and poor renters are neither financially responsible nor physically responsible for basic maintenance.

The ensuing neglect leads to housing units becoming obsolete or uninhabitable and subject to demolition. Maps 8, 8-A, and 8- B on the following pages show change in housing units for the study area (See Appendix H for data on housing unit loss). Map 8 presents the housing unit data in terms of growth or decline. Ninety-four census tracts lost housing units between 1990 and 2000 resulting in a total loss of over 12,000 units. Removing the top 10 and bottom 10 tracts and averaging the remaining 74 tracts' losses, results in a 90 housing unit loss per census tract.

Memphis Housing Study 2004

Map 8 Change in Housing Units 1990 - 2000

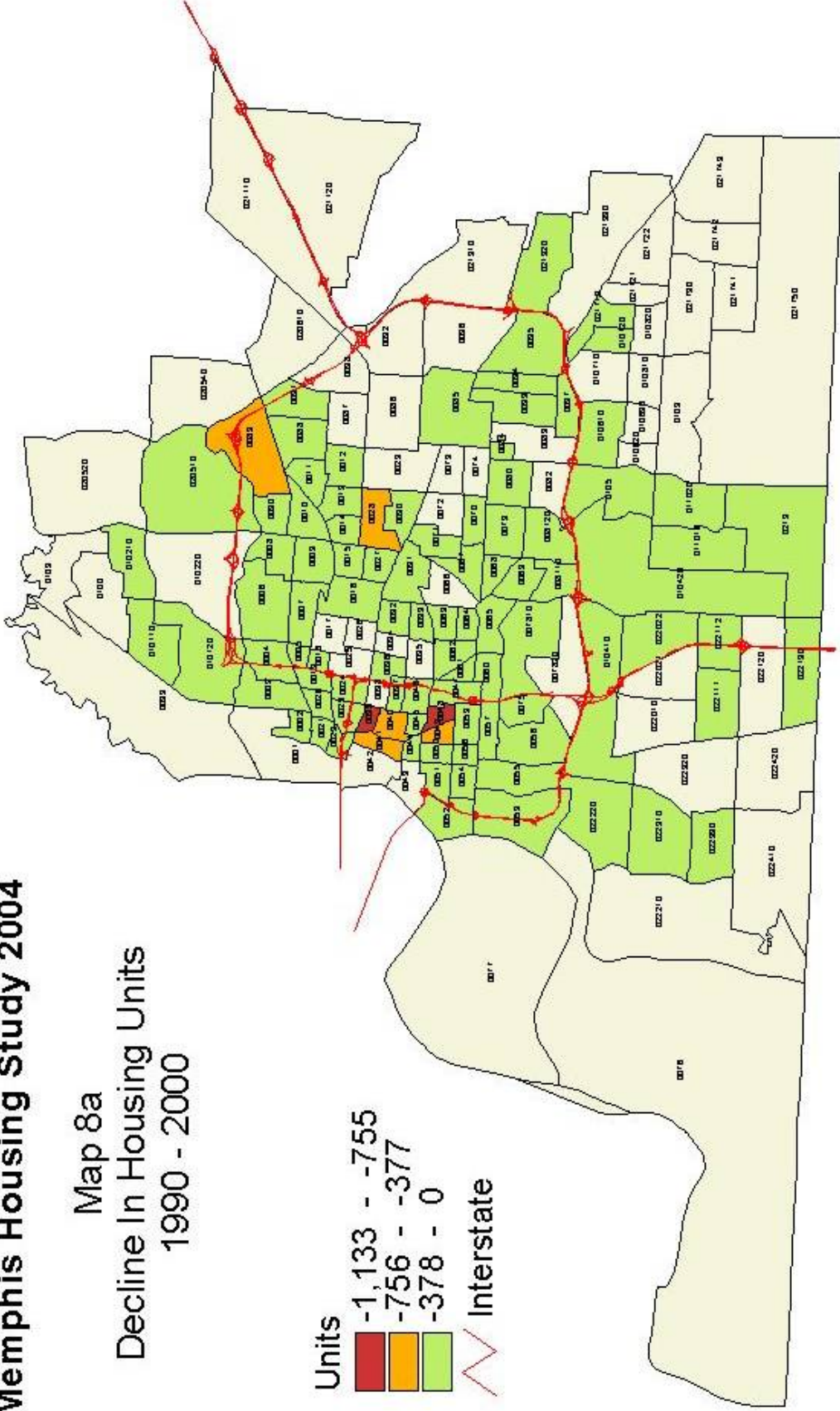
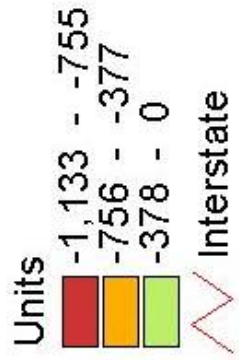
-  Decline
-  Growth
-  Interstate



Source: U.S. Bureau of the Census, 1990 and 2000.

Memphis Housing Study 2004

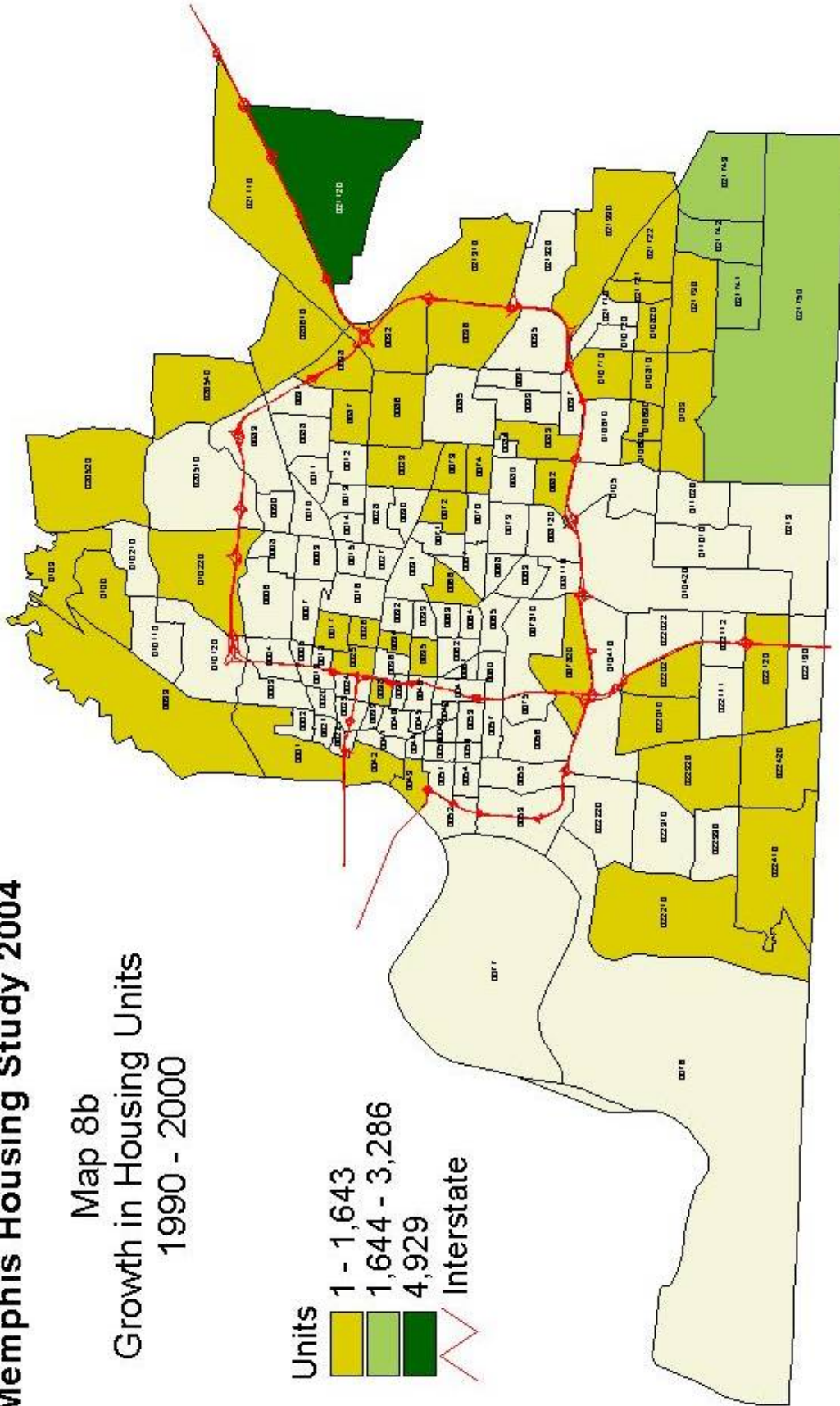
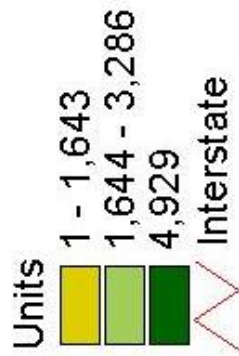
Map 8a Decline In Housing Units 1990 - 2000



Source: U.S. Bureau of the Census, 1990 and 2000.

Memphis Housing Study 2004

Map 8b Growth in Housing Units 1990 - 2000



8 0 8 16 Miles

Source: U.S. Bureau of the Census, 1990 and 2000.

Table 11 shows Memphis' housing trends compared to the MSA housing trends from 1980 to 2000. The first section of this table addresses housing unit change for the MSA and the City of Memphis. As with population, there would have been virtually no growth in the 1990s had the annexation of Hickory Hill not taken place. An exception to this statement is downtown development with its accelerated growth. In the 1980s, the City of Memphis' additional housing units accounted for only 1.61% of the change in the MSA.

Table 11
Memphis MSA and City of Memphis Housing Trends
1980 - 2000

	1980	% of Total	1990	% of Total	Change 1980 - 1990	% Change 1980 - 1990	2000	% of Total	Change 1990 - 2000	% Change 1990 - 2000
Memphis MSA Housing Units	339,571	100%	393,278	100%	53,707	15.82%	452,665	100%	59,387	15.10%
Memphis Housing Units	244,362	72%	248,290	63%	3,928	1.61%	270,798	60%	22,508	9.07%
Occupied Housing Units	319,427	100%	365,450	100%	46,023	14.41%	424,202	100%	58,752	16.08%
Memphis Occupied Housing Units	230,474	72%	229,829	63%	-645	-0.28%	250,721	59%	20,892	9.09%
Occupied Housing Units	193,487	100%	225,565	100%	32,078	16.58%	277,406	100%	51,841	22.98%
Occupied Housing Units	129,662	67%	126,749	56%	-2,913	-2.25%	139,985	50%	13,236	10.44%
Memphis MSA Ownership Rate	61%	100%	62%	100%	1%	1.90%	65%	100%	4%	5.95%
Rate	56%	93%	55%	89%	-1%	-1.97%	56%	85%	1%	1.24%
Occupied Housing Units	125,940	100%	139,885	100%	13,945	11.07%	146,796	100%	6,911	4.94%
Occupied Housing Units	100,812	80%	103,080	74%	2,268	2.25%	110,736	75%	7,656	7.43%
Memphis MSA Vacant Housing Units	20,144	100%	27,828	100%	7,684	38.15%	36,017	100%	8,189	29.43%
Memphis Vacant Housing Units	13,888	69%	18,461	66%	4,573	32.93%	23,771	66%	5,310	28.76%
Memphis MSA Vacancy Rate	5.9%	100%	7.1%	100%	1%	19.28%	8.0%	100%	1%	12.45%
Memphis Vacancy Rate	5.7%	96%	7.4%	105%	2%	30.82%	8.8%	110%	1%	18.06%

Source: <http://socds.huduser.org/scripts/odbic.exe/census/housing.htm>

The City of Memphis added 22,508 units between 1990 and 2000. However, the Hickory Hill annexation included close to 50,000 people. Apply the city's 2.52 persons per household; the housing units add to roughly 20,000, meaning that approximately 2,500 units were added without annexation between 1990 and 2000 or 250 housing units per year. Without the City of Memphis, the MSA added over 3,500 units per year.

Throughout the 1980s and the 1990s the City's share of MSA housing stock declined steadily, similar to its loss in population share. In 2000, the City of Memphis' share of MSA housing units was only 60%.

The next part of Table 11 is occupancy, which is followed by tenure. The City of Memphis' share of owner occupied housing units is 50%. However, owner occupancy rates for the City have remained unchanged at 56% from 1980 to 2000. Between 1990 to 2000 ownership rates increased by 6% for the MSA.

The final part of Table 11 shows vacant housing units and vacancy rates. Both geographic entities show high rates of increase in the numbers of vacant housing units. Removing the City of Memphis from the equation shows that the MSA rate of increase for vacant housing units in both the 1980s and the 1990s was significantly higher than that of the City. In the 1980s vacant housing units in the MSA increased by 50% to 9,400 units, and in the 1990s, the MSA's vacant housing units increased by another 30% to over 12,000 units.





These trends point to over building and the difference in the MSA and the City's housing stock is that the MSA's vacant units are likely new units that will be absorbed by the market, while the City's may represent significant numbers of units in poor or dilapidated condition. The City of Memphis' share of vacant housing units in the MSA remained unchanged at 66% between 1990 and 2000. Vacancy rates grew for both the City (18%) and the MSA (12%) for this same time period.

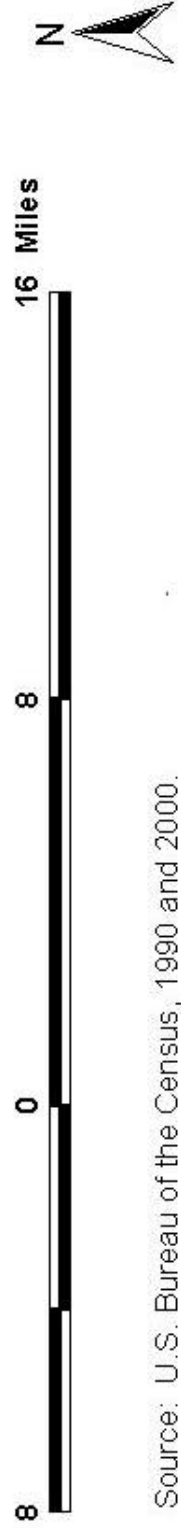
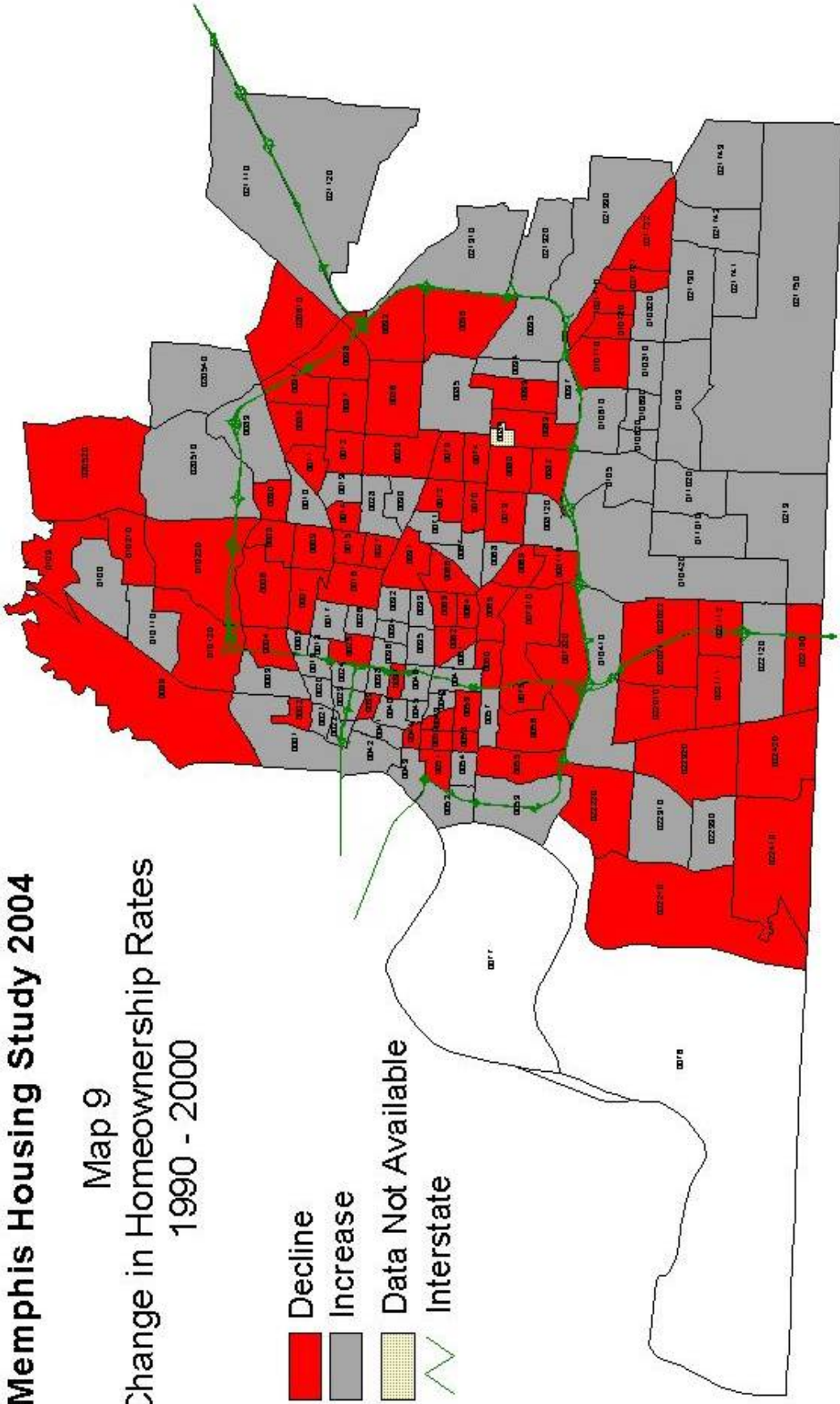
Map 9 on the following page shows ownership rates by census tract in terms of decline or growth (See Appendix I for ownership data by census tract). Ninety-one census tracts experienced declines in owner occupied housing units. When the top 10 and bottom 10 tracts are removed, the average of the 71 remaining tracts is 51 units lost, meaning that these owner-occupied housing units were either converted to rental units or were torn down in the 1990s. Ownership rates in those same tracts declined by an average of 1.5%.

Map 10 shows the change in vacancy rates in terms of decline or increase (See Appendix J for vacancy rate data by census tract). Ninety-eight census tracts' vacancy rates increased through the nineties. When the top 10 and bottom 10 tracts are removed, the average rate increase for the remaining 78 census tracts is 39%.

Memphis Housing Study 2004

Map 9 Change in Homeownership Rates 1990 - 2000

-  Decline
-  Increase
-  Data Not Available
-  Interstate

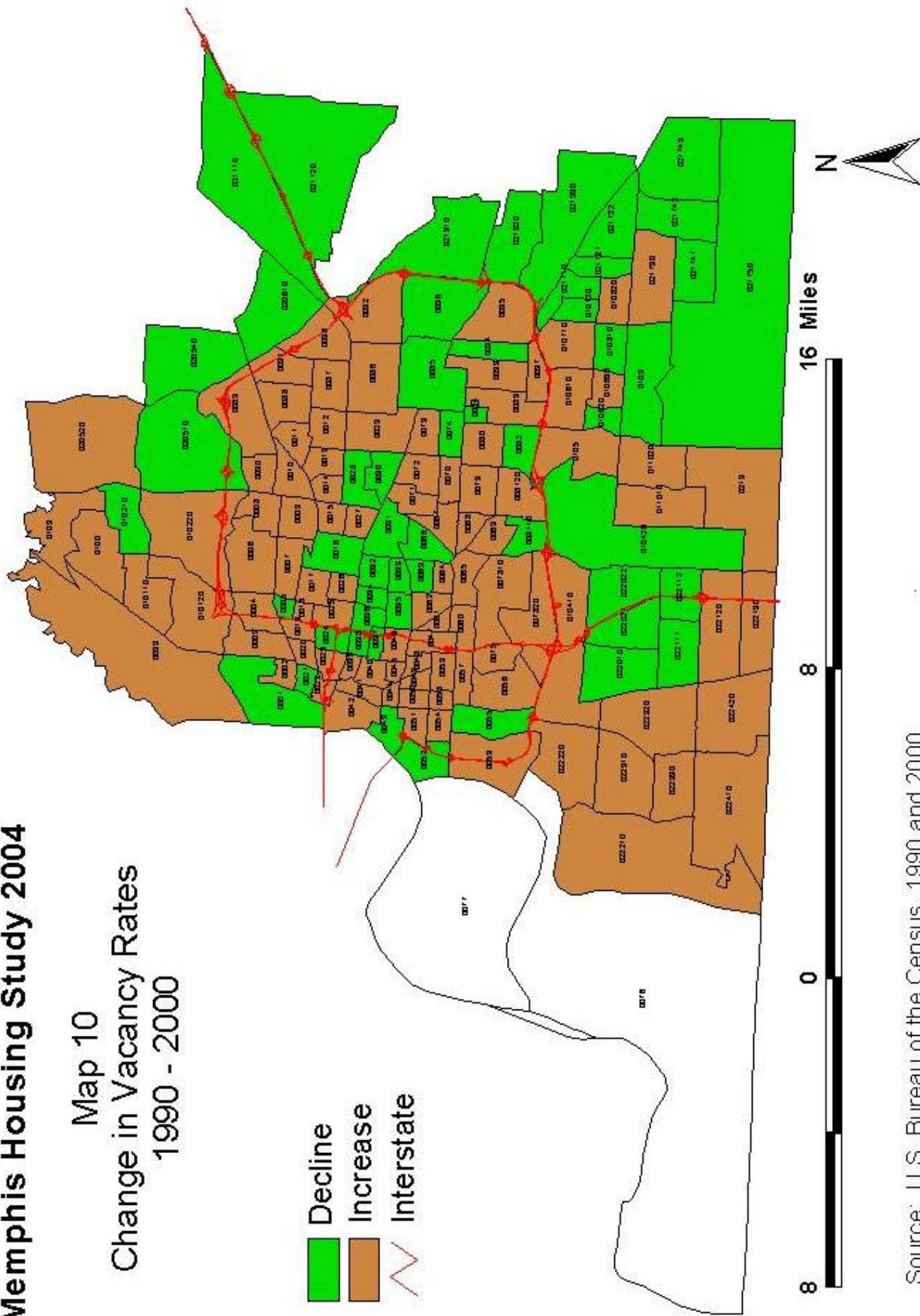


Source: U.S. Bureau of the Census, 1990 and 2000.

Memphis Housing Study 2004

Map 10 Change in Vacancy Rates 1990 - 2000

- Decline
- Increase
- Interstate



Source: U.S. Bureau of the Census, 1990 and 2000.

With a housing market mirroring its population and households in terms of decline rather than growth, the values of homes are also impacted. Table 12 shows total home values for the Memphis MSA, Shelby County, and the City of Memphis. While the City of Memphis realized a 20% increase in the value of its homes in the 1990s, the increase pales in comparison to the MSA's and the County's increases. The least change of all was for homes in the City of Memphis without a mortgage, which may indicate older homes with elderly residents. The City of Memphis' share of MSA home values was over 50% in 1990, and by 2000 the share had fallen to 40%.

Table 12
Memphis MSA, Shelby County, and City of Memphis Home Values
with or without a Mortgage, 1990 and 2000

	1990	% of Total	2000	% of Total	Change 1990 to 2000	% Change 1990 to 2000
Memphis MSA						
Home Values	\$21,221,622,202	100.0%	31,296,270,000	100.0%	\$10,074,647,798	47.5%
Mortgaged	\$16,406,759,939	100.0%	24,403,630,000	100.0%	\$7,996,870,061	48.7%
Not Mortgaged	\$4,814,862,263	100.0%	6,892,640,000	100.0%	\$2,077,777,737	43.2%
Shelby County						
Home Values	\$18,315,251,613	86.3%	25,390,342,500	81.1%	\$7,075,090,887	38.6%
Mortgaged	\$14,216,002,856	86.6%	19,860,367,500	81.4%	\$5,644,364,644	39.7%
Not Mortgaged	\$4,099,248,757	85.1%	5,529,975,000	80.2%	\$1,430,726,243	34.9%
City of Memphis						
Home Values	\$10,917,611,047	51.4%	\$13,032,910,000	41.6%	\$2,115,298,953	19.4%
Mortgaged	\$7,644,821,224	46.6%	\$9,459,140,000	38.8%	\$1,814,318,776	23.7%
Not Mortgaged	\$3,272,789,823	68.0%	\$3,573,770,000	51.8%	\$300,980,177	9.2%

Notes: 1) Values are expressed in constant 2000 dollars.
2) 1990 MSA data includes Fayette County home values.

Source: U.S. Bureau of the Census, 1990 and 2000.

When the City of Memphis is removed from the equation, the MSA's rate of increase in home values at 77% was four times the rate of the City, and Shelby County's rate of increase was 67% or 3.5 times that of the City.

While total home values include new construction, conversions, and demolition activity, which may or may not clearly reflect what is happening in an area's housing market, the median home value or middle value of all owner occupied housing units may be a more accurate gauge of housing market performance. Table 13 on the following page shows median home values at the MSA, County, and City level. MSA values, when adjusted for inflation, increased by 8%, Shelby County's increased by 4.5%, and the City of Memphis' median home value decreased by 1.3%.

Table 13
Memphis MSA, Shelby County, and City of Memphis Median Home Values
with or without a Mortgage, 1990 and 2000

	1990	% of Total	2000	% of Total	Change 1990 to 2000	% Change 1990 to 2000
Memphis MSA Home Values	\$85,987	100.0%	\$92,800	100.0%	\$6,813	7.9%
Shelby County Home Values	\$88,137	102.5%	\$92,200	99.4%	\$4,063	4.6%
City of Memphis Home Values	\$73,761	85.8%	\$72,800	78.4%	-\$961	-1.3%

Notes: 1) Values are expressed in constant 2000 dollars.
 2) 1990 MSA data does not include Fayette County median home value.

Source: U.S. Bureau of the Census, 1990 and 2000.

Map 11 on the following page shows change in median home value by census tract in terms of growth or decline.

If past trends continue, investment in the Memphis housing market will continue to decline and home values will continue to erode. The housing market in the City of Memphis is not unlike its population and households. Households with the financial capacity to leave are moving out and leaving behind an aging housing stock. The households left behind may not have either the financial capacity or the responsibility for maintenance. New households forming or moving into the City appear to be poor and may be choosing the City because it is their only option.

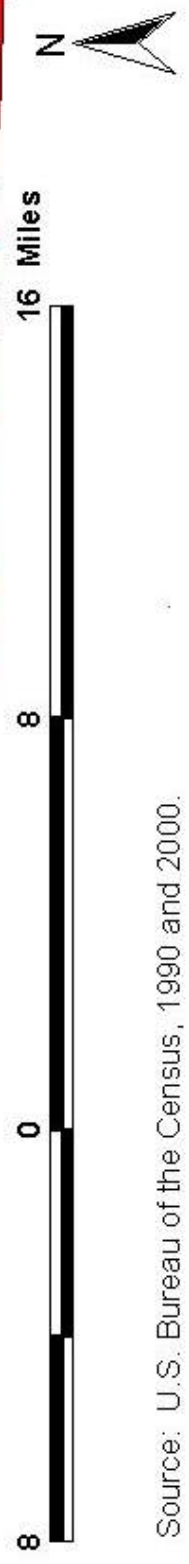
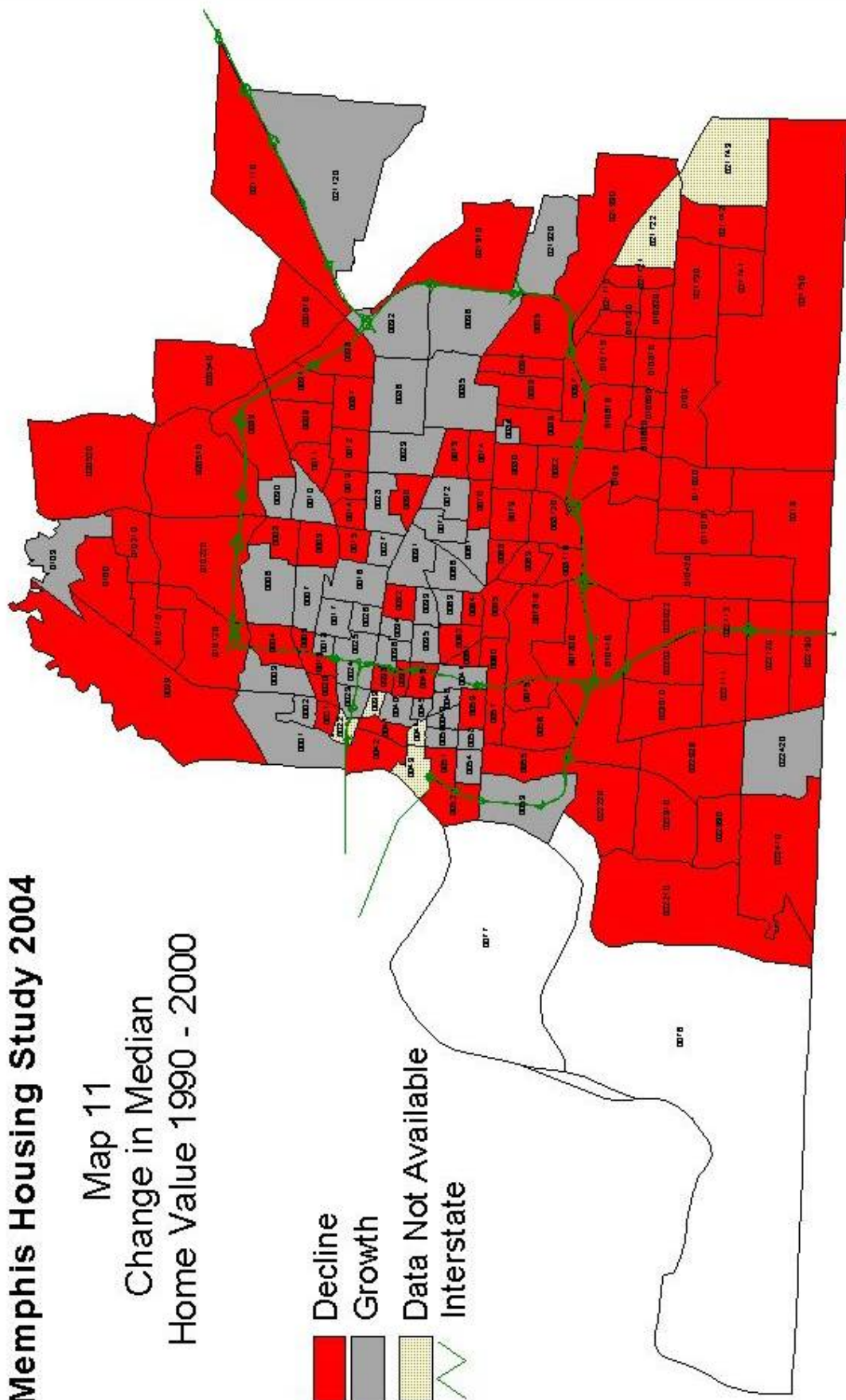
The loss of owner-occupied and renter-occupied income in certain census tracts signals a significant sell-off in a volatile market. This selling out triggers further economic impacts resulting in losses of further spending, income, and jobs in the Memphis economy.

The next chapter of the paper addresses the issue of affordability in the City of Memphis.

Memphis Housing Study 2004

Map 11 Change in Median Home Value 1990 - 2000

- Decline
- Growth
- Data Not Available
- Interstate



Source: U.S. Bureau of the Census, 1990 and 2000.

IV HOUSING PROBLEMS

Households with a Housing Problem

Tables 14 through 20 provide data on the number of Memphis households that have a HUD-defined housing problem. Housing problems include cost burdened (e.g., paying greater than 30% of income for housing),¹ lacking complete plumbing or kitchen facilities, or with more than one person per room. Housing problems are calculated for households having annual incomes less than 80% of the median family income (MFI) for Shelby County. Data are shown for 1990 and 2000 and by housing tenure and income group. Tables are presented for elderly households, small-related, large-related and all other households (e.g. non-family and not elderly).

The data described below show an overall increase in housing problems for the City of Memphis during the 1990's. Large numbers of both renters and homeowners continue to be cost burdened or experience other housing deficiencies. While renters are more prone to experience housing problems, homeowner housing problems increased at a substantial rate from 1990 to 2000. Small related and "other" (primarily single person) households accounted for the majority of the increase in housing problems in both the renter and owner occupied households.

Table 14 shows that 85,896 (34.8%) of the almost quarter of a million households in the city suffered some type of significant housing problem in 2000. This compares unfavorably with 1990 when 76,361 or 33.2% of households below 80% of the MFI had a HUD defined housing problem. This 9,536 increase in households with any type of housing problem represents a 12.5% increase over the decade.

The percentage of renter households with a housing problem declined by 1.3 percentage points between 1990 and 2000, however, the actual number increased by over 2,600 households. While a lower percentage of home owners experienced housing problems, the growth in the number and percentage of owner-occupied households with a problem increased over the past decade. Total homeowner households increased by 6%, yet the number with a housing problem grew by 23% (almost 7,000 households).

As in 1990, small related households accounted for the largest share of housing problems in 2000. However, the "all other" (non-family and below age 65) group had the greatest increase in housing problems between 1990 and 2000.

¹ It is noted that current mortgage lending practices allow for housing costs (PITI) to equal 32% of income. Consequently, some new home owners may be termed as cost burdened, yet have sufficient financial resources to cover other ordinary household expenses.

Table 14
Memphis Households with a Housing Problem
1990 - 2000

	Renter-Occupied				Owner-Occupied				Total Households			
	1990	2000	Change	% Change	1990	2000	Change	% Change	1990	2000	Change	% Change
Elderly 1 and 2 Member Households	15,261	12,669	-2,592	-17.0%	36,100	34,442	-1,658	-4.6%	51,361	47,111	-4,250	-8.3%
<i>Households with any housing problem</i>	8,104	6,271	-1,832	-22.6%	8,556	9,162	606	7.1%	16,659	15,433	-1,227	-7.4%
% of Households with any housing problem	53.1%	49.5%	-3.6%	pts.	23.7%	26.6%	2.9%	pts.	32.4%	32.8%	0.3%	pts.
Small Related 2 to 4 Member Households	42,709	44,345	1,636	3.8%	61,568	65,720	4,152	6.7%	104,277	110,065	5,788	5.6%
<i>Households with any housing problem</i>	17,553	18,625	1,072	6.1%	11,947	14,656	2,709	22.7%	29,500	33,280	3,780	12.8%
% of Households with any housing problem	41.1%	42.0%	0.9%	pts.	19.4%	22.3%	2.9%	pts.	28.3%	30.2%	1.9%	pts.
Large Related (4+) Member Households	10,635	11,147	512	4.8%	14,919	14,922	3	0.0%	25,554	26,069	515	2.0%
<i>Households with any housing problem</i>	7,912	8,093	180	2.3%	4,817	5,909	1,092	22.7%	12,729	14,002	1,272	10.0%
% of Households with any housing problem	74.4%	72.6%	-1.8%	pts.	32.3%	39.6%	7.3%	pts.	49.8%	53.7%	3.9%	pts.
All Other Households	31,600	40,845	9,245	29.3%	16,934	22,775	5,841	34.5%	48,534	63,620	15,086	31.1%
<i>Households with any housing problem</i>	12,198	15,399	3,201	26.2%	5,247	7,766	2,519	48.0%	17,445	23,165	5,720	32.8%
% of Households with any housing problem	38.6%	37.7%	-0.9%	pts.	31.0%	34.1%	3.1%	pts.	35.9%	36.4%	0.5%	pts.
Total Households	100,205	109,006	8,801	8.8%	129,521	137,859	8,338	6.4%	229,726	246,865	17,139	7.5%
<i>Households with any housing problem</i>	45,794	48,399	2,605	5.7%	30,567	37,498	6,931	22.7%	76,361	85,896	9,536	12.5%
% of Households with any housing problem	45.7%	44.4%	-1.3%	pts.	23.6%	27.2%	3.6%	pts.	33.2%	34.8%	1.6%	pts.

Note: CHAS Owner Data by Household Type was not available for 1990. Small Related, Large Related and All Other Owner Households were calculated using Census data.

Source: CHAS Datasets, 1990 and 2000, U.S. Bureau of the Census, 1990.

Elderly Households. Elderly home owners (age 65 and over) with a housing problem increased between 1990 and 2000. However, the number and percentage of elderly renters with a housing problem declined in all income groups except those with greater than 80% of median family income (Table 15).

These data suggests that an overall decline in the total number of elderly households between 1990 and 2000 may have allowed some elderly households with a housing problem to relocate to senior housing or other more affordable rental units. Nevertheless, in 2000, over 15,000 elderly households were cost burdened or had other significant housing problems. The greatest problem is with those households with low and very low incomes (< 50% MFI). However, it should be noted that the population of elderly persons in Shelby County is expected to increase 7% by 2010, with very substantial increases thereafter due to aging of the baby boom generation.²

Small Related Households. As mentioned above, small related households (families of two to four persons) accounted for the largest share (38.7%) of housing problems in 2000 (Table 16). Typically, single-parent families with more limited opportunities for work will fall into this household type. Of small related households, almost all income levels below the MFI, including both renters and home-owners, experienced significant increases in the number of families with a housing problem during the 1990's. The only exceptions were renters in the lowest income group and home-owners between 30% and 50% of MFI.

Families with incomes at 30% or below the MFI accounted for over one third of the 33,280 small related households with a housing problem in 2000. Almost 77% of small families in this income group (and 74% of those between 30% and 50% of MFI) have a HUD defined housing problem.

Large Related Households. Table 17 shows increasing difficulty for many larger families (five or more members) to find suitable affordable housing, most particularly those families with incomes greater than 80% of the median family income. Between 1990 and 2000 the percentages of both renters and home-owners with a housing problem in this income group increased substantially.

As with elderly and small related households, large related renter households with less than 30% of MFI declined, easing the housing problem in this income group. However, renter households in the lowest income group constitute the largest share (37.8%) of renters with a housing problem among large families. The opposite holds for home-owners, as those with incomes at 80% or greater of MFI constitute one-third of housing problems among large family home-owners.

² Projections for Shelby County by Woods & Poole Economics. Projections not available for City of Memphis.

Table 15
Memphis Elderly Households with a Housing Problem
1990 - 2000

	Renter-Occupied				Owner-Occupied				Total Households			
	1990	2000	Change	% Change	1990	2000	Change	% Change	1990	2000	Change	% Change
Median Family Income Group												
<= 30%	7,559	5,566	-1,993	-26.4%	6,897	5,977	-920	-13.3%	14,456	11,543	-2,913	-20.2%
Households w/ any housing problem	4,830	3,573	-1,257	-26.0%	4,773	4,166	-607	-12.7%	9,603	7,739	-1,864	-19.4%
> 30% to <= 50%	3,222	2,623	-599	-18.6%	6,288	5,813	-475	-7.6%	9,510	8,436	-1,074	-11.3%
Households w/ any housing problem	2,094	1,411	-683	-32.6%	2,232	2,412	180	8.1%	4,327	3,824	-503	-11.6%
> 50% to <= 80%	2,035	1,919	-116	-5.7%	6,637	7,049	412	6.2%	8,672	8,968	296	3.4%
Households w/ any housing problem	924	816	-108	-11.7%	976	1,635	660	67.6%	1,900	2,451	551	29.0%
> 80%	2,445	2,561	116	4.7%	16,278	15,603	-675	-4.1%	18,723	18,164	-559	-3.0%
Households w/ any housing problem	255	474	219	85.7%	575	936	361	62.8%	830	1,410	580	69.8%
Total Households	15,261	12,669	-2,592	-17.0%	36,100	34,442	-1,658	-4.6%	51,361	47,111	-4,250	-8.3%
Households w/ any housing problem	8,104	6,271	-1,832	-22.6%	8,556	9,162	606	7.1%	16,659	15,433	-1,227	-7.4%
Note: 1990 CHAS includes a >80% to <=95% MFI category and does not identify >95% MFI households, therefore, for 1990 >80% MFI household data is calculated as follows: Total Households minus all other income level data.												
Source: CHAS Datasets, 1990 and 2000, U.S. Bureau of the Census, 1990.												

Table 16
Small Related 2 to 4 Member Households
1990 - 2000

Median Family Income Group	Renter-Occupied				Owner-Occupied				Total Households			
	1990	2000	Change	% Change	1990	2000	Change	% Change	1990	2000	Change	% Change
<= 30%	11,985	11,369	-616	-5.1%	2,800	3,910	1,110	39.6%	14,785	15,279	494	3.3%
Households w/ any housing problem	9,288	8,618	-671	-7.2%	2,508	3,089	581	23.2%	11,796	11,707	-90	-0.8%
> 30% to <= 50%	6,040	7,131	1,091	18.1%	3,904	4,235	331	8.5%	9,944	11,366	1,422	14.3%
Households w/ any housing problem	4,210	5,106	896	21.3%	2,628	3,278	650	24.7%	6,838	8,384	1,546	22.6%
> 50% to <= 80%	8,892	9,656	764	8.6%	7,314	9,679	2,365	32.3%	16,206	19,335	3,129	19.3%
Households w/ any housing problem	3,228	3,505	277	8.6%	3,703	4,472	769	20.8%	6,931	7,977	1,046	15.1%
> 80%	15,792	16,189	397	2.5%	47,550	47,896	346	0.7%	63,342	64,085	743	1.2%
Households w/ any housing problem	827	1,396	569	68.7%	3,105	3,784	679	21.9%	3,932	5,180	1,247	31.7%
Total Households	42,709	44,345	1,636	3.8%	61,568	65,720	4,152	6.7%	104,277	110,065	5,788	5.6%
Households w/ any housing problem	17,553	18,625	1,072	6.1%	11,944	14,656	2,711	22.7%	29,498	33,280	3,783	12.8%

Notes: 1) 1990 CHAS includes a >80% to <=95% MFI category and does not identify >95% MFI households, therefore, for 1990 >80% MFI household data is calculated as follows: Total Households minus all other income level data.
2) 1990 CHAS did not include owner households by type. Total small-related owner households were calculated by summing all 2, 3 and 4 person family households and 1 person non-family households. 1 person households without an elderly person, small-related renter households, elderly owner and elderly renter households were removed leaving small-related owners.
3) Income level data for 1990 owner by type households was calculated using 2000 CHAS shares of owner households by type.
4) 1990 Owners with any housing problem was calculated using 2000 CHAS shares of owners with housing problems.

Source: CHAS Datasets, 1990 and 2000, U.S. Bureau of the Census, 1990.

Table 17
Large Related 5 or More Member Households
1990 - 2000

Median Family Income Group	Renter-Occupied				Owner-Occupied				Total Households			
	1990	2000	Change	% Change	1990	2000	Change	% Change	1990	2000	Change	% Change
<= 30%	4,358	3,400	-958	-22.0%	992	1,386	394	39.7%	5,350	4,786	-564	-10.5%
Households w/ any housing problem	3,735	3,060	-675	-18.1%	964	1,225	261	27.1%	4,699	4,285	-414	-8.8%
> 30% to <= 50%	1,979	2,223	244	12.3%	1,417	1,531	114	8.0%	3,396	3,754	358	10.5%
Households w/ any housing problem	1,755	1,832	76	4.4%	964	1,199	235	24.4%	2,719	3,031	311	11.4%
> 50% to <= 80%	2,095	2,432	337	16.1%	2,258	2,988	730	32.3%	4,353	5,420	1,067	24.5%
Households w/ any housing problem	1,469	1,522	54	3.7%	1,446	1,521	75	5.2%	2,915	3,043	129	4.4%
> 80%	2,203	3,092	889	40.4%	10,252	9,017	-1,235	-12.0%	12,455	12,109	-346	-2.8%
Households w/ any housing problem	954	1,676	722	75.7%	1,446	1,966	520	35.9%	2,400	3,642	1,242	51.8%
Total Households	10,635	11,147	512	4.8%	14,919	14,922	3	0.0%	25,554	26,069	515	2.0%
Households w/ any housing problem	7,912	8,093	180	2.3%	4,819	5,909	1,090	22.6%	12,731	14,002	1,271	10.0%

Notes: 1) 1990 CHAS includes a >80% to <=95% MFI category and does not identify >95% MFI households, therefore, for 1990 >80% MFI household data is calculated as follows: Total Households minus all other income level data.

2) 1990 CHAS did not include owner households by type. Total large related owner households were calculated by summing all family households with more than 4 persons and then removing the 1990 CHAS number for large related renter households.

3) Income level data for 1990 owner by type households was calculated using 2000 CHAS shares of owner households by type.

4) 1990 Owners with any housing problem was calculated using 2000 CHAS shares of owners with housing problems.

Source: CHAS Datasets, 1990 and 2000, U.S. Bureau of the Census, 1990.

Other Households. Among “all other” households (single or unrelated households under age 65) both the number of households and housing problems increased in all income groups of renters and home-owners between 1990 and 2000 (Table 18). Among renters the increase in housing problems corresponds directly with growth in households, with the exception of those between 50% and 80% of MFI where the increase in housing problems was less dramatic.

However, across income groups, housing problems grew at a faster rate than households for home-owners. In particular, household problems increased sharply for “all other” households with incomes below 50% of MFI.

Summary of Housing Problem Severity. Tables 19 and 20 present summary data from the preceding housing problem tables in order to provide focus on the needs of particular household groups.

Table 19 summarizes housing problems by household type and median family income, highlighting groups of households with the greatest severity of housing problems (i.e., groups with more than 3,000 households with a HUD-defined housing problem). Among renters, households with less than 30% of MFI have the largest number of housing problems across household type. However, small related and other households have large numbers (over 3,000) of households up to 80% of MFI. Housing problems among owner-occupied households are particularly prevalent in small related households with over 3,000 households in each of the four income levels.

Changes between 1990 and 2000 in the number of problem households are shown in Table 20. Declines in the number of problem households are seen with renter household families in the lowest income level (less than 30% of MFI) and with the elderly. However, increases of over 500 households with problems are seen in other groups, especially the lower income single person (other) household type.

Multiple owner-occupied household types and income levels experienced increasing housing problems during the 1990’s. Both small related and other households had increases of over 500 problem households in all or most income groups. In addition, homeowners at 80% or more of MFI experienced a net increase of over 2,400 households with a HUD-defined housing problem. Large increases are also seen among renter-occupied family households in the 80% and over income group.

Table 18
All Other Households
1990 - 2000

Median Family Income Group	Renter-Occupied				Owner-Occupied				Total Households			
	1990	2000	Change	% Change	1990	2000	Change	% Change	1990	2000	Change	% Change
<= 30%	6,361	9,466	3,105	48.8%	1,868	2,609	741	39.7%	8,229	12,075	3,846	46.7%
Households w/ any housing problem	4,726	6,626	1,900	40.2%	1,050	1,761	711	67.7%	5,776	8,387	2,611	45.2%
> 30% to <= 50%	4,255	5,416	1,161	27.3%	1,390	1,507	117	8.4%	5,645	6,923	1,278	22.6%
Households w/ any housing problem	3,404	4,360	956	28.1%	787	1,165	377	47.9%	4,191	5,525	1,333	31.8%
> 50% to <= 80%	6,545	8,771	2,226	34.0%	2,956	3,911	955	32.3%	9,501	12,682	3,181	33.5%
Households w/ any housing problem	3,181	3,351	170	5.3%	1,575	2,147	572	36.3%	4,756	5,498	742	15.6%
> 80%	14,439	17,192	2,753	19.1%	10,720	14,748	4,028	37.6%	25,159	31,940	6,781	27.0%
Households w/ any housing problem	887	1,049	162	18.3%	1,837	2,684	847	46.1%	2,724	3,733	1,009	37.0%
Total Households	31,600	40,845	9,245	29.3%	16,934	22,775	5,841	34.5%	48,534	63,620	15,086	31.1%
Households w/ any housing problem	12,198	15,399	3,201	26.2%	5,250	7,766	2,517	47.9%	17,447	23,165	5,718	32.8%

- Notes: 1) 1990 CHAS includes a >80% to <=95% MFI category and does not identify >95% MFI households, therefore, for 1990 >80% MFI household data is calculated as follows: Total Households minus all other income level data.
2) 1990 CHAS did not include owner households by type. Total other owner households number equals total owner households 1990 less elderly, small-related and large-related owner households.
3) Income level data for 1990 owner by type households was calculated using 2000 CHAS shares of owner households by type.
4) 1990 Owners with any housing problem was calculated using 2000 CHAS shares of owners with housing problems.

Source: CHAS Datasets, 1990 and 2000, U.S. Bureau of the Census, 1990.

Table 19									
Households with a Housing Problem									
2000									
	Renter-Occupied				Owner-Occupied				
Median Famil	Elderly	Small Related	Large Related	Other	Elderly	Small Related	Large Related	Other	
<= 30%	3,573	8,618	3,060	6,626	4,166	3,089	1,225	1,761	
> 30% to <= 40%	1,411	5,106	1,832	4,360	2,412	3,278	1,199	1,165	
> 50% to <= 60%	816	3,505	1,522	3,351	1,635	4,472	1,521	2,147	
> 80%	474	1,396	1,676	1,049	936	3,784	1,966	2,684	
		Greater than 3,000 households							

Table 20									
Households with a Housing Problem									
1990 - 2000 Change									
	Renter-Occupied				Owner-Occupied				
Median Famil	Elderly	Small Related	Large Related	Other	Elderly	Small Related	Large Related	Other	
<= 30%	-1,257	-671	-675	1,900	-607	581	261	711	
> 30% to <= 40%	-683	896	76	956	180	650	235	377	
> 50% to <= 60%	-108	277	54	170	660	769	75	572	
> 80%	219	569	722	162	361	679	520	847	
		Decrease in households with a problem.							
		Increases of over 500 households with a problem							

Affordability Gaps

Table 21 shows the affordability of owning or renting a home for each census tract in the study area. This analysis compares median monthly income available for housing in each census tract with the monthly home ownership costs for the median priced home in the same census tract to determine housing affordability gaps. A similar affordability comparison is made with the median rent.

Income available for housing was calculated using the median household income for each census tract. Deductions for reasonable non-housing costs (i.e., food, clothing, medical care, etc.) were subtracted from household income to provide an estimated amount of money remaining for housing. Our methodology determines funds available for a non-cost burdened house payment or rent that is based on expenditure patterns³ rather than using the more standard 30% of income as an indicator of housing affordability. This approach to determining how much a household can afford to pay for housing incorporates expenditures for the other necessities required for a satisfactory and healthy standard of living.

Home ownership costs are based on the principal and interest necessary to amortize a 30 year mortgage for a median priced home in the census tract, plus taxes, insurance and estimated maintenance costs.

Affordability gaps or overages (cols.13 and 15 in Table 21) indicate the amount of additional income necessary to purchase or rent the median priced home or rental unit in that particular census tract. Bracketed amounts are gaps, where a subsidy is required in order to comfortably afford either a house or rental unit. Amounts not in brackets (positive amounts) indicate that a household with the median income can reasonably afford to own or rent in that census tract.

The fact that a household with the median income for a census tract can not afford a house in that particular census tract does not mean they may not be able to afford suitable housing in another area. However, it may indicate that the census tract does not contain sufficient housing stock in a variety of prices suitable for many of its current residents. Either the lack of sufficient home ownership or rental properties at a variety of prices in the city as a whole, or in particular neighborhoods, can pose a barrier to housing opportunities.

Map 12 shows the affordability of owner-occupied housing for Memphis census tracts based on the calculations from Table 21, while Map 13 shows the same for renter-occupied housing units. Clearly the data show housing affordability issues in large sections of the city.

³ Expenditures are based on the Bureau of Labor Statistics' Consumer Expenditure Survey.

Table 21

Affordability of Home Ownership and Renting by Census Tract

Census Tract	Income Available for Housing							Home Ownership Costs						Rental	
	Median Household Income (1999)	Estimated Median Household Income (2002)	Taxes	Disposable Income	Total Non-Shelter Costs	Annual Income Available for Shelter	Monthly Income Available for Shelter	Median Value Owner-Occupied Housing Units	Monthly Mortgage Payment (P & I)	Property Taxes	Maint., Repairs & Insurance	Total Monthly Housing Costs	Affordable Payment over/(under) Cost of Ownership	Median Gross Rent	Affordable Payment over/(under) Cost of Renting
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	46,494	50,124	2,277	47,847	40,879	6,968	581	209,300	1,145	317	90	1,552	(972)	789	(208)
2	7,885	8,501	(56)	8,557	13,080	(4,523)	(377)	36,700	201	56	31	287	(287)	292	(292)
3	12,015	12,953	(116)	13,069	16,575	(3,506)	(292)	43,300	237	66	34	337	(337)	323	(323)
4	13,185	14,214	(116)	14,330	16,575	(2,245)	(187)	37,600	206	57	34	297	(297)	454	(454)
5	14,423	15,549	(73)	15,622	20,790	(5,168)	(431)	38,500	211	58	48	317	(317)	334	(334)
6	16,703	18,007	(73)	18,080	20,790	(2,710)	(226)	40,400	221	61	48	330	(330)	385	(385)
7	22,554	24,315	298	24,017	22,717	1,300	108	62,900	344	95	53	492	(384)	466	(358)
8	15,295	16,489	(73)	16,562	20,790	(4,228)	(352)	40,000	219	61	48	327	(327)	363	(363)
9	17,080	18,413	(73)	18,486	20,790	(2,304)	(192)	50,400	276	76	48	400	(400)	405	(405)
10	14,417	15,543	(73)	15,616	20,790	(5,174)	(431)	47,700	261	72	48	381	(381)	360	(360)
11	26,886	28,985	298	28,687	22,717	5,970	497	46,500	254	70	53	377	120	500	(3)
12	29,438	31,736	844	30,892	28,419	2,473	206	57,100	312	86	61	460	(254)	529	(323)
13	24,220	26,111	298	25,813	22,717	3,096	258	50,400	276	76	53	405	(147)	499	(241)
14	22,300	24,041	298	23,743	22,717	1,026	85	43,200	236	65	53	354	(269)	488	(403)
15	29,196	31,475	844	30,631	28,419	2,212	184	47,500	260	72	61	393	(208)	490	(306)
16	51,858	55,907	2,277	53,630	40,879	12,751	1,063	119,300	653	181	90	924	139	888	175
17	37,885	40,843	1,704	39,139	34,331	4,808	401	74,900	410	113	66	589	(189)	613	(212)
18	16,295	17,567	(73)	17,640	20,790	(3,150)	(262)	42,300	231	64	48	343	(343)	407	(407)
19	18,984	20,466	298	20,168	22,717	(2,549)	(212)	45,600	250	69	53	371	(371)	391	(391)
20	14,863	16,023	(73)	16,096	20,790	(4,694)	(391)	33,800	185	51	48	284	(284)	333	(333)
21	10,144	10,936	(116)	11,052	16,575	(5,523)	(460)	27,600	151	42	34	227	(227)	315	(315)
22	7,906	8,523	(56)	8,579	13,080	(4,501)	(375)	*	*	*	*	*	*	165	(165)
23	14,107	15,208	(73)	15,281	20,790	(5,509)	(459)	42,600	233	65	48	345	(345)	303	(303)
24	10,452	11,268	(116)	11,384	16,575	(5,191)	(433)	53,000	290	80	34	404	(404)	236	(236)
25	25,949	27,975	298	27,677	22,717	4,960	413	82,400	451	125	53	628	(215)	477	(64)
26	51,429	55,444	2,277	53,167	40,879	12,288	1,024	158,600	868	240	90	1,198	(174)	600	424
27	25,571	27,567	298	27,269	22,717	4,552	379	58,000	317	88	53	458	(78)	488	(109)
28	19,229	20,730	298	20,432	22,717	(2,285)	(190)	48,700	266	74	53	393	(393)	407	(407)
29	47,598	51,314	2,277	49,037	40,879	8,158	680	138,100	756	209	90	1,055	(375)	549	131
30	31,719	34,195	844	33,351	28,419	4,932	411	90,800	497	138	61	695	(284)	379	32
31	36,025	38,837	844	37,993	28,419	9,574	798	108,100	591	164	61	816	(18)	597	201
32	27,829	30,002	844	29,158	28,419	739	62	101,400	555	154	61	769	(708)	512	(450)
33	56,971	61,419	2,277	59,142	40,879	18,263	1,522	143,900	787	218	90	1,095	426	521	1,001

Table 21

Affordability of Home Ownership and Renting by Census Tract

Census Tract	Income Available for Housing							Home Ownership Costs						Rental	
	Median Household Income (1999)	Estimated Median Household Income (2002)	Taxes	Disposable Income	Total Non-Shelter Costs	Annual Income Available for Shelter	Monthly Income Available for Shelter	Median Value Owner-Occupied Housing Units	Monthly Mortgage Payment (P & I)	Property Taxes	Maint., Repairs & Insurance	Total Monthly Housing Costs	Affordable Payment over/(under) Cost of Ownership	Median Gross Rent	Affordable Payment over/(under) Cost of Renting
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
34	31,809	34,292	844	33,448	28,419	5,029	419	139,100	761	211	61	1,033	(614)	537	(118)
35	46,719	50,366	2,277	48,089	40,879	7,210	601	195,600	1,070	296	90	1,457	(856)	590	11
36	25,860	27,879	298	27,581	22,717	4,864	405	104,500	572	158	53	783	(377)	400	5
37	10,136	10,927	(116)	11,043	16,575	(5,532)	(461)	52,300	286	79	34	399	(399)	242	(242)
38	9,477	10,217	(116)	10,333	16,575	(6,242)	(520)	*	*	*	*	*	*	360	(360)
39	11,712	12,626	(116)	12,742	16,575	(3,833)	(319)	*	*	*	*	*	*	463	(463)
40	6,950	7,493	(56)	7,549	13,080	(5,531)	(461)	62,100	340	94	31	465	(465)	178	(178)
41	7,446	8,027	(56)	8,083	13,080	(4,997)	(416)	18,900	103	29	31	163	(163)	165	(165)
42	35,000	37,732	844	36,888	28,419	8,469	706	159,400	872	241	61	1,175	(469)	634	72
43	51,786	55,829	2,277	53,552	40,879	12,673	1,056	167,900	919	254	90	1,263	(207)	905	151
44	10,625	11,454	(116)	11,570	16,575	(5,005)	(417)	*	*	*	*	*	*	319	(319)
45	7,803	8,412	(56)	8,468	13,080	(4,612)	(384)	53,100	291	80	31	402	(402)	204	(204)
46	10,291	11,094	(116)	11,210	16,575	(5,365)	(447)	83,100	455	126	34	615	(615)	190	(190)
47	17,898	19,295	(73)	19,368	20,790	(1,422)	(118)	47,600	260	72	48	380	(380)	352	(352)
48	13,450	14,500	(116)	14,616	16,575	(1,959)	(163)	47,600	260	72	34	367	(367)	426	(426)
49	15,917	17,160	(73)	17,233	20,790	(3,557)	(296)	38,800	212	59	48	319	(319)	320	(320)
50	10,417	11,230	(116)	11,346	16,575	(5,229)	(436)	40,600	222	61	34	318	(318)	253	(253)
51	18,571	20,021	298	19,723	22,717	(2,994)	(250)	14,600	80	22	53	155	(155)	303	(303)
52	40,583	43,751	1,704	42,047	34,331	7,716	643	73,600	403	111	66	580	63	229	414
53	20,630	22,241	298	21,943	22,717	(774)	(65)	45,000	246	68	53	367	(367)	368	(368)
54	13,444	14,494	(116)	14,610	16,575	(1,965)	(164)	46,300	253	70	34	358	(358)	306	(306)
55	17,697	19,079	(73)	19,152	20,790	(1,638)	(137)	41,100	225	62	48	335	(335)	393	(393)
56	25,221	27,190	298	26,892	22,717	4,175	348	46,900	257	71	53	380	(32)	420	(72)
57	19,943	21,500	298	21,202	22,717	(1,515)	(126)	38,700	212	59	53	323	(323)	426	(426)
58	17,472	18,836	(73)	18,909	20,790	(1,881)	(157)	47,300	259	72	48	378	(378)	387	(387)
59	14,126	15,229	(73)	15,302	20,790	(5,488)	(457)	39,500	216	60	48	324	(324)	414	(414)
60	15,387	16,588	(73)	16,661	20,790	(4,129)	(344)	42,500	233	64	48	345	(345)	406	(406)
61	20,455	22,052	298	21,754	22,717	(963)	(80)	41,000	224	62	53	339	(339)	313	(313)
62	25,096	27,055	298	26,757	22,717	4,040	337	52,800	289	80	53	421	(85)	442	(105)
63	35,044	37,780	844	36,936	28,419	8,517	710	82,400	451	125	61	637	73	488	222
64	31,107	33,535	844	32,691	28,419	4,272	356	66,000	361	100	61	522	(166)	415	(59)
65	22,088	23,812	298	23,514	22,717	797	66	47,300	259	72	53	383	(317)	446	(380)
66	30,980	33,399	844	32,555	28,419	4,136	345	75,100	411	114	61	586	(241)	516	(171)

Table 21

Affordability of Home Ownership and Renting by Census Tract

Census Tract	Income Available for Housing							Home Ownership Costs						Rental	
	Median Household Income (1999)	Estimated Median Household Income (2002)	Taxes	Disposable Income	Total Non-Shelter Costs	Annual Income Available for Shelter	Monthly Income Available for Shelter	Median Value Owner-Occupied Housing Units	Monthly Mortgage Payment (P & I)	Property Taxes	Maint., Repairs & Insurance	Total Monthly Housing Costs	Affordable Payment over/(under) Cost of Ownership	Median Gross Rent	Affordable Payment over/(under) Cost of Renting
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
67	14,778	15,932	(73)	16,005	20,790	(4,785)	(399)	46,200	253	70	48	371	(371)	390	(390)
68	20,365	21,955	298	21,657	22,717	(1,060)	(88)	48,200	264	73	53	389	(389)	431	(431)
69	28,405	30,623	844	29,779	28,419	1,360	113	48,500	265	73	61	400	(286)	513	(400)
70	23,981	25,853	298	25,555	22,717	2,838	237	53,400	292	81	53	426	(189)	526	(289)
71	54,196	58,427	2,277	56,150	40,879	15,271	1,273	130,200	712	197	90	1,000	273	620	653
72	50,202	54,121	2,277	51,844	40,879	10,965	914	117,200	641	178	90	909	5	791	123
73	17,346	18,700	(73)	18,773	20,790	(2,017)	(168)	137,700	753	209	48	1,010	(1,010)	414	(414)
74	31,011	33,432	844	32,588	28,419	4,169	347	72,300	396	110	61	566	(219)	568	(221)
75	25,170	27,135	298	26,837	22,717	4,120	343	46,600	255	71	53	378	(35)	471	(128)
76	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
77	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
78.10	17,623	18,999	(73)	19,072	20,790	(1,718)	(143)	43,300	237	66	48	350	(350)	427	(427)
78.21	20,296	21,880	298	21,582	22,717	(1,135)	(95)	55,100	301	83	53	437	(437)	334	(334)
78.22	25,000	26,952	298	26,654	22,717	3,937	328	46,100	252	70	53	375	(47)	454	(126)
79.00	24,000	25,874	298	25,576	22,717	2,859	238	53,400	292	81	53	426	(187)	430	(192)
80.00	29,923	32,259	844	31,415	28,419	2,996	250	60,200	329	91	61	481	(232)	528	(278)
81.10	21,875	23,583	298	23,285	22,717	568	47	44,400	243	67	53	363	(315)	466	(419)
81.20	26,377	28,436	298	28,138	22,717	5,421	452	53,700	294	81	53	428	24	387	65
82.00	26,071	28,106	298	27,808	22,717	5,091	424	51,800	283	78	53	414	10	478	(54)
83.00	37,153	40,054	1,704	38,350	34,331	4,019	335	65,000	356	98	66	520	(185)	531	(196)
84.00	8,689	9,367	(56)	9,423	13,080	(3,657)	(305)	85,000	465	129	31	625	(625)	569	(569)
85.00	74,375	80,181	7,904	72,277	60,418	11,859	988	261,900	1,433	397	142	1,972	(984)	666	322
86.00	52,561	56,664	2,277	54,387	40,879	13,508	1,126	152,600	835	231	90	1,156	(30)	499	627
87.00	34,273	36,949	844	36,105	28,419	7,686	640	66,000	361	100	61	522	118	557	83
88.00	32,841	35,405	844	34,561	28,419	6,142	512	52,300	286	79	61	426	86	551	(39)
89.00	30,458	32,836	844	31,992	28,419	3,573	298	51,500	282	78	61	421	(123)	545	(247)
90.00	17,457	18,820	(73)	18,893	20,790	(1,897)	(158)	37,500	205	57	48	310	(310)	396	(396)
91.00	32,622	35,169	844	34,325	28,419	5,906	492	59,000	323	89	61	473	19	603	(111)
92.00	57,448	61,933	2,277	59,656	40,879	18,777	1,565	132,700	726	201	90	1,017	548	711	854
93.00	39,830	42,939	1,704	41,235	34,331	6,904	575	78,500	430	119	66	614	(39)	713	(138)
94.00	39,924	43,041	1,704	41,337	34,331	7,006	584	85,400	467	129	66	663	(79)	545	39
95.00	43,764	47,181	1,704	45,477	34,331	11,146	929	99,900	547	151	66	764	165	804	125
96.00	79,292	85,482	7,904	77,578	60,418	17,160	1,430	227,700	1,246	345	142	1,733	(303)	824	606

Table 21

Affordability of Home Ownership and Renting by Census Tract

Census Tract	Income Available for Housing							Home Ownership Costs						Rental	
	Median Household Income (1999)	Estimated Median Household Income (2002)	Taxes	Disposable Income	Total Non-Shelter Costs	Annual Income Available for Shelter	Monthly Income Available for Shelter	Median Value Owner-Occupied Housing Units	Monthly Mortgage Payment (P & I)	Property Taxes	Maint., Repairs & Insurance	Total Monthly Housing Costs	Affordable Payment over/(under) Cost of Ownership	Median Gross Rent	Affordable Payment over/(under) Cost of Renting
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
97.00	32,390	34,919	844	34,075	28,419	5,656	471	67,400	369	102	61	532	(60)	653	(182)
98.00	29,861	32,192	844	31,348	28,419	2,929	244	65,300	357	99	61	517	(273)	597	(353)
99.00	25,395	27,378	298	27,080	22,717	4,363	364	43,700	239	66	53	358	6	460	(96)
100.00	33,047	35,627	844	34,783	28,419	6,364	530	60,000	328	91	61	480	50	532	(2)
101.10	24,891	26,834	298	26,536	22,717	3,819	318	53,700	294	81	53	428	(109)	483	(165)
101.20	23,054	24,854	298	24,556	22,717	1,839	153	52,100	285	79	53	416	(263)	417	(264)
102.10	30,220	32,579	844	31,735	28,419	3,316	276	54,000	295	82	61	438	(162)	551	(275)
102.20	30,869	33,279	844	32,435	28,419	4,016	335	64,100	351	97	61	509	(174)	483	(148)
103.00	22,865	24,650	298	24,352	22,717	1,635	136	44,500	243	67	53	363	(227)	451	(315)
104.10	21,522	23,202	298	22,904	22,717	187	16	11,300	62	17	53	131	(116)	380	(364)
104.20	26,250	28,299	298	28,001	22,717	5,284	440	75,000	410	114	53	576	(136)	0	440
105.00	24,401	26,306	298	26,008	22,717	3,291	274	49,000	268	74	53	395	(121)	531	(257)
106.10	31,000	33,420	844	32,576	28,419	4,157	346	63,700	349	96	61	506	(160)	538	(192)
106.20	30,703	33,100	844	32,256	28,419	3,837	320	63,300	346	96	61	503	(183)	590	(270)
106.30	28,464	30,686	844	29,842	28,419	1,423	119	67,600	370	102	61	533	(415)	555	(436)
107.10	46,737	50,386	2,277	48,109	40,879	7,230	602	78,900	432	120	90	641	(39)	711	(109)
107.20	40,345	43,495	1,704	41,791	34,331	7,460	622	98,000	536	148	66	751	(129)	587	35
108.10	41,832	45,098	1,704	43,394	34,331	9,063	755	76,900	421	116	66	603	152	638	117
108.20	50,199	54,118	2,277	51,841	40,879	10,962	913	98,200	537	149	90	776	137	703	210
109.00	36,014	38,826	844	37,982	28,419	9,563	797	69,400	380	105	61	546	251	653	144
110.10	34,911	37,636	844	36,792	28,419	8,373	698	63,400	347	96	61	504	194	529	169
110.20	27,382	29,520	298	29,222	22,717	6,505	542	63,300	346	96	53	495	47	562	(20)
205.11	46,397	50,019	2,277	47,742	40,879	6,863	572	90,400	495	137	90	722	(150)	836	(264)
205.12	27,058	29,170	298	28,872	22,717	6,155	513	74,400	407	113	53	572	(59)	542	(29)
205.21	27,656	29,815	298	29,517	22,717	6,800	567	56,600	310	86	53	448	119	477	90
205.22	34,655	37,360	844	36,516	28,419	8,097	675	61,000	334	92	61	487	188	590	85
205.41	46,341	49,959	1,704	48,255	34,331	13,924	1,160	92,700	507	140	66	714	447	779	381
205.42	29,195	31,474	844	30,630	28,419	2,211	184	84,100	460	127	61	648	(464)	614	(430)
206.10	42,460	45,775	1,704	44,071	34,331	9,740	812	94,800	519	144	66	728	83	695	117
211.11	37,011	39,900	844	39,056	28,419	10,637	886	81,000	443	123	61	627	260	651	235
211.12	41,828	45,093	1,704	43,389	34,331	9,058	755	85,200	466	129	66	661	94	801	(46)
211.13	60,250	64,954	2,277	62,677	40,879	21,798	1,816	111,800	612	169	90	871	945	1,071	745
211.21	40,974	44,173	1,704	42,469	34,331	8,138	678	223,300	1,222	338	66	1,626	(948)	714	(36)

Table 21

Affordability of Home Ownership and Renting by Census Tract

Census Tract	Income Available for Housing							Home Ownership Costs						Rental	
	Median Household Income (1999)	Estimated Median Household Income (2002)	Taxes	Disposable Income	Total Non-Shelter Costs	Annual Income Available for Shelter	Monthly Income Available for Shelter	Median Value Owner-Occupied Housing Units	Monthly Mortgage Payment (P & I)	Property Taxes	Maint., Repairs & Insurance	Total Monthly Housing Costs	Affordable Payment over/(under) Cost of Ownership	Median Gross Rent	Affordable Payment over/(under) Cost of Renting
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
211.22	41,084	44,291	1,704	42,587	34,331	8,256	688	85,700	469	130	66	665	23	657	31
211.23	56,250	60,641	2,277	58,364	40,879	17,485	1,457	129,200	707	196	90	993	464	803	654
211.34	67,730	73,018	7,904	65,114	60,418	4,696	391	163,800	896	248	142	1,287	(895)	744	(353)
211.35	56,638	61,060	2,277	58,783	40,879	17,904	1,492	115,000	629	174	90	894	598	920	572
211.36	99,159	106,900	7,904	98,996	60,418	38,578	3,215	218,200	1,194	330	142	1,667	1,548	1,486	1,729
211.37	63,481	68,437	2,277	66,160	40,879	25,281	2,107	144,500	791	219	90	1,100	1,007	757	1,350
211.38	89,377	96,355	7,904	88,451	60,418	28,033	2,336	219,600	1,202	333	142	1,676	660	1,625	711
213.10	61,142	65,915	2,277	63,638	40,879	22,759	1,897	288,900	1,581	438	90	2,108	(212)	707	1,190
213.20	52,066	56,131	2,277	53,854	40,879	12,975	1,081	251,000	1,373	380	90	1,844	(762)	765	316
213.31	61,188	65,965	2,277	63,688	40,879	22,809	1,901	137,600	753	208	90	1,051	849	1,108	793
213.32	52,380	56,469	2,277	54,192	40,879	13,313	1,109	138,700	759	210	90	1,059	50	725	384
214.10	82,414	88,848	7,904	80,944	60,418	20,526	1,710	168,300	921	255	142	1,318	392	1,055	655
214.30	78,543	84,675	7,904	76,771	60,418	16,353	1,363	167,400	916	254	142	1,312	51	856	507
217.10	34,667	37,373	844	36,529	28,419	8,110	676	80,800	442	122	61	625	50	699	(23)
217.20	38,581	41,593	1,704	39,889	34,331	5,558	463	91,800	502	139	66	707	(244)	702	(239)
217.23	33,274	35,872	844	35,028	28,419	6,609	551	84,500	462	128	61	651	(101)	675	(124)
217.24	40,662	43,836	1,704	42,132	34,331	7,801	650	84,000	460	127	66	653	(3)	741	(91)
217.31	35,981	38,790	844	37,946	28,419	9,527	794	73,000	399	111	61	571	223	649	145
217.32	40,954	43,936	1,704	42,232	34,331	7,901	658	83,200	455	126	66	647	11	674	(16)
217.41	48,517	52,305	2,277	50,028	40,879	9,149	762	80,000	438	121	90	649	113	909	(147)
217.42	50,146	54,061	2,277	51,784	40,879	10,905	909	91,400	500	138	90	729	180	764	145
217.44	61,000	65,762	2,277	63,485	40,879	22,606	1,884	117,700	644	178	90	912	971	1,068	816
217.45	68,089	73,405	7,904	65,501	60,418	5,083	424	130,100	712	197	142	1,051	(628)	1,067	(643)
217.51	75,582	81,483	7,904	73,579	60,418	13,161	1,097	150,000	821	227	142	1,190	(93)	738	359
217.52	71,696	77,293	7,904	69,389	60,418	8,971	748	142,400	779	216	142	1,137	(389)	1,375	(627)
217.53	54,028	58,246	2,277	55,969	40,879	15,090	1,257	106,700	584	162	90	836	422	782	475
217.54	60,169	64,866	2,277	62,589	40,879	21,710	1,809	105,300	576	159	90	826	983	800	1,009
217.55	45,909	49,493	1,704	47,789	34,331	13,458	1,122	109,000	596	165	66	828	294	1,063	59
217.56	100,393	108,231	7,904	100,327	60,418	39,909	3,326	149,300	817	226	142	1,185	2,140	0	3,326
219.00	40,046	43,172	1,704	41,468	34,331	7,137	595	61,200	335	93	66	494	101	584	11
220.10	37,485	40,411	1,704	38,707	34,331	4,376	365	84,100	460	127	66	654	(289)	528	(163)
220.21	33,696	36,327	844	35,483	28,419	7,064	589	83,000	454	126	61	641	(52)	561	28
220.22	21,086	22,732	298	22,434	22,717	(283)	(24)	63,700	349	96	53	498	(498)	483	(483)

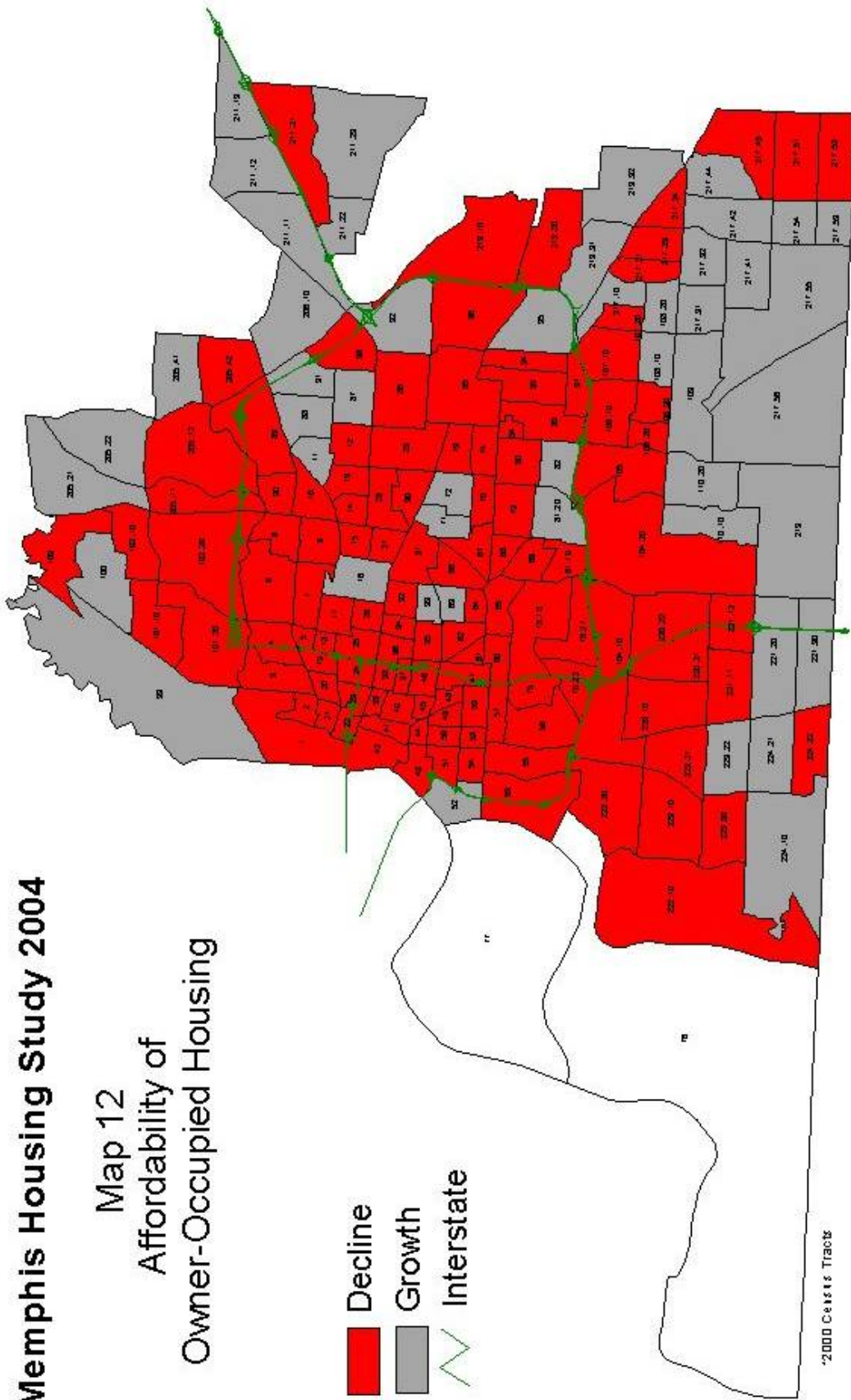
Table 21

Affordability of Home Ownership and Renting by Census Tract

Census Tract	Income Available for Housing							Home Ownership Costs					Rental		
	Median Household Income (1999)	Estimated Median Household Income (2002)	Taxes	Disposable Income	Total Non-Shelter Costs	Annual Income Available for Shelter	Monthly Income Available for Shelter	Median Value Owner-Occupied Housing Units	Monthly Mortgage Payment (P & I)	Property Taxes	Maint., Repairs & Insurance	Total Monthly Housing Costs	Affordable Payment over/(under) Cost of Ownership	Median Gross Rent	Affordable Payment over/(under) Cost of Renting
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
221.11	26,793	28,885	298	28,587	22,717	5,870	489	78,400	429	119	53	600	(111)	516	(27)
221.12	28,444	30,665	844	29,821	28,419	1,402	117	82,900	454	126	61	640	(523)	543	(426)
221.20	45,661	49,226	1,704	47,522	34,331	13,191	1,099	82,100	449	124	66	640	460	573	526
221.30	40,736	43,916	1,704	42,212	34,331	7,881	657	75,500	413	114	66	593	63	540	117
222.10	30,291	32,656	844	31,812	28,419	3,393	283	57,000	312	86	61	459	(176)	395	(112)
222.20	23,179	24,989	298	24,691	22,717	1,974	164	46,700	256	71	53	379	(214)	394	(230)
223.10	23,738	25,591	298	25,293	22,717	2,576	215	47,300	259	72	53	383	(168)	279	(64)
223.21	32,383	34,911	844	34,067	28,419	5,648	471	61,700	338	93	61	492	(21)	540	(69)
223.22	43,098	46,463	1,704	44,759	34,331	10,428	869	67,700	370	103	66	539	330	658	211
223.30	30,993	33,413	844	32,569	28,419	4,150	346	55,200	302	84	61	447	(101)	433	(87)
224.10	33,492	36,107	844	35,263	28,419	6,844	570	57,100	312	86	61	460	110	478	92
224.21	27,202	29,326	298	29,028	22,717	6,311	526	57,200	313	87	53	452	74	523	3
224.22	31,193	33,628	844	32,784	28,419	4,365	364	57,400	314	87	61	462	(98)	775	(411)
* Insufficient data or no population.															
Footnotes:															
(1) 2000 Census.															
(2) 1999 increased for inflation based on Consumer Price Index (CPI-U).															
(3) Federal, state, and local income and sales taxes; based on Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CEX). Negative taxes reflect Earned Income Credits.															
(4) 2002 median household income less taxes.															
(5) Includes food, clothing, medical, etc. based on CEX.															
(6) Disposable income less total non-shelter costs.															
(7) Annual income available for shelter expressed as monthly amount.															
(8) 2000 Census.															
(9) Principal and interest based on 30 year mortgage at current rate of 5.63% with 5% down payment.															
(10) Memphis and Shelby County property taxes based on median home price for census tract.															
(11) Based on CEX.															
(12) PITI plus maintenance and repairs (Cols. 9, 10 & 11).															
(13) Subsidy required to purchase median priced home. Monthly income available for shelter less total monthly housing costs (Col. 7 less Col. 12).															
(14) 2000 Census.															
(15) Subsidy required to afford median rent. Monthly income available for shelter less median rent (Col. 7 less Col. 14).															

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Map 12 Affordability of Owner-Occupied Housing

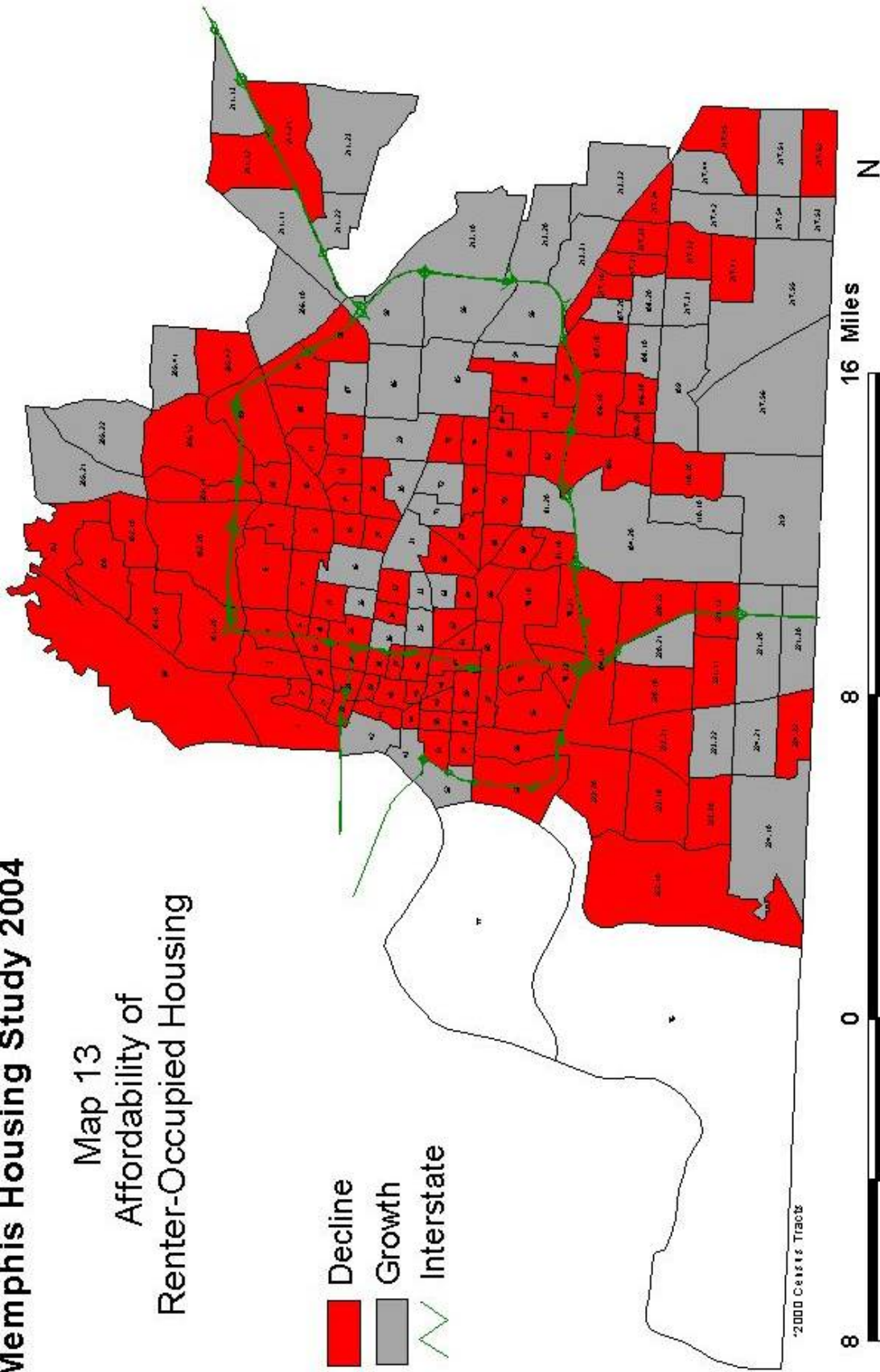


Sources: U.S. Bureau of the Census, 2000; Bureau of Labor Statistics' Consumer Expenditure Survey, 2002, Shelby County Property Tax Assessor, 2004.

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Map 13 Affordability of Renter-Occupied Housing

- Decline
- Growth
- Interstate



Sources: U.S. Bureau of the Census, 2000; Bureau of Labor Statistics' Consumer Expenditure Survey, 2002; Shelby County Property Tax Assessor, 2004.

Government Response to Housing Needs

This section presents the productivity of government subsidies to produce affordable housing in Memphis.

While the federal government has been largely responsible for stimulating affordable housing production, state and local governments have been the administrative units for implementing national housing policy.

The provision of affordable housing in Memphis has been the responsibility of three organizations – the Tennessee Housing Development Agency (THDA), the Memphis Division of Housing and Community Development (HCD), and the Memphis Housing Authority (MHA). The activities of these three entities over the past three years, 2001-2003, are discussed below.

Tennessee Housing Development Agency. This government organization subsidizes the production of housing for Memphis households under three programs – low-income housing tax credits, low interest mortgages, and tax free bond financing.

The Low Income Housing Tax Credit (LIHTC) program is authorized under Section 42 of the Internal Revenue Code, as amended. The program offers owners of and investors in low-income rental housing a reduction in federal income tax liability over a period of 10 years. Tennessee receives tax credit authority for a fixed amount each year to be issued to non-profit and for-profit developers of low-income housing.

THDA provides opportunities for low and moderate-income households to purchase their first home. Three mortgage loan programs are available – “Great Rate,” “Great Start,” and “New Start.” Great Rate is the basic homeownership program that provides below market mortgage interest rates to qualified buyers. Great Start provides 4% of the purchase price in down payment or closing costs assistance in exchange for a slightly higher interest rate. New Start is a 0% mortgage loan payment program designed to promote homeownership for very low-income households (this program is delivered through non-profit organizations who have established programs for construction of single family housing for low income households.) All three programs limit income and home purchase cost.

THDA authorizes allocation of tax-exempt bond authority to local issuers for permanent financing of multi-family housing units. The authority can be used to provide permanent financing for new construction of affordable rental housing units, conversion of existing properties through adaptive reuse, or acquisition and rehabilitation of rental units.

The number of housing units assisted over the past three years is shown in Table 22 below. This table also shows the annual average production over the preceding decade.

Table 22
Housing Units Assisted in Memphis
Tennessee Housing Development Agency (THDA)

	Annual Average 1990-2000	2001	2002	2003
Low Income Housing Tax Credits	286	363	702	397
Mortgage Loans*	691	212	410	275
Tax Exempt Bonds	265^	0	544	502

Source: Tennessee Housing Development Agency

*Seven (7) units under "New Start" program in 2001. The remainder primarily under the "Great Rate" program which allows home purchases up to \$160,176 at present.

^This represents one year only FY2000

As shown above, the THDA's most significant assistance over the past three years has been in the production of rental housing for the low and moderate income households. Both the LIHTC and Tax Exempt Bond programs assisted considerably more households than the mortgage loan program.

Memphis Housing and Community Development. This agency provides a variety of subsidies to low and moderate-income households from the national HOME and CBDG block grants. The following is a discussion of programs created from the block grants.

The Downpayment Assistance Program (DPA) provides grants or loans that can be used for the downpayment on a house for a first time homebuyer. The household must be able to secure a mortgage from a private lender and must be able to contribute a minimum investment of at least \$500. The maximum amount available to participants is \$7,000 or 10% of the sale price, whichever is less.

The Housing and Rehabilitation Programs (HARP) provides assistance to low and moderate income homeowners in targeted neighborhoods for significant home repairs. HARP provides a grant to qualified homeowners of up to \$30,000 for house renovation. The homeowner must pay back up to \$4,500 of the grant (\$25 a month for 15 years.)

The Replacement Housing Program works in conjunction with HARP when the repair costs for a severely dilapidated house exceeds a certain amount relative to the house's value.

Home Repair program (called minor home repair, volunteer home repair or emergency repair) provides small repairs on homes owned primarily by senior citizens.

A multi-family rental program assists both non-profit and profit organizations. The assistance includes demolition of abandoned structures, acquisition of vacant property, assistance with rezoning and site planning expenses, infrastructure improvements, utility connection rebates, and sewer development fee waivers.

A homeowner program is available to CHDOs (Community Housing Development Organizations). Funds are available on a competitive basis for acquisition, rehabilitation, or

new construction. These funds can also be used for direct financial assistance to purchasers of homes built by CHDOs.

Table 23 below is a tabulation of the number of households assisted by HCD each year on average during the 1990s and the households assisted each of the past three years.

As shown below most of the households assisted were homeowners with a very small number of renters. Over the past three years only 246 rental units were assisted compared to 3,544 owner-occupied units. The distribution between low and moderate-income groups was about even over the past three years with an overwhelming majority of home repairs going to households below 30% of the median family income for Shelby County and most of the down payment assistance going to households above 30% of the MFI.

Table 23
Households Assisted by HCD

	Annual Average 1990-2000	FY 2001	FY 2002	FY 2003	Income Class served, 2001-2003		
					51-80% MFI	30-50% MFI	<30% MFI
Downpayment Assistance	1,260	816	638	566	1,098	869	55
HARP	150	64	97	48	12	81	110
Home Repair *	520	362	237	549	12	93	983
Replacement Housing	84	9	20	18	6	24	17
Multi-Family Rental**	146	229	17		NA	NA	NA
Homeowner Units**	116	89	13	24	NA	NA	NA
Total	2,276	1,569	1,016	1,205	33.6%	31.8%	34.7%

Source: Memphis Division of HCD “Consolidated Annual Performance and Evaluation Report” (2001-2003) and “Affordable Housing Market Study 2001”. REDC, The University of Memphis.

* Includes “minor home repair”, “volunteer home repair”, and “emergency repair.”

** Variety of assistance to profit and non-profit producers including CDCs and CHDOs.

Memphis Housing Authority: MHA programs are primarily for low-income renters and consist of “public housing” units and “Section 8” vouchers. Participants in both programs pay only 30% of their income in rent. The public housing subsidy is the difference between the tenant payment and the amount required to cover MHA’s operating costs. The federal government provides the subsidy through Annual Contribution Contracts (ACC).

For Section 8, the voucher is given to each household and MHA (with federal funds) pays a private landlord the difference between 30% of the household’s income and the “fair market rent” established each year for Memphis by HUD.

Since Congress has not provided funds to construct new public housing units since 1994, MHA has focused on repairing or replacing the public housing built in previous years. The primary source of capital funding is HUD’s “modernization” grant program, which includes the Capital Fund Program (CFP) and the Replacement Housing Fund (RHF). The average

annual dollars received by MHA under these programs is \$9 million. This resource has been supplemented by HOPE IV grants, low-income housing tax credits, block grants, and conventional debt financing working with private for-profit developers.

Table 24 below shows MHA’s existing inventory of public housing units with planned replacement units over the next five years (2004-2009). If this plan is successful there will be a net loss of 183 public housing units, which means an overall decline in public housing units of 2,637 from the peak of 7,090 constructed between 1938 and 1974.

At present there are over 1,700 vacant public housing units and a waiting list of almost 4,000 (3,907). Approximately 90% of those on the waiting list have incomes below 30% of the median family income.

**Table 24
Public Housing Units**

Current Number of Units*	Planned Demolitions/ Dispositions	Planned New Units	Net Loss Public Housing
4,636	1,770	1,587	183

Source: Memphis Housing Authority

*Note: Between 1938 and 1974 Memphis built 7,090 public housing units.

In addition there will be 1,198 private units built where public housing will be demolished, but these units are designed for “market rate” housing.

The Section 8 voucher program is designed to serve households below 80% of the area’s median family income (MFI), but 75% of the available voucher funds must go to households that make less than 30% of MFI.

The U.S. Department of Housing and Urban Development (HUD) provides funds for Section 8 vouchers, which is limited by congressional appropriations. As of February 2004, MHA had 5,238 rent vouchers and almost all have been utilized.

Table 25 below shows the number and use of Section 8 vouchers over the past three years.

**Table 25
Section 8 Vouchers**

	Annual Average 1995-2001*	2002	2003	2004
Vouchers Authorized	3,590	5,021	5,054	5,238
Vouchers Used	2,623	4,946	4,985	5,113
% Utilization Rate	73.1%	98.5%	98.6%	97.6%

Source: Memphis Housing Authority

* Note: Includes both certificates and vouchers

The Section 8 waiting list in 2003 was 4,238 (3,900 in Spring 2004) and the wait is now 3-4 years. While the market can supply housing units, due to the Memphis Fair Housing Ordinance, MHA cannot obtain more vouchers unless Congress expands the number of vouchers.

If the number of Section 8 vouchers remains constant and public housing units are demolished/built as planned, MHA will be providing rental housing for 9,691 low income households by 2009. The planned 1,198 new private units will provide ownership units for households in the upper range of moderate income class. Thus, unless public housing and Section 8 programs can be expanded, local government will not expand rental housing opportunities for low income households over the next 5 years.

V
SPECIAL NEEDS POPULATION

This portion of the report identifies the segment of Memphis’ population who has special housing and support needs due to physical and/or mental disabilities. The information contained herein is based on the report written by Pat Morgan, Betsy Friedman, and June Averyt titled – “FY 2003-2004 Needs Assessments for Special Needs Population.”

Most of the special needs population discussed here fall into the lower income categories that were discussed broadly in the previous chapter; and because many of this group cannot work, their survival depends on either family or public support. Their main source of public monetary support is the Supplemental Security Income (SSI), which pays \$545 per month. This amount is well below the level required for normal living expenses (for example, the 2003 “Fair Market Rent” in Memphis was \$532 per month for a one bedroom housing unit and \$624 for a two bedroom unit.). A variety of housing and non-housing services are necessary for these groups.

As shown in Table 26 below, the Memphis Division of Housing and Community Development (HCD) provides rental assistance for the special needs population. Over the last three years (FY2001 – FY2003), HOPWA and HOME program funds have been used to provide tenant-based rental assistance to persons with AIDS, the severely mentally ill and victims of domestic violence.

Table 26
HCD Rental Assistance
Special Needs Population

2001-2003						
Group	2001		2002		2003	
	Expenditures	Households	Expenditures	Households	Expenditures	Households
Persons with Aids	\$357,164	204	\$514,046	231	\$541,377	286
Severely Mentally Ill	\$187,262	30	\$15,073	13	-	-
Victims/Domestic Violence	\$73,854	17	\$13,587	8	-	-

Source: HCD. "Consolidated Annual Performance and Evaluation Report; 2001, 2002, 2003.

In addition to housing assistance, HCD provides treatment or other support for special needs populations by providing supplemental financial assistance to several social services agencies. During fiscal years 2002 and 2003, HCD provided funding for alcohol/substance abuse treatment, crisis intervention for abused children, homemaker services to the elderly, and self-sufficiency counseling for the mentally ill.

An inventory of existing housing specifically subsidized for special needs populations is shown in Table 27 below.

Table 27
Inventory of Subsidized Housing 2003
Special Needs Populations, Memphis

Population	Type of Housing	Number of Units
Physically Disabled	Multi-family (92)	92
People with Serious Mental Illness	Multi-family (147)	485
	Care Home Beds (304)	
	Other (34)	
Developmentally Disabled Adults	Group Homes (8)	90
Elderly	Public Housing (837)	3,619
	Private Multi-family (2,782)	

Persons with Chronic Substance Abuse / Chemical Dependencies

There are 51,660 individuals in Memphis and Shelby County who abuse or are dependent on alcohol and/or other illegal drugs; and of this total, about 7,500 individuals are likely eligible for treatment in publicly funded facilities. In FY2000, 2,500 people were admitted to publicly funded residential treatment programs. Shelby County has 448 beds in residential treatment facilities.

Many of this group are in need of housing assistance due to income deficiencies.

Persons with Serious Mental Illness

There are 35,589 adults in Memphis with a serious mental illness. It is estimated that 15,440 of this group needs rental assistance and another 6,546 need permanent supportive housing (currently only 348 beds exist to serve this group.)

Persons living with HIV/AIDS

In 2002 Memphis had 4,102 cases of HIV and 1,542 cases of AIDS. There are 849 HIV/AIDS cases reported each year and there are 124 deaths from this group each year. It is estimated that almost 3,000 of the HIV/AIDS population have low incomes and need subsidized housing.

Persons with Developmental Disabilities

There are 24,892 adults in Memphis who have developmental disabilities and 2,277 have incomes which require subsidized housing. At present there are 173 individuals who are currently institutionalized or are on a waiting list for community-based group homes.

Persons with Physical Disabilities

There are currently 97,255 Memphians with some form of physical disability, and their income earning capacity is diminished by the disability. Many of these individuals (approximately 66,000) rely on the SSI benefit, which pays \$545/month. This does not cover housing and non-housing expenses for basic living. There are currently 92 subsidized units available specifically for this population.

Victims of Domestic Violence

There are approximately 10,000 reported cases of domestic violence each year (less than 50% are reported). Most of these victims are from poverty households. Of the 22,000 monthly case load of the “Temporary Assistance to Needy Families First” (TANF), almost one-half have endured domestic violence. These low-income victims of domestic violence must rely on emergency shelters or transitional housing provided by the YWCA, Salvation Army, Union Mission, and Estival Communities. These temporary solutions force many victims to return to the abusive situation if subsidized permanent housing is not available.

Elderly / Frail Elderly

This group was previously recorded in the analysis of cost-burdened households in chapter IV of this report. Projections of the elderly population between 2010 and 2030 suggest that 20% of the total population will be over age 65.

Currently there are 1,210 elderly people living in nursing homes who could live independently if affordable housing were available. This is in addition to the elderly with incomes less than 80% MFI who were cost burdened as renters or owners (14,013) at the time of the 2000 census.

There are 3,610 subsidized housing units for the elderly including four projects operated by MHA and 18 projects operated by private non-profit organizations.

VI BARRIERS TO AFFORDABLE HOUSING

Various non-profit organizations, including CHDOs and Habitat for Humanity and several for-profit builders can produce new single family houses somewhere between \$55,000.00 to \$85,000.00 per unit; and these costs can be reduced, or increased production can be achieved, if barriers are minimized or removed.

The following sections discuss the various barriers that if removed would improve the production of affordable housing

Consumer Problems

The demand for housing is hampered by the inability of many consumers to qualify for a home loan or standard lease.

Inadequate Income. Household income relates to educational attainment, the overall health of the local metropolitan economy and the geographic distribution of jobs. Economic development strategies must be vigorously pursued in concert with housing production and neighborhood development programs to improve the lagging income of the Memphis population.

However, the production of affordable housing for a large cohort of Memphis households is virtually impossible, even with barriers removed, due to the inability of these households to pay for housing at any price. As shown previously in this report, there are many census tracts where the household income does not produce enough buying power to even afford non-housing expenses of daily living. Many of these households are handicapped, and these special populations will require public caretaker services, including public housing, the rest of their lives.

A 2002 study by David Ciscel found that it takes \$31,284 per year (\$15.64/hour) for a family of three (1 adult, 2 children) to be self-sufficient. Yet, the Memphis economy is dominated by service jobs that pay \$7-\$10 per hour.

Consumer Credit. A variety of interrelated problems signal poor financial management including – tax delinquencies, bankruptcies, mortgage foreclosures and increased activity of sub prime (possibly predatory) lenders.

The Memphis Commercial Appeal (Dec. 14, 2003) reported that bankruptcies in the Memphis area were 1,830 per 100,000 population compared to 540 nationally in 2002.

An example of consumer credit problems was reported in a series of December 2003 articles by *The Commercial Appeal*, which found that 92 of the 229 homeowners helped by Habitat for Humanity had filed bankruptcy. This is two times the rate of any other large city where Habitat operates. *The Commercial Appeal* concluded that much of the problem was due to owners who had refinanced their 0% interest mortgage at much higher rates or had taken out costly second mortgages often with sub prime lenders who financed various fee charges in addition to high interest rates.

The problem of sub-prime lenders appears to be widespread, and many owners of older homes go to sub-prime lenders to finance repairs and have the loan points and origination fees rolled into loan principle being financed. This produces an unmanageable burden for many households.

A panel of housing experts convened (March 4, 2004) for this study concluded the following:

- smaller home improvement loan products from prime lenders are needed to provide alternatives to sub-prime lending products.
- greater promotion of alternatives to sub-prime lending is needed in coordination between the City of Memphis and regular banks.
- homeowners' counseling is needed to help consumers understand the pitfalls of "quick/easy" sub-prime loans. (This would be a part of general homeowner education needed for current and prospective homeowners).

Memphis contains the largest concentration of population in the metropolitan area yet accounts for only a small majority of mortgage loans as shown in Table 28 below. Also, Memphis has a greater percentage of loans denied and this rate increased between 1999 and 2002, the latest year data is available.

Table 28
Loans Originated and Denied, 1999 - 2002
Central City vs. Non Central City Property

	<u>Loan Originated</u>				<u>Loans Denied</u>			
	<u>1999</u>	<u>%</u>	<u>2002</u>	<u>%</u>	<u>1999</u>	<u>%</u>	<u>2002</u>	<u>%</u>
Central City	11,260	53.6	11,016	52.3	3,327	58.7	2,634	61.1
New Central City	<u>9737</u>	46.4	<u>10,047</u>	48.2	<u>2,338</u>	41.3	<u>1,675</u>	38.9
Total	20,997		21,063		5,665		4,309	

Source: Table 10, Home Loan Mortgage Disclosure Act statement for 1999 and 2002. Federal Financial Institutions Examination Council

Table 29 shows the rate of mortgage loan denial by race and income of the applicant. This indicates that Blacks in the income ranges shown were denied loans at a much higher rate in the 50-79% MFI than Whites in both 1999 and 2002. For lower incomes (less than 50% MFI) Blacks were denied at higher rates for 2002 only, with 1999 being about even.

Table 29
Disposition of Applications by
Income & Race of Applicant

	Total		Loan Originated				Denied			
	Applications Received									
	1999	2002	1999	%	2002	%	1999	%	2002	%
Race										
Black	9,199	8,345	5,112	55.6	4,979	59.7	2,163	23.5	1,778	21.3
White	17,755	15,643	13,210	74.4	12,508	80.0	2,211	12.5	1,368	8.7
Income										
<50% Median Income	4,837	4,118	2,422	50.1	2,378	57.7	1,484	30.7	1,036	25.2
50-79% of Median	7,582	7,901	4,555	60.1	5,258	66.5	1,558	20.5	1,340	17.0
Race & Income										
Black <50%	2,479	1,836	1,300	52.4	1,012	55.1	720	29.0	481	26.2
White <50%	1,638	1,390	882	53.8	935	67.3	503	30.7	274	19.7
Black 50-79%	2,870	2,711	1,604	55.9	1,613	59.4	666	23.2	589	21.7
White 50-79%	3,501	3,715	2,437	69.6	2,847	76.6	570	16.3	419	11.3

Source: Tables 4-1, 4-2, 5-1 and 5-2 Home Loan Mortgage Disclosure Act statement for 1999 and 2002.

Federal Financial Institutions Council

The reasons for rejecting home purchase loans shown in Table 30 below reflect the consumer credit problems inherent in Memphis. In the race and income classes shown, around 50% of the loans denied in 2002 were because of poor credit. This was an improvement from 1999 when 55-62% of loans denied were due to credit problems.

Table 30
Reasons for Denial of Home Loans
% of Total Applicants by Race & Income

	Debt to Income		Employment History		Credit History		Collateral		Insufficient Cash	
	1999	2002	1999	2002	1999	2002	1999	2002	1999	2002
Blacks	20.3	26.7	4.9	3.9	62.0	51.1	5.6	10.3	7.2	7.9
Whites	23.2	32.1	6.9	4.8	56.5	47.2	6.7	9.5	6.8	6.4
<50% Median Income	24.7	33.2	7.6	5.2	55.7	47.3	4.8	7.1	7.2	7.2
50-79% Median Income	19.4	27.6	5.4	3.0	61.4	51.7	7.5	9.2	6.2	8.5

Source: Tables 8-1 and 8-2 Home Loan Mortgage Disclosure Act statement for 1999 and 2002.

Federal Financial Institutions Examination Council

Development Barriers

Neighborhood Blight. Urban blight consists of physical and social problems that cause neighborhoods to lose their image of security and order. Physical blight consists of deteriorated and dilapidated houses and commercial structures; poorly maintained yards and vacant lots; and missing or inadequate public infrastructure including streets, sidewalks,

utilities, and community facilities. Social blight consists of criminal activity and loitering or other peace disturbing activity of social groups.

Ultimately housing affordability is dependent on the quality of the housing environment – the neighborhood. Inexpensive housing can be produced, but if poor neighborhood conditions lower the housing unit’s basic value, affordability is destroyed. Comprehensive programs and strategies for eradicating blight provide the frame for affordable housing strategies.

Memphis has numerous neighborhoods that are blighted and thus prevent affordable housing strategies. Currently, plans and programs are being developed or implemented that will target 25 neighborhoods for high priority treatment and housing subsidy.

Land Use Controls. There are several obstacles to the production of affordable housing built into the development regulations for Memphis.

The current zoning ordinance contains minimum requirements for lot sizes and off street parking that increases the costs of single family housing development. At present the smallest buildable lot is 6,000 square feet with a minimum width of 50 feet. There are many vacant lots in the older neighborhoods of Memphis with less than 6,000 square feet that have widths between 25 and 57 feet. While these lots can often accommodate an affordable single family home, the current ordinance forces a new subdivision plat to create large lots or a “planned development,” which requires a site plan. Both of these provisions add delay and costs to the development process. In addition, the off street parking requirements further complicate the ability to obtain a building permit.

The Memphis and Shelby County Division of Planning and Development have been working to amend the ordinance to help inner city development. A new zoning district, Residential Infill (R-S6I) has been created to allow greater flexibility in the setback requirements for a house and garage.

The new R-S6I district retains the 6,000 square foot minimum lot but allows reduction of the front yard set back to 15 feet (below 10 feet by administrative adjustment if necessary) and allows parking garages to be placed in a variety of front and rear yard positions.

The reduced setback, while not major, will allow a larger house (4 bedrooms) that could be more responsive to the market or need; and the ability to create larger rear yards with parking behind the house could lower some of the blighting influences from front of house parking. The administrative adjustments for the house and garage add an additional level of flexibility for assisting infill. However, this new district will only aid in a small way the overall revitalization of older Memphis neighborhoods and will add little to the affordability of housing.

The subdivision regulations as currently written are designed for suburban development of large vacant parcels of land. Required infrastructure improvements (curbs, gutters and sidewalks) for a few small lots can be difficult in older neighborhoods where these features do not exist. The required widening of existing intersections when attempting to subdivide a few lots in older neighborhoods can also be cost prohibitive; and the required dedication of right of way and/or construction of new traffic lanes on streets designated as major arteries can add another layer of costs, which would prevent affordable housing.

A two-year comprehensive study is currently underway to update the zoning ordinance and subdivision regulations. This study is explicitly designed to find and correct problems that prevent inner city development, and to eliminate barriers to affordable housing.

Construction Code. The Memphis and Shelby County Building Code is a large obstacle to affordable housing because its standards add unnecessary costs to the renovation of older single and multi-family dwellings. The construction code is more appropriate for new construction, and some of its requirements are not necessary when attempting to bring an existing house up to standard condition.

Information System

As noted in the Introduction for this report, the lack of a comprehensive housing information system prevents a full understanding of the housing problem in Memphis. This is a barrier to affordable housing because an information system would allow policy analysts the ability to find the geographic pattern of physical problems and detect overlapping issues (house and environment) that are causing conditions to worsen. Targeting strategies could be more effective because of tracking capabilities. Further, if a human services information system can be developed in the same geographic base as a housing information system, social and physical problem patterns can be linked and a more strategic set of policies can be formulated.

VII IMPLICATIONS FOR PUBLIC POLICY

The foregoing review of the Memphis housing market and the breakdown of the market for low income and special needs populations suggests a number of priority directions for public policy. Clearly the largest unmet housing need is in the rental market, although significant problems exist in owner-occupied housing.

Increased rental housing subsidy is suggested because of four reasons – 1) credit problems are preventing home owner loans; 2) the largest segment of the population having a housing problem is in the income class that is below 50% of the median family income, a group that is generally unable to own a home; 3) often special needs populations are better suited for rental housing due to their difficulty in maintaining a home; and 4) the affordability gap is easier to fill with rental housing.

However, increased production of rental housing must be carefully positioned throughout the community to avoid negative impact of concentrated transient housing and the resulting social upheaval. Home ownership remains the ideal way of building strong neighborhoods; and single family owner occupied dwellings must dominate the urbanscape because they produce more responsible citizens and serve as the primary wealth building engine for most citizens.

Carefully managed rental housing coupled with strong “case management” aimed at early childhood health and education; adult literacy and job readiness training; and financial/homeowner education should be the main focus of public intervention.

APPENDICES

APPENDIX A

Population by Census Tract, 1990 - 2000

GEONAME	TRACT	Persons: Total 1990	Total population: Total 2000	Change 1990 - 2000	Percentage Change 1990 - 2000
Tract 1, Shelby County, Tennessee	000100	1278	2934	1656	129.58%
Tract 2, Shelby County, Tennessee	000200	2177	1466	-711	-32.66%
Tract 3, Shelby County, Tennessee	000300	3281	2093	-1188	-36.21%
Tract 4, Shelby County, Tennessee	000400	2862	2397	-465	-16.25%
Tract 5, Shelby County, Tennessee	000500	917	852	-65	-7.09%
Tract 6, Shelby County, Tennessee	000600	3915	2938	-977	-24.96%
Tract 7, Shelby County, Tennessee	000700	6447	5641	-806	-12.50%
Tract 8, Shelby County, Tennessee	000800	4315	3438	-877	-20.32%
Tract 9, Shelby County, Tennessee	000900	4697	3694	-1003	-21.35%
Tract 10, Shelby County, Tennessee	001000	727	540	-187	-25.72%
Tract 11, Shelby County, Tennessee	001100	3475	3687	212	6.10%
Tract 12, Shelby County, Tennessee	001200	3605	3773	168	4.66%
Tract 13, Shelby County, Tennessee	001300	4228	4180	-48	-1.14%
Tract 14, Shelby County, Tennessee	001400	1885	1812	-73	-3.87%
Tract 15, Shelby County, Tennessee	001500	2561	2171	-390	-15.23%
Tract 16, Shelby County, Tennessee	001600	3163	3095	-68	-2.15%
Tract 17, Shelby County, Tennessee	001700	4581	4454	-127	-2.77%
Tract 18, Shelby County, Tennessee	001800	2260	1990	-270	-11.95%
Tract 19, Shelby County, Tennessee	001900	2620	2230	-390	-14.89%
Tract 20, Shelby County, Tennessee	002000	3938	2414	-1524	-38.70%
Tract 21, Shelby County, Tennessee	002100	1124	911	-213	-18.95%
Tract 22, Shelby County, Tennessee	002200	916	434	-482	-52.62%
Tract 23, Shelby County, Tennessee	002300	1544	1160	-384	-24.87%
Tract 24, Shelby County, Tennessee	002400	4134	3357	-777	-18.80%
Tract 25, Shelby County, Tennessee	002500	3210	3161	-49	-1.53%
Tract 26, Shelby County, Tennessee	002600	2185	2459	274	12.54%
Tract 27, Shelby County, Tennessee	002700	1928	2307	379	19.66%
Tract 28, Shelby County, Tennessee	002800	5568	4128	-1440	-25.86%
Tract 29, Shelby County, Tennessee	002900	4723	4669	-54	-1.14%
Tract 30, Shelby County, Tennessee	003000	3642	3253	-389	-10.68%
Tract 31, Shelby County, Tennessee	003100	3456	3182	-274	-7.93%
Tract 32, Shelby County, Tennessee	003200	3993	3834	-159	-3.98%
Tract 33, Shelby County, Tennessee	003300	2328	2195	-133	-5.71%
Tract 34, Shelby County, Tennessee	003400	2216	2312	96	4.33%
Tract 35, Shelby County, Tennessee	003500	3192	3101	-91	-2.85%
Tract 36, Shelby County, Tennessee	003600	3171	3016	-155	-4.89%
Tract 37, Shelby County, Tennessee	003700	1470	1262	-208	-14.15%
Tract 38, Shelby County, Tennessee	003800	1649	1742	93	5.64%
Tract 39, Shelby County, Tennessee	003900	2056	1238	-818	-39.79%
Tract 40, Shelby County, Tennessee	004000	2989	1688	-1301	-43.53%
Tract 41, Shelby County, Tennessee	004100	3431	2234	-1197	-34.89%
Tract 42, Shelby County, Tennessee	004200	1184	2160	976	82.43%
Tract 43, Shelby County, Tennessee	004300	282	870	588	208.51%
Tract 44, Shelby County, Tennessee	004400	515	362	-153	-29.71%
Tract 45, Shelby County, Tennessee	004500	1781	1214	-567	-31.84%

Tract 46, Shelby County, Tennessee	004600	2455	1845	-610	-24.85%
Tract 47, Shelby County, Tennessee	004700	3119	2655	-464	-14.88%
Tract 48, Shelby County, Tennessee	004800	3912	846	-3066	-78.37%
Tract 49, Shelby County, Tennessee	004900	2907	1898	-1009	-34.71%
Tract 50, Shelby County, Tennessee	005000	3255	2168	-1087	-33.39%
Tract 51, Shelby County, Tennessee	005100	403	159	-244	-60.55%
Tract 52, Shelby County, Tennessee	005200	631	461	-170	-26.94%
Tract 53, Shelby County, Tennessee	005300	6461	5065	-1396	-21.61%
Tract 54, Shelby County, Tennessee	005400	1841	1506	-335	-18.20%
Tract 55, Shelby County, Tennessee	005500	4486	3980	-506	-11.28%
Tract 56, Shelby County, Tennessee	005600	5438	4557	-881	-16.20%
Tract 57, Shelby County, Tennessee	005700	4065	3183	-882	-21.70%
Tract 58, Shelby County, Tennessee	005800	2383	1862	-521	-21.86%
Tract 59, Shelby County, Tennessee	005900	4554	3911	-643	-14.12%
Tract 60, Shelby County, Tennessee	006000	2623	2399	-224	-8.54%
Tract 61, Shelby County, Tennessee	006100	1283	1073	-210	-16.37%
Tract 62, Shelby County, Tennessee	006200	3933	3351	-582	-14.80%
Tract 63, Shelby County, Tennessee	006300	2981	2719	-262	-8.79%
Tract 64, Shelby County, Tennessee	006400	2092	1908	-184	-8.80%
Tract 65, Shelby County, Tennessee	006500	3090	2657	-433	-14.01%
Tract 66, Shelby County, Tennessee	006600	4550	2475	-2075	-45.60%
Tract 67, Shelby County, Tennessee	006700	5565	4548	-1017	-18.27%
Tract 68, Shelby County, Tennessee	006800	3588	3010	-578	-16.11%
Tract 69, Shelby County, Tennessee	006900	3970	3285	-685	-17.25%
Tract 70, Shelby County, Tennessee	007000	3940	3831	-109	-2.77%
Tract 71, Shelby County, Tennessee	007100	2726	2505	-221	-8.11%
Tract 72, Shelby County, Tennessee	007200	2431	2529	98	4.03%
Tract 73, Shelby County, Tennessee	007300	2451	3709	1258	51.33%
Tract 74, Shelby County, Tennessee	007400	3187	3347	160	5.02%
Tract 75, Shelby County, Tennessee	007500	2086	1819	-267	-12.80%
Tract 76, Shelby County, Tennessee	007600	0	0	0	0
Tract 77, Shelby County, Tennessee	007700	0	0	0	0
Tract 78.10, Shelby County, Tennessee	007810	4178	3645	-533	-12.76%
Tract 78.20, Shelby County, Tennessee	007820	9549	8672	-877	-9.18%
Tract 79, Shelby County, Tennessee	007900	7508	6696	-812	-10.82%
Tract 80, Shelby County, Tennessee	008000	4714	5080	366	7.76%
Tract 81.10, Shelby County, Tennessee	008110	4509	3749	-760	-16.86%
Tract 81.20, Shelby County, Tennessee	008120	6792	5860	-932	-13.72%
Tract 82, Shelby County, Tennessee	008200	5556	6229	673	12.11%
Tract 83, Shelby County, Tennessee	008300	4855	4947	92	1.89%
Tract 84, Shelby County, Tennessee	008400	304	295	-9	-2.96%
Tract 85, Shelby County, Tennessee	008500	4009	4068	59	1.47%
Tract 86, Shelby County, Tennessee	008600	5859	6080	221	3.77%
Tract 87, Shelby County, Tennessee	008700	4494	4507	13	0.29%
Tract 88, Shelby County, Tennessee	008800	6196	6066	-130	-2.10%
Tract 89, Shelby County, Tennessee	008900	4974	3977	-997	-20.04%
Tract 90, Shelby County, Tennessee	009000	2427	2001	-426	-17.55%
Tract 91, Shelby County, Tennessee	009100	2391	2307	-84	-3.51%
Tract 92, Shelby County, Tennessee	009200	6260	6415	155	2.48%
Tract 93, Shelby County, Tennessee	009300	4641	4384	-257	-5.54%

Tract 94, Shelby County, Tennessee	009400	3489	3232	-257	-7.37%
Tract 95, Shelby County, Tennessee	009500	6975	6300	-675	-9.68%
Tract 96, Shelby County, Tennessee	009600	5026	5137	111	2.21%
Tract 97, Shelby County, Tennessee	009700	2573	2588	15	0.58%
Tract 98, Shelby County, Tennessee	009800	3021	2888	-133	-4.40%
Tract 99, Shelby County, Tennessee	009900	8070	8151	81	1.00%
Tract 100, Shelby County, Tennessee	010000	6906	7785	879	12.73%
Tract 101.10, Shelby County, Tennessee	010110	7590	7874	284	3.74%
Tract 101.20, Shelby County, Tennessee	010120	6201	6274	73	1.18%
Tract 102.10, Shelby County, Tennessee	010210	6247	6270	23	0.37%
Tract 102.20, Shelby County, Tennessee	010220	7672	7541	-131	-1.71%
Tract 103, Shelby County, Tennessee	010300	2248	2055	-193	-8.59%
Tract 104.10, Shelby County, Tennessee	010410	602	595	-7	-1.16%
Tract 104.20, Shelby County, Tennessee	010420	355	102	-253	-71.27%
Tract 105, Shelby County, Tennessee	010500	4991	4084	-907	-18.17%
Tract 106.10, Shelby County, Tennessee	010610	5542	6562	1020	18.40%
Tract 106.20, Shelby County, Tennessee	010620	3665	4216	551	15.03%
Tract 106.30, Shelby County, Tennessee	010630	5140	5979	839	16.32%
Tract 107.10, Shelby County, Tennessee	010710	4065	4444	379	9.32%
Tract 107.20, Shelby County, Tennessee	010720	3058	3618	560	18.31%
Tract 108.10, Shelby County, Tennessee	010810	5250	6483	1233	23.49%
Tract 108.20, Shelby County, Tennessee	010820	3577	3916	339	9.48%
Tract 109, Shelby County, Tennessee	010900	3265	4039	774	23.71%
Tract 110.10, Shelby County, Tennessee	011010	4804	4381	-423	-8.81%
Tract 110.20, Shelby County, Tennessee	011020	2617	2645	28	1.07%
Tract 205.10, Shelby County, Tennessee	020510	8477	8863	386	4.55%
Tract 205.20, Shelby County, Tennessee	020520	12487	12795	308	2.47%
Tract 205.40, Shelby County, Tennessee	020540	9445	10639	1194	12.64%
Tract 206.10, Shelby County, Tennessee	020610	3376	3478	102	3.02%
Tract 211.10, Shelby County, Tennessee	021110	10497	13902	3405	32.44%
Tract 211.20, Shelby County, Tennessee	021120	9664	20798	11134	115.21%
Tract 213.10, Shelby County, Tennessee	021310	5494	6733	1239	22.55%
Tract 213.20, Shelby County, Tennessee	021320	6875	6912	37	0.54%
Tract 213.30, Shelby County, Tennessee	021330	10337	10447	110	1.06%
Tract 214.10, Shelby County, Tennessee	021410	2521	2809	288	11.42%
Tract 214.30, Shelby County, Tennessee	021430	3952	3890	-62	-1.57%
Tract 217.10, Shelby County, Tennessee	021710	2484	2900	416	16.75%
Tract 217.2, Shelby County, Tennessee	2172	12281	15700	3419	27.84%
Tract 217.30, Shelby County, Tennessee	021730	8970	9797	827	9.22%
Tract 217.4, Shelby County, Tennessee	2174	21658	28972	7314	33.77%
Tract 217.50, Shelby County, Tennessee	021750	6741	14128	7387	109.58%
Tract 219, Shelby County, Tennessee	021900	6114	5708	-406	-6.64%
Tract 220.10, Shelby County, Tennessee	022010	5249	5241	-8	-0.15%
Tract 220.21, Shelby County, Tennessee	022021	7227	8477	1250	17.30%
Tract 220.22, Shelby County, Tennessee	022022	6889	7822	933	13.54%
Tract 221.11, Shelby County, Tennessee	022111	5582	6574	992	17.77%
Tract 221.12, Shelby County, Tennessee	022112	6136	6705	569	9.27%
Tract 221.20, Shelby County, Tennessee	022120	9150	9266	116	1.27%
Tract 221.30, Shelby County, Tennessee	022130	6493	6448	-45	-0.69%
Tract 222.10, Shelby County, Tennessee	022210	5875	5180	-695	-11.83%

Tract 222.20, Shelby County, Tennessee	022220	5249	4688	-561	-10.69%
Tract 223.10, Shelby County, Tennessee	022310	7874	6365	-1509	-19.16%
Tract 223.20, Shelby County, Tennessee	022320	9370	8570	-800	-8.54%
Tract 223.30, Shelby County, Tennessee	022330	6877	5670	-1207	-17.55%
Tract 224.10, Shelby County, Tennessee	022410	6225	5614	-611	-9.82%
Tract 224.20, Shelby County, Tennessee	022420	9091	7963	-1128	-12.41%

Source: U.S. Bureau of the Census, 1990 - 2000

APPENDIX B

Households by Census Tract 1990 - 2000

TRACT	Households: Total 1990	Households: Total 2000	Change 1990 - 2000	Percentage Change 1990 - 2000
0001	631	1699	1068	169.26%
0002	712	525	-187	-26.26%
0003	996	669	-327	-32.83%
0004	1006	843	-163	-16.20%
0005	334	325	-9	-2.69%
0006	1367	1151	-216	-15.80%
0007	2490	2324	-166	-6.67%
0008	1307	1180	-127	-9.72%
0009	1559	1407	-152	-9.75%
0010	275	221	-54	-19.64%
0011	1468	1440	-28	-1.91%
0012	1652	1572	-80	-4.84%
0013	1677	1452	-225	-13.42%
0014	790	744	-46	-5.82%
0015	945	892	-53	-5.61%
0016	973	1034	61	6.27%
0017	1880	1859	-21	-1.12%
0018	858	715	-143	-16.67%
0019	840	773	-67	-7.98%
0020	1086	758	-328	-30.20%
0021	414	324	-90	-21.74%
0022	486	229	-257	-52.88%
0023	550	439	-111	-20.18%
0024	1504	1314	-190	-12.63%
0025	1310	1302	-8	-0.61%
0026	1132	1205	73	6.45%
0027	885	852	-33	-3.73%
0028	2021	1639	-382	-18.90%
0029	2388	2359	-29	-1.21%
0030	1428	1330	-98	-6.86%
0031	1813	1787	-26	-1.43%
0032	2388	2336	-52	-2.18%
0033	1127	1114	-13	-1.15%
0034	1303	1325	22	1.69%
0035	1525	1572	47	3.08%
0036	1437	1369	-68	-4.73%
0037	837	788	-49	-5.85%
0038	598	1043	445	74.41%
0039	1350	590	-760	-56.30%
0040	1222	653	-569	-46.56%
0041	717	287	-430	-59.97%
0042	847	1226	379	44.75%
0043	190	567	377	198.42%
0044	232	147	-85	-36.64%

0045	547	370	-177	-32.36%
0046	858	678	-180	-20.98%
0047	1073	960	-113	-10.53%
0048	1293	255	-1038	-80.28%
0049	1067	692	-375	-35.15%
0050	966	701	-265	-27.43%
0051	165	75	-90	-54.55%
0052	225	181	-44	-19.56%
0053	2298	1943	-355	-15.45%
0054	598	461	-137	-22.91%
0055	1490	1422	-68	-4.56%
0056	1788	1714	-74	-4.14%
0057	1409	1185	-224	-15.90%
0058	808	657	-151	-18.69%
0059	1536	1311	-225	-14.65%
0060	1058	991	-67	-6.33%
0061	504	418	-86	-17.06%
0062	1092	1058	-34	-3.11%
0063	1189	1179	-10	-0.84%
0064	779	745	-34	-4.36%
0065	1167	1078	-89	-7.63%
0066	1126	1190	64	5.68%
0067	2040	1790	-250	-12.25%
0068	1320	1169	-151	-11.44%
0069	1237	1210	-27	-2.18%
0070	1659	1613	-46	-2.77%
0071	1120	1066	-54	-4.82%
0072	1314	1353	39	2.97%
0073	1453	1500	47	3.23%
0074	1477	1511	34	2.30%
0075	674	654	-20	-2.97%
0076	0	0	0	0
0077	0	0	0	0
007810	1570	1513	-57	-3.63%
007820	3241	3204	-37	-1.14%
0079	2540	2437	-103	-4.06%
0080	2172	2132	-40	-1.84%
008110	1391	1265	-126	-9.06%
008120	2521	2339	-182	-7.22%
0082	1976	2038	62	3.14%
0083	2044	2018	-26	-1.27%
0084	112	115	3	2.68%
0085	1830	1869	39	2.13%
0086	2569	2570	1	0.04%
0087	2015	2066	51	2.53%
0088	2454	2429	-25	-1.02%
0089	1894	1389	-505	-26.66%
0090	830	742	-88	-10.60%
0091	964	926	-38	-3.94%
0092	2636	2808	172	6.53%

0093	2125	2094	-31	-1.46%
0094	1668	1652	-16	-0.96%
0095	3065	2993	-72	-2.35%
0096	1972	2037	65	3.30%
0097	1026	1001	-25	-2.44%
0098	1302	1297	-5	-0.38%
0099	3066	3014	-52	-1.70%
0100	2368	2539	171	7.22%
010110	2788	2723	-65	-2.33%
010120	2289	2184	-105	-4.59%
010210	2045	2013	-32	-1.56%
010220	2637	2622	-15	-0.57%
0103	576	593	17	2.95%
010410	363	361	-2	-0.55%
010420	168	9	-159	-94.64%
0105	1351	1146	-205	-15.17%
010610	2220	2152	-68	-3.06%
010620	1393	1521	128	9.19%
010630	2215	2104	-111	-5.01%
010710	1597	1567	-30	-1.88%
010720	1494	1515	21	1.41%
010810	2148	2177	29	1.35%
010820	1466	1486	20	1.36%
0109	1332	1452	120	9.01%
011010	1905	1619	-286	-15.01%
011020	1052	987	-65	-6.18%
020510	3605	3612	7	0.19%
020520	3971	4020	49	1.23%
020540	3983	4200	217	5.45%
020610	1484	1583	99	6.67%
021110	3773	5098	1325	35.12%
021120	4265	9187	4922	115.40%
021310	2437	3155	718	29.46%
021320	2846	2900	54	1.90%
021330	4345	4567	222	5.11%
021410	879	1094	215	24.46%
021430	1430	1552	122	8.53%
021710	1252	1286	34	2.72%
021721	6588	7420	832	12.63%
021722	6588	7420	832	12.63%
021730	3711	3772	61	1.64%
021741	7561	10156	2595	34.32%
021742	7561	10156	2595	34.32%
021743	7561	10156	2595	34.32%
021750	2351	4967	2616	111.27%
0219	1842	1834	-8	-0.43%
022010	1765	1839	74	4.19%
022021	2925	3110	185	6.32%
022022	2275	2600	325	14.29%
022111	2248	2312	64	2.85%

022112	2222	2440	218	9.81%
022120	3332	3300	-32	-0.96%
022130	2235	2158	-77	-3.45%
022210	1622	1685	63	3.88%
022220	1713	1663	-50	-2.92%
022310	2227	2045	-182	-8.17%
022320	2850	2902	52	1.82%
022330	1810	1740	-70	-3.87%
022410	1921	1920	-1	-0.05%
022420	2560	2545	-15	-0.59%

Source: U.S. Bureau of the Census, 1990 - 2000

APPENDIX C

Household Income by Census Tract 1990 - 2000

TRACT	Household Income in 1989:	CPI Inflator	1990 in 2000\$	Household Income in 1999:	Change HI 1990- 2000	%Change HI 1990- 2000
021742	\$164,475,195	1.343548387	\$220,980,383	166,766,300	-\$54,214,083	-24.53%
020510	\$122,738,702	1.343548387	\$164,905,385	141,456,700	-\$23,448,685	-14.22%
011010	\$63,054,731	1.343548387	\$84,717,082	62,293,400	-\$22,423,682	-26.47%
010810	\$84,942,540	1.343548387	\$114,124,413	96,362,100	-\$17,762,313	-15.56%
021730	\$135,470,882	1.343548387	\$182,011,685	167,869,700	-\$14,141,985	-7.77%
021710	\$47,635,524	1.343548387	\$64,000,631	50,134,100	-\$13,866,531	-21.67%
0079	\$60,418,025	1.343548387	\$81,174,540	69,064,100	-\$12,110,440	-14.92%
021330	\$238,462,051	1.343548387	\$320,385,304	308,346,800	-\$12,038,504	-3.76%
020540	\$141,779,229	1.343548387	\$190,487,254	178,734,500	-\$11,752,754	-6.17%
010220	\$82,091,568	1.343548387	\$110,293,994	98,761,800	-\$11,532,194	-10.46%
0052	\$15,354,944	1.343548387	\$20,630,110	9,265,300	-\$11,364,810	-55.09%
0048	\$11,161,729	1.343548387	\$14,996,323	4,677,200	-\$10,319,123	-68.81%
022130	\$81,223,718	1.343548387	\$109,127,995	99,248,200	-\$9,879,795	-9.05%
0098	\$42,095,942	1.343548387	\$56,557,935	46,724,700	-\$9,833,235	-17.39%
010120	\$52,436,180	1.343548387	\$70,450,545	60,757,000	-\$9,693,545	-13.76%
0039	\$18,132,966	1.343548387	\$24,362,517	14,991,500	-\$9,371,017	-38.46%
0070	\$39,981,699	1.343548387	\$53,717,347	44,415,400	-\$9,301,947	-17.32%
0089	\$41,444,691	1.343548387	\$55,682,948	47,671,000	-\$8,011,948	-14.39%
0097	\$38,271,639	1.343548387	\$51,419,799	43,435,700	-\$7,984,099	-15.53%
0085	\$174,996,465	1.343548387	\$235,116,218	227,261,400	-\$7,854,818	-3.34%
010710	\$64,583,579	1.343548387	\$86,771,163	79,130,500	-\$7,640,663	-8.81%
010610	\$68,057,435	1.343548387	\$91,438,457	83,827,300	-\$7,611,157	-8.32%
0071	\$95,472,363	1.343548387	\$128,271,739	120,720,800	-\$7,550,939	-5.89%
010720	\$58,758,697	1.343548387	\$78,945,153	71,959,400	-\$6,985,753	-8.85%
0012	\$46,273,960	1.343548387	\$62,171,304	55,758,400	-\$6,412,904	-10.31%
011020	\$27,594,331	1.343548387	\$37,074,319	31,110,300	-\$5,964,019	-16.09%
021741	\$108,336,568	1.343548387	\$145,555,421	140,097,500	-\$5,457,921	-3.75%
021320	\$209,439,267	1.343548387	\$281,391,789	276,094,900	-\$5,296,889	-1.88%
0109	\$44,999,350	1.343548387	\$60,458,804	55,407,900	-\$5,050,904	-8.35%
020520	\$124,473,490	1.343548387	\$167,236,157	162,331,800	-\$4,904,357	-2.93%
0002	\$8,946,887	1.343548387	\$12,020,576	7,668,600	-\$4,351,976	-36.20%
022320	\$95,370,975	1.343548387	\$128,135,520	124,022,800	-\$4,112,720	-3.21%
0091	\$27,835,517	1.343548387	\$37,398,364	33,848,200	-\$3,550,164	-9.49%
0050	\$10,518,357	1.343548387	\$14,131,922	10,647,100	-\$3,484,822	-24.66%
0028	\$35,398,283	1.343548387	\$47,559,306	44,307,600	-\$3,251,706	-6.84%
0040	\$7,576,197	1.343548387	\$10,178,987	6,972,400	-\$3,206,587	-31.50%
0044	\$3,357,900	1.343548387	\$4,511,501	1,654,300	-\$2,857,201	-63.33%
0049	\$16,344,807	1.343548387	\$21,960,039	19,557,500	-\$2,402,539	-10.94%
0095	\$136,805,991	1.343548387	\$183,805,469	181,523,500	-\$2,281,969	-1.24%
022330	\$51,200,814	1.343548387	\$68,790,771	66,724,900	-\$2,065,871	-3.00%
022220	\$39,414,207	1.343548387	\$52,954,894	50,897,100	-\$2,057,794	-3.89%
0013	\$32,601,976	1.343548387	\$43,802,332	41,836,100	-\$1,966,232	-4.49%
0041	\$4,373,299	1.343548387	\$5,875,739	3,972,700	-\$1,903,039	-32.39%
010820	\$65,093,075	1.343548387	\$87,455,696	85,763,700	-\$1,691,996	-1.93%

007820	\$79,356,691	1.343548387	\$106,619,554	104,966,300	-\$1,653,254	-1.55%
0051	\$2,403,156	1.343548387	\$3,228,756	1,577,800	-\$1,650,956	-51.13%
022120	\$128,889,690	1.343548387	\$173,169,535	171,534,200	-\$1,635,335	-0.94%
0099	\$70,834,412	1.343548387	\$95,169,460	93,589,800	-\$1,579,660	-1.66%
0020	\$11,938,144	1.343548387	\$16,039,474	14,536,200	-\$1,503,274	-9.37%
0021	\$4,867,365	1.343548387	\$6,539,540	5,209,200	-\$1,330,340	-20.34%
022310	\$47,627,060	1.343548387	\$63,989,260	62,768,900	-\$1,220,360	-1.91%
0003	\$13,170,235	1.343548387	\$17,694,848	16,521,900	-\$1,172,948	-6.63%
0010	\$4,045,593	1.343548387	\$5,435,450	4,590,800	-\$844,650	-15.54%
0060	\$17,929,546	1.343548387	\$24,089,213	23,279,700	-\$809,513	-3.36%
0015	\$22,194,031	1.343548387	\$29,818,755	29,104,600	-\$714,155	-2.39%
0023	\$6,355,228	1.343548387	\$8,538,556	7,907,300	-\$631,256	-7.39%
010410	\$10,662,368	1.343548387	\$14,325,407	13,759,200	-\$566,207	-3.95%
010110	\$64,831,590	1.343548387	\$87,104,378	86,553,000	-\$551,378	-0.63%
0084	\$1,720,340	1.343548387	\$2,311,360	1,765,000	-\$546,360	-23.64%
0045	\$4,609,224	1.343548387	\$6,192,715	5,798,900	-\$393,815	-6.36%
0059	\$23,597,238	1.343548387	\$31,704,031	31,328,200	-\$375,831	-1.19%
0082	\$43,618,825	1.343548387	\$58,604,002	58,547,100	-\$56,902	-0.10%
0037	\$9,684,887	1.343548387	\$13,012,114	12,958,800	-\$53,314	-0.41%
					-\$406,255,141	
0076	\$0	1.343548387	\$0	0	\$0	0.00%
0077	\$0	1.343548387	\$0	0	\$0	0.00%
0065	\$22,823,829	1.343548387	\$30,664,919	30,690,800	\$25,881	0.08%
0090	\$13,111,157	1.343548387	\$17,615,474	17,910,500	\$295,026	1.67%
0054	\$6,784,054	1.343548387	\$9,114,705	9,501,500	\$386,795	4.24%
0096	\$165,577,541	1.343548387	\$222,461,438	223,189,000	\$727,562	0.33%
010210	\$55,074,877	1.343548387	\$73,995,762	74,839,700	\$843,938	1.14%
0083	\$68,094,917	1.343548387	\$91,488,816	92,596,600	\$1,107,784	1.21%
0046	\$8,844,170	1.343548387	\$11,882,570	13,081,500	\$1,198,930	10.09%
0025	\$34,235,516	1.343548387	\$45,997,072	47,473,400	\$1,476,328	3.21%
0064	\$19,511,428	1.343548387	\$26,214,548	27,700,500	\$1,485,952	5.67%
0006	\$20,934,963	1.343548387	\$28,127,136	29,705,400	\$1,578,264	5.61%
0014	\$13,063,027	1.343548387	\$17,550,809	19,324,600	\$1,773,791	10.11%
008110	\$23,949,878	1.343548387	\$32,177,820	34,287,100	\$2,109,280	6.56%
0004	\$12,746,405	1.343548387	\$17,125,412	19,443,700	\$2,318,288	13.54%
0057	\$23,446,148	1.343548387	\$31,501,034	33,922,600	\$2,421,566	7.69%
0067	\$30,297,877	1.343548387	\$40,706,664	43,166,300	\$2,459,636	6.04%
0008	\$20,642,161	1.343548387	\$27,733,742	30,229,400	\$2,495,658	9.00%
007810	\$25,702,773	1.343548387	\$34,532,919	37,142,300	\$2,609,381	7.56%
0011	\$32,109,489	1.343548387	\$43,140,652	45,833,100	\$2,692,448	6.24%
0062	\$22,915,270	1.343548387	\$30,787,774	33,523,400	\$2,735,626	8.89%
0094	\$55,689,188	1.343548387	\$74,821,119	77,627,800	\$2,806,681	3.75%
0100	\$71,591,057	1.343548387	\$96,186,049	99,000,900	\$2,814,851	2.93%
0105	\$24,300,327	1.343548387	\$32,648,665	35,771,700	\$3,123,035	9.57%
0068	\$23,258,407	1.343548387	\$31,248,795	34,406,000	\$3,157,205	10.10%
0009	\$28,898,398	1.343548387	\$38,826,396	42,112,000	\$3,285,604	8.46%
0005	\$6,502,609	1.343548387	\$8,736,570	12,024,100	\$3,287,530	37.63%
0016	\$52,553,197	1.343548387	\$70,607,763	73,917,700	\$3,309,937	4.69%
0007	\$54,664,013	1.343548387	\$73,443,746	76,762,200	\$3,318,454	4.52%
010630	\$56,664,669	1.343548387	\$76,131,725	79,883,000	\$3,751,275	4.93%

0075	\$15,870,926	1.343548387	\$21,323,357	25,074,800	\$3,751,443	17.59%
0022	\$2,403,969	1.343548387	\$3,229,849	7,051,600	\$3,821,751	118.33%
0058	\$11,013,436	1.343548387	\$14,797,084	18,668,400	\$3,871,316	26.16%
010620	\$36,338,633	1.343548387	\$48,822,712	52,717,300	\$3,894,588	7.98%
0093	\$82,735,021	1.343548387	\$111,158,504	115,147,200	\$3,988,696	3.59%
0069	\$29,818,693	1.343548387	\$40,062,857	44,191,700	\$4,128,843	10.31%
0019	\$12,848,395	1.343548387	\$17,262,440	21,509,200	\$4,246,760	24.60%
0055	\$22,789,147	1.343548387	\$30,618,322	35,125,500	\$4,507,178	14.72%
0031	\$73,400,193	1.343548387	\$98,616,711	103,341,900	\$4,725,189	4.79%
0080	\$55,194,027	1.343548387	\$74,155,846	78,953,100	\$4,797,254	6.47%
0103	\$9,407,677	1.343548387	\$12,639,669	17,468,500	\$4,828,831	38.20%
022420	\$65,699,316	1.343548387	\$88,270,210	93,202,400	\$4,932,190	5.59%
0030	\$44,524,156	1.343548387	\$59,820,358	65,127,800	\$5,307,442	8.87%
0061	\$7,113,717	1.343548387	\$9,557,623	14,883,400	\$5,325,777	55.72%
0038	\$7,898,187	1.343548387	\$10,611,596	16,111,500	\$5,499,904	51.83%
0088	\$63,771,556	1.343548387	\$85,680,171	91,218,000	\$5,537,829	6.46%
0219	\$56,775,902	1.343548387	\$76,281,172	81,971,500	\$5,690,328	7.46%
0032	\$61,792,639	1.343548387	\$83,021,400	89,190,800	\$6,169,400	7.43%
0047	\$17,088,777	1.343548387	\$22,959,599	29,152,300	\$6,192,701	26.97%
022210	\$42,828,208	1.343548387	\$57,541,770	63,812,300	\$6,270,530	10.90%
0027	\$20,868,655	1.343548387	\$28,038,048	34,540,500	\$6,502,452	23.19%
022111	\$57,098,777	1.343548387	\$76,714,970	83,457,000	\$6,742,030	8.79%
0072	\$61,329,613	1.343548387	\$82,399,303	89,205,900	\$6,806,597	8.26%
0033	\$55,064,461	1.343548387	\$73,981,768	81,268,600	\$7,286,832	9.85%
0074	\$37,036,714	1.343548387	\$49,760,617	57,186,600	\$7,425,983	14.92%
0063	\$30,925,496	1.343548387	\$41,549,900	49,005,500	\$7,455,600	17.94%
0018	\$9,411,605	1.343548387	\$12,644,947	20,494,300	\$7,849,353	62.08%
022112	\$64,527,479	1.343548387	\$86,695,790	94,653,700	\$7,957,910	9.18%
0036	\$27,120,637	1.343548387	\$36,437,888	44,501,200	\$8,063,312	22.13%
0035	\$80,667,244	1.343548387	\$108,380,346	116,721,100	\$8,340,754	7.70%
0024	\$18,709,117	1.343548387	\$25,136,604	33,670,500	\$8,533,896	33.95%
0073	\$39,899,787	1.343548387	\$53,607,294	62,654,400	\$9,047,106	16.88%
008120	\$56,115,714	1.343548387	\$75,394,177	84,874,900	\$9,480,723	12.57%
022410	\$54,951,833	1.343548387	\$73,830,447	84,692,800	\$10,862,353	14.71%
022022	\$51,371,082	1.343548387	\$69,019,534	80,207,600	\$11,188,066	16.21%
022021	\$90,675,416	1.343548387	\$121,826,809	133,473,600	\$11,646,791	9.56%
0053	\$34,459,944	1.343548387	\$46,298,602	58,923,000	\$12,624,398	27.27%
0066	\$25,512,652	1.343548387	\$34,277,482	47,030,700	\$12,753,218	37.21%
0087	\$60,425,979	1.343548387	\$81,185,227	94,194,600	\$13,009,373	16.02%
022010	\$58,709,195	1.343548387	\$78,878,644	92,780,200	\$13,901,556	17.62%
021721	\$61,270,289	1.343548387	\$82,319,598	98,411,400	\$16,091,802	19.55%
0056	\$41,791,757	1.343548387	\$56,149,248	73,842,500	\$17,693,252	31.51%
0029	\$127,201,895	1.343548387	\$170,901,901	189,140,900	\$18,238,999	10.67%
0026	\$44,505,218	1.343548387	\$59,794,914	78,229,500	\$18,434,586	30.83%
0042	\$36,918,689	1.343548387	\$49,602,045	68,433,300	\$18,831,255	37.96%
0034	\$39,889,775	1.343548387	\$53,593,843	73,002,400	\$19,408,557	36.21%
021430	\$94,700,339	1.343548387	\$127,234,488	147,749,800	\$20,515,312	16.12%
021410	\$68,185,211	1.343548387	\$91,610,130	112,814,200	\$21,204,070	23.15%
0017	\$54,933,315	1.343548387	\$73,805,567	95,744,300	\$21,938,733	29.73%
0043	\$8,194,739	1.343548387	\$11,010,028	38,759,400	\$27,749,372	252.04%

0092	\$119,174,183	1.343548387	\$160,116,281	194,845,800	\$34,729,519	21.69%
0086	\$134,980,038	1.343548387	\$181,352,212	216,585,300	\$35,233,088	19.43%
021110	\$139,657,794	1.343548387	\$187,637,004	247,220,400	\$59,583,396	31.75%
021310	\$204,485,408	1.343548387	\$274,736,040	352,350,100	\$77,614,060	28.25%
0001	\$13,504,496	1.343548387	\$18,143,944	120,350,100	\$102,206,156	563.31%
020610	\$57,761,346	1.343548387	\$77,605,163	222,419,900	\$144,814,737	186.60%
021750	\$122,908,289	1.343548387	\$165,133,233	334,376,500	\$169,243,267	102.49%
021120	\$157,840,911	1.343548387	\$212,066,901	547,616,600	\$335,549,699	158.23%
010420	\$4,597,864	1.343548387	\$6,177,453	N/A	N/A	N/A
021722	\$160,018,135	1.343548387	\$214,992,107	N/A	N/A	N/A
021743	\$128,207,202	1.343548387	\$172,252,579	N/A	N/A	N/A
					\$1,503,642,818	

Source: U.S. Bureau of the Census, 1990 and 2000.

APPENDIX D

Owner Occupied Household Income by Census Tract, 1990 and 2000

TRACT	Owner Occupied Household Income 1990	CPI-U	1990 in2000\$	Occupied housing units: Household income in 1999; Owner occupied	Owner Occupied Income Change 1990 - 2000
000100	\$1,029,676	1.343548387	\$1,383,420	\$70,876,800	\$69,493,380
000200	\$2,955,973	1.343548387	\$3,971,493	\$2,926,000	-\$1,045,493
000300	\$7,383,209	1.343548387	\$9,919,699	\$8,112,100	-\$1,807,599
000400	\$9,066,622	1.343548387	\$12,181,445	\$12,494,400	\$312,955
000500	\$1,876,164	1.343548387	\$2,520,717	\$3,918,200	\$1,397,483
000600	\$14,927,503	1.343548387	\$20,055,823	\$21,422,100	\$1,366,277
000700	\$35,182,391	1.343548387	\$47,269,245	\$49,021,200	\$1,751,955
000800	\$13,303,883	1.343548387	\$17,874,411	\$15,825,300	-\$2,049,111
000900	\$20,639,995	1.343548387	\$27,730,832	\$29,687,400	\$1,956,568
001000	\$2,689,437	1.343548387	\$3,613,389	\$5,030,900	\$1,417,511
001100	\$20,440,390	1.343548387	\$27,462,653	\$30,548,000	\$3,085,347
001200	\$35,706,632	1.343548387	\$47,973,588	\$40,563,000	-\$7,410,588
001300	\$21,011,857	1.343548387	\$28,230,447	\$26,298,300	-\$1,932,147
001400	\$8,491,568	1.343548387	\$11,408,832	\$9,665,900	-\$1,742,932
001500	\$14,446,903	1.343548387	\$19,410,113	\$19,459,000	\$48,887
001600	\$44,677,345	1.343548387	\$60,026,175	\$63,998,500	\$3,972,325
001700	\$40,457,661	1.343548387	\$54,356,825	\$61,245,000	\$6,888,175
001800	\$4,564,597	1.343548387	\$6,132,757	\$11,598,400	\$5,465,643
001900	\$7,495,484	1.343548387	\$10,070,545	\$10,801,300	\$730,755
002000	\$6,052,213	1.343548387	\$8,131,441	\$6,496,500	-\$1,634,941
002100	\$913,627	1.343548387	\$1,227,502	\$1,960,200	\$732,698
002200	\$0	1.343548387	\$0	\$60,000	\$60,000
002300	\$2,208,577	1.343548387	\$2,967,330	\$1,870,200	-\$1,097,130
002400	\$6,391,734	1.343548387	\$8,587,604	\$13,811,000	\$5,223,396
002500	\$21,713,662	1.343548387	\$29,173,356	\$28,851,200	-\$322,156
002600	\$31,953,752	1.343548387	\$42,931,412	\$62,063,700	\$19,132,288
002700	\$10,374,347	1.343548387	\$13,938,437	\$15,855,400	\$1,916,963
002800	\$17,038,991	1.343548387	\$22,892,709	\$20,701,000	-\$2,191,709
002900	\$108,846,456	1.343548387	\$146,240,480	\$168,017,500	\$21,777,020
003000	\$29,216,386	1.343548387	\$39,253,628	\$40,984,000	\$1,730,372
003100	\$46,015,439	1.343548387	\$61,823,969	\$71,674,900	\$9,850,931
003200	\$18,161,752	1.343548387	\$24,401,193	\$33,397,200	\$8,996,007
003300	\$40,397,855	1.343548387	\$54,276,473	\$64,742,400	\$10,465,927
003400	\$17,440,259	1.343548387	\$23,431,832	\$38,583,100	\$15,151,268
003500	\$55,538,035	1.343548387	\$74,618,037	\$87,149,200	\$12,531,163
003600	\$7,809,699	1.343548387	\$10,492,708	\$11,649,300	\$1,156,592
003700	\$737,089	1.343548387	\$990,315	\$991,200	\$885
003800	\$298,335	1.343548387	\$400,828	\$469,900	\$69,072
003900	\$120,000	1.343548387	\$161,226	\$0	-\$161,226
004000	\$484,446	1.343548387	\$650,877	\$599,500	-\$51,377
004100	\$80,616	1.343548387	\$108,311	\$451,700	\$343,389
004200	\$15,941,585	1.343548387	\$21,418,291	\$30,239,200	\$8,820,909

004300	\$0	1.343548387	\$0	\$15,783,200	\$15,783,200
004400	\$868,148	1.343548387	\$1,166,399	\$0	-\$1,166,399
004500	\$695,318	1.343548387	\$934,193	\$1,136,000	\$201,807
004600	\$3,706,690	1.343548387	\$4,980,117	\$5,177,100	\$196,983
004700	\$9,364,312	1.343548387	\$12,581,406	\$16,054,100	\$3,472,694
004800	\$2,681,797	1.343548387	\$3,603,124	\$2,284,300	-\$1,318,824
004900	\$5,537,215	1.343548387	\$7,439,516	\$7,522,100	\$82,584
005000	\$4,373,220	1.343548387	\$5,875,633	\$2,765,800	-\$3,109,833
005100	\$1,236,871	1.343548387	\$1,661,796	\$492,000	-\$1,169,796
005200	\$13,726,766	1.343548387	\$18,442,574	\$7,345,200	-\$11,097,374
005300	\$23,924,910	1.343548387	\$32,144,274	\$32,843,900	\$699,626
005400	\$2,199,602	1.343548387	\$2,955,272	\$4,070,700	\$1,115,428
005500	\$11,646,459	1.343548387	\$15,647,581	\$19,129,500	\$3,481,919
005600	\$34,493,621	1.343548387	\$46,343,849	\$59,649,700	\$13,305,851
005700	\$15,508,276	1.343548387	\$20,836,119	\$27,432,900	\$6,596,781
005800	\$5,147,863	1.343548387	\$6,916,403	\$5,405,000	-\$1,511,403
005900	\$12,537,761	1.343548387	\$16,845,089	\$14,081,100	-\$2,763,989
006000	\$13,520,094	1.343548387	\$18,164,900	\$15,995,500	-\$2,169,400
006100	\$4,074,405	1.343548387	\$5,474,160	\$10,036,000	\$4,561,840
006200	\$15,300,589	1.343548387	\$20,557,082	\$23,323,800	\$2,766,718
006300	\$21,220,619	1.343548387	\$28,510,928	\$32,514,900	\$4,003,972
006400	\$14,415,230	1.343548387	\$19,367,559	\$22,250,400	\$2,882,841
006500	\$15,167,764	1.343548387	\$20,378,625	\$20,504,900	\$126,275
006600	\$15,159,873	1.343548387	\$20,368,023	\$23,673,100	\$3,305,077
006700	\$15,839,614	1.343548387	\$21,281,288	\$26,637,900	\$5,356,612
006800	\$14,602,675	1.343548387	\$19,619,400	\$15,963,000	-\$3,656,400
006900	\$27,163,241	1.343548387	\$36,495,129	\$37,018,100	\$522,971
007000	\$19,725,071	1.343548387	\$26,501,587	\$24,172,900	-\$2,328,687
007100	\$86,807,476	1.343548387	\$116,630,044	\$103,762,400	-\$12,867,644
007200	\$53,759,398	1.343548387	\$72,228,352	\$71,059,000	-\$1,169,352
007300	\$21,480,680	1.343548387	\$28,860,333	\$41,899,000	\$13,038,667
007400	\$21,295,417	1.343548387	\$28,611,423	\$29,198,600	\$587,177
007500	\$13,398,860	1.343548387	\$18,002,017	\$24,629,300	\$6,627,283
007600	\$0	1.343548387	\$0	\$0	\$0
007700	\$0	1.343548387	\$0	\$0	\$0
007810	\$15,455,147	1.343548387	\$20,764,738	\$16,936,900	-\$3,827,838
007820	\$62,309,780	1.343548387	\$83,716,204	\$87,791,200	\$4,074,996
007900	\$41,598,814	1.343548387	\$55,890,019	\$47,354,000	-\$8,536,019
008000	\$39,489,521	1.343548387	\$53,056,082	\$53,783,200	\$727,118
008110	\$12,093,715	1.343548387	\$16,248,491	\$18,471,500	\$2,223,009
008120	\$36,873,348	1.343548387	\$49,541,127	\$58,346,200	\$8,805,073
008200	\$26,072,035	1.343548387	\$35,029,041	\$29,099,300	-\$5,929,741
008300	\$54,561,584	1.343548387	\$73,306,128	\$74,837,600	\$1,531,472
008400	\$0	1.343548387	\$0	\$33,000	\$33,000
008500	\$158,709,835	1.343548387	\$213,234,343	\$223,379,100	\$10,144,757
008600	\$118,875,234	1.343548387	\$159,714,629	\$185,252,100	\$25,537,471
008700	\$47,830,591	1.343548387	\$64,262,713	\$75,329,800	\$11,067,087
008800	\$49,540,688	1.343548387	\$66,560,311	\$66,137,200	-\$423,111
008900	\$26,040,541	1.343548387	\$34,986,727	\$29,491,600	-\$5,495,127
009000	\$8,372,035	1.343548387	\$11,248,234	\$10,084,300	-\$1,163,934

009100	\$21,537,968	1.343548387	\$28,937,302	\$25,216,400	-\$3,720,902
009200	\$110,363,425	1.343548387	\$148,278,602	\$184,203,000	\$35,924,398
009300	\$67,752,461	1.343548387	\$91,028,710	\$104,661,700	\$13,632,990
009400	\$44,679,904	1.343548387	\$60,029,613	\$65,706,800	\$5,677,187
009500	\$111,593,523	1.343548387	\$149,931,298	\$146,062,100	-\$3,869,198
009600	\$153,731,140	1.343548387	\$206,545,225	\$216,183,400	\$9,638,175
009700	\$29,404,548	1.343548387	\$39,506,433	\$36,057,300	-\$3,449,133
009800	\$32,609,395	1.343548387	\$43,812,300	\$36,584,100	-\$7,228,200
009900	\$43,837,750	1.343548387	\$58,898,138	\$60,680,100	\$1,781,962
010000	\$56,271,020	1.343548387	\$75,602,838	\$85,378,500	\$9,775,662
010110	\$44,080,005	1.343548387	\$59,223,620	\$54,654,800	-\$4,568,820
010120	\$36,454,990	1.343548387	\$48,979,043	\$43,796,500	-\$5,182,543
010210	\$43,661,270	1.343548387	\$58,661,029	\$61,630,600	\$2,969,571
010220	\$65,800,776	1.343548387	\$88,406,526	\$81,702,800	-\$6,703,726
010300	\$7,676,242	1.343548387	\$10,313,403	\$13,152,300	\$2,838,897
010410	\$7,379,922	1.343548387	\$9,915,282	\$10,974,300	\$1,059,018
010420	\$945,162	1.343548387	\$1,269,871	\$69,100	-\$1,200,771
010500	\$6,429,456	1.343548387	\$8,638,285	\$10,891,900	\$2,253,615
010610	\$42,605,688	1.343548387	\$57,242,803	\$58,660,100	\$1,417,297
010620	\$12,141,595	1.343548387	\$16,312,820	\$13,463,000	-\$2,849,820
010630	\$16,143,106	1.343548387	\$21,689,044	\$22,775,300	\$1,086,256
010710	\$59,114,414	1.343548387	\$79,423,076	\$74,220,700	-\$5,202,376
010720	\$35,106,938	1.343548387	\$47,167,870	\$38,615,200	-\$8,552,670
010810	\$57,339,789	1.343548387	\$77,038,781	\$60,301,700	-\$16,737,081
010820	\$56,020,610	1.343548387	\$75,266,400	\$73,634,900	-\$1,631,500
010900	\$23,807,408	1.343548387	\$31,986,405	\$33,475,300	\$1,488,895
011010	\$52,202,016	1.343548387	\$70,135,934	\$51,073,300	-\$19,062,634
011020	\$11,053,034	1.343548387	\$14,850,286	\$12,988,500	-\$1,861,786
020510	\$83,355,837	1.343548387	\$111,992,600	\$94,618,800	-\$17,373,800
020520	\$97,086,890	1.343548387	\$130,440,934	\$124,100,700	-\$6,340,234
020540	\$81,127,170	1.343548387	\$108,998,278	\$110,984,100	\$1,985,822
020610	\$29,931,462	1.343548387	\$40,214,367	\$32,408,400	-\$7,805,967
021110	\$105,924,796	1.343548387	\$142,315,089	\$201,923,700	\$59,608,611
021120	\$83,628,308	1.343548387	\$112,358,678	\$115,977,700	\$3,619,022
021310	\$177,873,001	1.343548387	\$238,980,984	\$306,264,600	\$67,283,616
021320	\$159,538,955	1.343548387	\$214,348,306	\$213,088,000	-\$1,260,306
021330	\$183,003,235	1.343548387	\$245,873,701	\$241,095,200	-\$4,778,501
021410	\$68,132,209	1.343548387	\$91,538,920	\$99,185,500	\$7,646,580
021430	\$82,906,765	1.343548387	\$111,389,250	\$134,975,600	\$23,586,350
021710	\$17,118,308	1.343548387	\$22,999,275	\$18,160,600	-\$4,838,675
021721	\$61,885,387	1.343548387	\$83,146,012	\$76,336,800	-\$6,809,212
021722	\$61,885,387	1.343548387	\$83,146,012	\$76,336,800	-\$6,809,212
021730	\$64,543,315	1.343548387	\$86,717,067	\$83,209,700	-\$3,507,367
021741	\$237,349,743	1.343548387	\$318,890,864	\$554,425,200	\$235,534,336
021742	\$237,349,743	1.343548387	\$318,890,864	\$554,425,200	\$235,534,336
021743	\$237,349,743	1.343548387	\$318,890,864	\$554,425,200	\$235,534,336
021750	\$114,303,837	1.343548387	\$153,572,736	\$317,308,600	\$163,735,864
021900	\$51,075,151	1.343548387	\$68,621,937	\$71,552,600	\$2,930,663
022010	\$42,351,144	1.343548387	\$56,900,811	\$72,597,200	\$15,696,389
022021	\$57,789,350	1.343548387	\$77,642,788	\$84,475,300	\$6,832,512

022022	\$19,629,146	1.343548387	\$26,372,707	\$19,223,900	-\$7,148,807
022111	\$30,421,522	1.343548387	\$40,872,787	\$43,973,500	\$3,100,713
022112	\$38,980,006	1.343548387	\$52,371,524	\$47,126,600	-\$5,244,924
022120	\$96,160,584	1.343548387	\$129,196,398	\$135,657,400	\$6,461,002
022130	\$66,104,981	1.343548387	\$88,815,241	\$82,055,000	-\$6,760,241
022210	\$38,525,473	1.343548387	\$51,760,837	\$59,427,700	\$7,666,863
022220	\$30,647,295	1.343548387	\$41,176,124	\$41,661,800	\$485,676
022310	\$42,151,769	1.343548387	\$56,632,941	\$54,817,200	-\$1,815,741
022320	\$85,114,594	1.343548387	\$114,355,575	\$110,149,700	-\$4,205,875
022330	\$43,296,407	1.343548387	\$58,170,818	\$61,631,800	\$3,460,982
022410	\$48,903,308	1.343548387	\$65,703,961	\$75,574,900	\$9,870,939
022420	\$57,034,119	1.343548387	\$76,628,099	\$81,427,800	\$4,799,701

Source: U.S. Bureau of the Census, 1990 - 2000.

APPENDIX E

Renter Occupied Household Income by Census Tract, 1990 and 2000

TRACT	Occupied housing units: Total; Renter occupied	CPI-U	Occupied housing units: Total; Renter occupied 2000\$	Occupied housing units: Household income in 1999; Renter occupied	Renter Income Change 1990 - 2000
000100	\$13,565,050	1.343548387	\$18,225,301	\$46,364,900	\$28,139,599
000200	\$6,479,577	1.343548387	\$8,705,625	\$4,926,500	-\$3,779,125
000300	\$5,010,188	1.343548387	\$6,731,430	\$11,849,800	\$5,118,370
000400	\$4,242,117	1.343548387	\$5,699,489	\$7,712,100	\$2,012,611
000500	\$4,033,714	1.343548387	\$5,419,490	\$8,529,800	\$3,110,310
000600	\$6,739,329	1.343548387	\$9,054,615	\$7,457,100	-\$1,597,515
000700	\$18,827,734	1.343548387	\$25,295,972	\$28,885,700	\$3,589,728
000800	\$6,145,069	1.343548387	\$8,256,198	\$13,098,300	\$4,842,102
000900	\$8,406,179	1.343548387	\$11,294,108	\$12,394,700	\$1,100,592
001000	\$1,176,782	1.343548387	\$1,581,064	\$945,500	-\$635,564
001100	\$9,678,346	1.343548387	\$13,003,326	\$14,607,900	\$1,604,574
001200	\$10,537,428	1.343548387	\$14,157,544	\$16,040,500	\$1,882,956
001300	\$11,363,970	1.343548387	\$15,268,044	\$16,285,700	\$1,017,656
001400	\$4,540,590	1.343548387	\$6,100,502	\$8,319,200	\$2,218,698
001500	\$6,050,179	1.343548387	\$8,128,708	\$11,673,900	\$3,545,192
001600	\$5,724,611	1.343548387	\$7,691,292	\$8,983,800	\$1,292,508
001700	\$14,207,490	1.343548387	\$19,088,450	\$37,865,300	\$18,776,850
001800	\$4,563,833	1.343548387	\$6,131,730	\$9,475,100	\$3,343,370
001900	\$5,578,535	1.343548387	\$7,495,032	\$10,516,000	\$3,020,968
002000	\$6,112,618	1.343548387	\$8,212,598	\$7,534,700	-\$677,898
002100	\$3,468,290	1.343548387	\$4,659,815	\$5,049,600	\$389,785
002200	\$2,719,985	1.343548387	\$3,654,431	\$8,145,300	\$4,490,869
002300	\$4,000,103	1.343548387	\$5,374,332	\$6,036,500	\$662,168
002400	\$11,688,022	1.343548387	\$15,703,423	\$18,552,500	\$2,849,077
002500	\$10,806,830	1.343548387	\$14,519,499	\$17,649,100	\$3,129,601
002600	\$12,897,534	1.343548387	\$17,328,461	\$20,759,400	\$3,430,939
002700	\$9,727,720	1.343548387	\$13,069,663	\$16,166,900	\$3,097,237
002800	\$17,068,886	1.343548387	\$22,932,874	\$21,902,300	-\$1,030,574
002900	\$15,174,807	1.343548387	\$20,388,087	\$26,023,900	\$5,635,813
003000	\$15,399,555	1.343548387	\$20,690,047	\$22,498,400	\$1,808,353
003100	\$25,872,698	1.343548387	\$34,761,222	\$30,762,700	-\$3,998,522
003200	\$38,554,573	1.343548387	\$51,799,934	\$54,414,700	\$2,614,766
003300	\$9,657,729	1.343548387	\$12,975,626	\$12,475,700	-\$499,926
003400	\$22,976,383	1.343548387	\$30,869,882	\$30,581,000	-\$288,882
003500	\$20,027,556	1.343548387	\$26,907,991	\$28,765,900	\$1,857,909
003600	\$19,936,337	1.343548387	\$26,785,433	\$29,634,800	\$2,849,367
003700	\$9,012,096	1.343548387	\$12,108,187	\$12,956,500	\$848,313
003800	\$7,135,907	1.343548387	\$9,587,436	\$15,634,700	\$6,047,264
003900	\$17,053,950	1.343548387	\$22,912,807	\$14,851,700	-\$8,061,107
004000	\$7,095,163	1.343548387	\$9,532,695	\$6,491,400	-\$3,041,295
004100	\$3,890,938	1.343548387	\$5,227,663	\$3,220,200	-\$2,007,463
004200	\$23,723,873	1.343548387	\$31,874,171	\$37,338,100	\$5,463,929

004300	\$8,978,720	1.343548387	\$12,063,345	\$24,038,000	\$11,974,655
004400	\$2,446,074	1.343548387	\$3,286,419	\$1,968,100	-\$1,318,319
004500	\$2,895,058	1.343548387	\$3,889,651	\$4,575,300	\$685,649
004600	\$4,914,390	1.343548387	\$6,602,721	\$7,375,100	\$772,379
004700	\$6,681,036	1.343548387	\$8,976,295	\$11,580,400	\$2,604,105
004800	\$7,150,256	1.343548387	\$9,606,715	\$2,501,300	-\$7,105,415
004900	\$8,773,069	1.343548387	\$11,787,043	\$10,171,700	-\$1,615,343
005000	\$7,158,742	1.343548387	\$9,618,116	\$8,172,900	-\$1,445,216
005100	\$1,039,894	1.343548387	\$1,397,148	\$972,700	-\$424,448
005200	\$308,820	1.343548387	\$414,915	\$266,200	-\$148,715
005300	\$11,835,749	1.343548387	\$15,901,901	\$25,505,600	\$9,603,699
005400	\$5,075,515	1.343548387	\$6,819,200	\$4,769,600	-\$2,049,600
005500	\$9,865,848	1.343548387	\$13,255,244	\$16,036,700	\$2,781,456
005600	\$7,808,579	1.343548387	\$10,491,204	\$14,269,700	\$3,778,496
005700	\$7,494,084	1.343548387	\$10,068,664	\$7,889,900	-\$2,178,764
005800	\$5,306,431	1.343548387	\$7,129,447	\$11,650,300	\$4,520,853
005900	\$9,448,818	1.343548387	\$12,694,944	\$17,331,500	\$4,636,556
006000	\$5,405,606	1.343548387	\$7,262,693	\$6,034,500	-\$1,228,193
006100	\$3,634,379	1.343548387	\$4,882,964	\$5,479,300	\$596,336
006200	\$7,543,473	1.343548387	\$10,135,021	\$11,205,100	\$1,070,079
006300	\$7,952,163	1.343548387	\$10,684,116	\$15,841,400	\$5,157,284
006400	\$4,388,791	1.343548387	\$5,896,553	\$6,133,400	\$236,847
006500	\$7,242,754	1.343548387	\$9,730,990	\$10,666,300	\$935,310
006600	\$9,193,399	1.343548387	\$12,351,776	\$20,755,800	\$8,404,024
006700	\$13,385,680	1.343548387	\$17,984,309	\$17,668,800	-\$315,509
006800	\$8,064,568	1.343548387	\$10,835,137	\$19,328,500	\$8,493,363
006900	\$3,583,400	1.343548387	\$4,814,471	\$7,952,500	\$3,138,029
007000	\$18,643,022	1.343548387	\$25,047,802	\$21,297,500	-\$3,750,302
007100	\$5,510,891	1.343548387	\$7,404,149	\$10,697,300	\$3,293,151
007200	\$5,913,103	1.343548387	\$7,944,540	\$12,776,900	\$4,832,360
007300	\$16,365,129	1.343548387	\$21,987,343	\$24,082,100	\$2,094,757
007400	\$13,993,550	1.343548387	\$18,801,012	\$28,110,600	\$9,309,588
007500	\$2,603,469	1.343548387	\$3,497,887	\$4,876,400	\$1,378,513
007600	\$0	1.343548387	\$0	\$0	\$0
007700	\$0	1.343548387	\$0	\$0	\$0
007810	\$12,786,467	1.343548387	\$17,179,237	\$19,138,400	\$1,959,163
007820	\$16,262,435	1.343548387	\$21,849,368	\$20,827,800	-\$1,021,568
007900	\$17,353,132	1.343548387	\$23,314,773	\$21,412,600	-\$1,902,173
008000	\$15,261,377	1.343548387	\$20,504,398	\$23,756,500	\$3,252,102
008110	\$13,109,695	1.343548387	\$17,613,510	\$16,067,500	-\$1,546,010
008120	\$18,990,717	1.343548387	\$25,514,947	\$30,635,500	\$5,120,553
008200	\$16,483,583	1.343548387	\$22,146,491	\$30,449,200	\$8,302,709
008300	\$13,371,569	1.343548387	\$17,965,350	\$15,136,800	-\$2,828,550
008400	\$2,039,826	1.343548387	\$2,740,605	\$2,023,000	-\$717,605
008500	\$7,960,335	1.343548387	\$10,695,095	\$14,056,000	\$3,360,905
008600	\$13,880,791	1.343548387	\$18,649,514	\$26,273,100	\$7,623,586
008700	\$11,961,415	1.343548387	\$16,070,740	\$20,090,900	\$4,020,160
008800	\$11,608,402	1.343548387	\$15,596,450	\$25,172,500	\$9,576,050
008900	\$17,504,771	1.343548387	\$23,518,507	\$16,724,400	-\$6,794,107
009000	\$4,368,187	1.343548387	\$5,868,871	\$8,713,000	\$2,844,129

009100	\$6,589,428	1.343548387	\$8,853,215	\$7,921,900	-\$931,315
009200	\$8,898,750	1.343548387	\$11,955,901	\$12,072,700	\$116,799
009300	\$14,590,943	1.343548387	\$19,603,638	\$11,537,000	-\$8,066,638
009400	\$9,508,538	1.343548387	\$12,775,181	\$13,740,100	\$964,919
009500	\$21,889,623	1.343548387	\$29,409,768	\$37,508,900	\$8,099,132
009600	\$8,655,700	1.343548387	\$11,629,352	\$16,968,500	\$5,339,148
009700	\$6,776,955	1.343548387	\$9,105,167	\$7,812,200	-\$1,292,967
009800	\$8,249,348	1.343548387	\$11,083,398	\$9,403,600	-\$1,679,798
009900	\$23,484,564	1.343548387	\$31,552,648	\$31,856,700	\$304,052
010000	\$9,812,469	1.343548387	\$13,183,527	\$12,939,600	-\$243,927
010110	\$18,725,444	1.343548387	\$25,158,540	\$30,337,600	\$5,179,060
010120	\$17,278,314	1.343548387	\$23,214,251	\$18,326,400	-\$4,887,851
010210	\$9,872,714	1.343548387	\$13,264,469	\$13,882,500	\$618,031
010220	\$13,281,035	1.343548387	\$17,843,713	\$18,424,800	\$581,087
010300	\$2,540,187	1.343548387	\$3,412,864	\$6,049,200	\$2,636,336
010410	\$1,312,493	1.343548387	\$1,763,398	\$734,500	-\$1,028,898
010420	\$2,899,649	1.343548387	\$3,895,819	\$106,400	-\$3,789,419
010500	\$18,797,831	1.343548387	\$25,255,796	\$25,118,700	-\$137,096
010610	\$23,479,257	1.343548387	\$31,545,518	\$26,411,400	-\$5,134,118
010620	\$22,800,023	1.343548387	\$30,632,934	\$40,297,600	\$9,664,666
010630	\$40,878,490	1.343548387	\$54,922,229	\$56,963,000	\$2,040,771
010710	\$3,906,268	1.343548387	\$5,248,260	\$4,335,900	-\$912,360
010720	\$26,062,261	1.343548387	\$35,015,909	\$31,806,400	-\$3,209,509
010810	\$26,917,583	1.343548387	\$36,165,075	\$33,998,900	-\$2,166,175
010820	\$9,582,319	1.343548387	\$12,874,309	\$11,223,700	-\$1,650,609
010900	\$19,271,718	1.343548387	\$25,892,486	\$22,348,100	-\$3,544,386
011010	\$8,422,986	1.343548387	\$11,316,689	\$8,541,100	-\$2,775,589
011020	\$18,572,560	1.343548387	\$24,953,133	\$18,357,300	-\$6,595,833
020510	\$38,172,677	1.343548387	\$51,286,839	\$47,969,300	-\$3,317,539
020520	\$26,101,486	1.343548387	\$35,068,609	\$35,123,700	\$55,091
020540	\$56,214,263	1.343548387	\$75,526,582	\$69,969,300	-\$5,557,282
020610	\$29,906,924	1.343548387	\$40,181,400	\$44,133,400	\$3,952,000
021110	\$33,055,998	1.343548387	\$44,412,333	\$48,093,900	\$3,681,567
021120	\$75,362,379	1.343548387	\$101,253,003	\$115,109,000	\$13,855,997
021310	\$32,462,397	1.343548387	\$43,614,801	\$55,605,000	\$11,990,199
021320	\$46,602,692	1.343548387	\$62,612,972	\$66,780,000	\$4,167,028
021330	\$56,170,234	1.343548387	\$75,467,427	\$74,755,200	-\$712,227
021410	\$834,580	1.343548387	\$1,121,299	\$9,241,800	\$8,120,501
021430	\$11,058,942	1.343548387	\$14,858,224	\$17,396,000	\$2,537,776
021710	\$30,521,198	1.343548387	\$41,006,706	\$34,241,100	-\$6,765,606
021721	\$156,265,860	1.343548387	\$209,950,744	\$239,128,100	\$29,177,356
021722	\$156,265,860	1.343548387	\$209,950,744	\$239,128,100	\$29,177,356
021730	\$68,104,523	1.343548387	\$91,501,722	\$80,226,400	-\$11,275,322
021741	\$32,673,726	1.343548387	\$43,898,732	\$58,638,000	\$14,739,268
021742	\$32,673,726	1.343548387	\$43,898,732	\$58,638,000	\$14,739,268
021743	\$32,673,726	1.343548387	\$43,898,732	\$58,638,000	\$14,739,268
021750	\$8,211,870	1.343548387	\$11,033,045	\$17,017,100	\$5,984,055
021900	\$6,797,402	1.343548387	\$9,132,638	\$10,942,700	\$1,810,062
022010	\$13,732,120	1.343548387	\$18,449,768	\$22,633,300	\$4,183,532
022021	\$34,820,529	1.343548387	\$46,783,066	\$49,656,400	\$2,873,334

022022	\$32,091,327	1.343548387	\$43,116,251	\$59,256,500	\$16,140,249
022111	\$25,350,487	1.343548387	\$34,059,606	\$35,795,300	\$1,735,694
022112	\$25,676,009	1.343548387	\$34,496,960	\$49,820,300	\$15,323,340
022120	\$27,371,561	1.343548387	\$36,775,017	\$37,533,800	\$758,783
022130	\$13,699,276	1.343548387	\$18,405,640	\$15,899,600	-\$2,506,040
022210	\$3,963,957	1.343548387	\$5,325,768	\$5,167,500	-\$158,268
022220	\$5,110,862	1.343548387	\$6,866,690	\$8,832,800	\$1,966,110
022310	\$6,920,929	1.343548387	\$9,298,603	\$9,081,600	-\$217,003
022320	\$9,192,449	1.343548387	\$12,350,500	\$13,011,200	\$660,700
022330	\$4,986,799	1.343548387	\$6,700,006	\$6,824,100	\$124,094
022410	\$4,963,523	1.343548387	\$6,668,733	\$8,399,600	\$1,730,867
022420	\$6,758,866	1.343548387	\$9,080,864	\$12,941,700	\$3,860,836

Source: U.S. Bureau of the Census, 1990 - 2000.

APPENDIX F

Median Household Income by Census Tract, 1990 - 2000

TRACT	MHI in 1989	CPI-U	MHI 1990 in 2000\$	MHI in 1999	Change 1990-2000	Percentage Change 1990-2000
0001	20671	1.343548387	\$27,772	\$46,494	\$18,722	67.41%
0002	8220	1.343548387	\$11,044	\$7,885	-\$3,159	-28.60%
0003	7356	1.343548387	\$9,883	\$12,015	\$2,132	21.57%
0004	9087	1.343548387	\$12,209	\$13,185	\$976	8.00%
0005	11544	1.343548387	\$15,510	\$14,423	-\$1,087	-7.01%
0006	10131	1.343548387	\$13,611	\$16,703	\$3,092	22.71%
0007	15140	1.343548387	\$20,341	\$22,554	\$2,213	10.88%
0008	12676	1.343548387	\$17,031	\$15,295	-\$1,736	-10.19%
0009	13608	1.343548387	\$18,283	\$17,080	-\$1,203	-6.58%
0010	14318	1.343548387	\$19,237	\$14,417	-\$4,820	-25.06%
0011	18702	1.343548387	\$25,127	\$26,886	\$1,759	7.00%
0012	24105	1.343548387	\$32,386	\$29,438	-\$2,948	-9.10%
0013	15821	1.343548387	\$21,256	\$24,220	\$2,964	13.94%
0014	12409	1.343548387	\$16,672	\$22,300	\$5,628	33.76%
0015	19741	1.343548387	\$26,523	\$29,196	\$2,673	10.08%
0016	36490	1.343548387	\$49,026	\$51,858	\$2,832	5.78%
0017	24530	1.343548387	\$32,957	\$37,885	\$4,928	14.95%
0018	7509	1.343548387	\$10,089	\$16,295	\$6,206	61.52%
0019	11321	1.343548387	\$15,210	\$18,984	\$3,774	24.81%
0020	5762	1.343548387	\$7,742	\$14,863	\$7,121	91.99%
0021	9070	1.343548387	\$12,186	\$10,144	-\$2,042	-16.76%
0022	4999	1.343548387	\$6,716	\$7,906	\$1,190	17.71%
0023	6606	1.343548387	\$8,875	\$14,107	\$5,232	58.94%
0024	6868	1.343548387	\$9,227	\$10,452	\$1,225	13.27%
0025	17750	1.343548387	\$23,848	\$25,949	\$2,101	8.81%
0026	35156	1.343548387	\$47,234	\$51,429	\$4,195	8.88%
0027	17566	1.343548387	\$23,601	\$25,571	\$1,970	8.35%
0028	11393	1.343548387	\$15,307	\$19,229	\$3,922	25.62%
0029	35195	1.343548387	\$47,286	\$47,598	\$312	0.66%
0030	19951	1.343548387	\$26,805	\$31,719	\$4,914	18.33%
0031	27173	1.343548387	\$36,508	\$36,025	-\$483	-1.32%
0032	19455	1.343548387	\$26,139	\$27,829	\$1,690	6.47%
0033	32467	1.343548387	\$43,621	\$56,971	\$13,350	30.60%
0034	22420	1.343548387	\$30,122	\$31,809	\$1,687	5.60%
0035	35476	1.343548387	\$47,664	\$46,719	-\$945	-1.98%
0036	13077	1.343548387	\$17,570	\$25,860	\$8,290	47.19%
0037	6884	1.343548387	\$9,249	\$10,136	\$887	9.59%
0038	6157	1.343548387	\$8,272	\$9,477	\$1,205	14.56%
0039	7195	1.343548387	\$9,667	\$11,712	\$2,045	21.16%
0040	4999	1.343548387	\$6,716	\$6,950	\$234	3.48%
0041	4999	1.343548387	\$6,716	\$7,446	\$730	10.86%
0042	26684	1.343548387	\$35,851	\$35,000	-\$851	-2.37%
0043	41125	1.343548387	\$55,253	\$51,786	-\$3,467	-6.28%
0044	11222	1.343548387	\$15,077	\$10,625	-\$4,452	-29.53%

0045	5291	1.343548387	\$7,109	\$7,803	\$694	9.77%
0046	5549	1.343548387	\$7,455	\$10,291	\$2,836	38.04%
0047	12815	1.343548387	\$17,218	\$17,898	\$680	3.95%
0048	5142	1.343548387	\$6,909	\$13,450	\$6,541	94.69%
0049	8673	1.343548387	\$11,653	\$15,917	\$4,264	36.60%
0050	6742	1.343548387	\$9,058	\$10,417	\$1,359	15.00%
0051	6959	1.343548387	\$9,350	\$18,571	\$9,221	98.63%
0052	36667	1.343548387	\$49,264	\$40,583	-\$8,681	-17.62%
0053	10502	1.343548387	\$14,110	\$20,630	\$6,520	46.21%
0054	8000	1.343548387	\$10,748	\$13,444	\$2,696	25.08%
0055	12363	1.343548387	\$16,610	\$17,697	\$1,087	6.54%
0056	20359	1.343548387	\$27,353	\$25,221	-\$2,132	-7.80%
0057	12128	1.343548387	\$16,295	\$19,943	\$3,648	22.39%
0058	8497	1.343548387	\$11,416	\$17,472	\$6,056	53.05%
0059	11039	1.343548387	\$14,831	\$14,126	-\$705	-4.76%
0060	10898	1.343548387	\$14,642	\$15,387	\$745	5.09%
0061	12625	1.343548387	\$16,962	\$20,455	\$3,493	20.59%
0062	15920	1.343548387	\$21,389	\$25,096	\$3,707	17.33%
0063	21227	1.343548387	\$28,520	\$35,044	\$6,524	22.88%
0064	21203	1.343548387	\$28,487	\$31,107	\$2,620	9.20%
0065	16226	1.343548387	\$21,800	\$22,088	\$288	1.32%
0066	18060	1.343548387	\$24,264	\$30,980	\$6,716	27.68%
0067	10809	1.343548387	\$14,522	\$14,778	\$256	1.76%
0068	13154	1.343548387	\$17,673	\$20,365	\$2,692	15.23%
0069	22445	1.343548387	\$30,156	\$28,405	-\$1,751	-5.81%
0070	19125	1.343548387	\$25,695	\$23,981	-\$1,714	-6.67%
0071	33490	1.343548387	\$44,995	\$54,196	\$9,201	20.45%
0072	35596	1.343548387	\$47,825	\$50,202	\$2,377	4.97%
0073	12095	1.343548387	\$16,250	\$17,346	\$1,096	6.74%
0074	22144	1.343548387	\$29,752	\$31,011	\$1,259	4.23%
0075	19482	1.343548387	\$26,175	\$25,170	-\$1,005	-3.84%
0076	0	1.343548387	\$0	\$0	\$0	0%
0077	0	1.343548387	\$0	\$0	\$0	0%
007810	11820	1.343548387	\$15,881	\$17,623	\$1,742	10.97%
007820	19054	1.343548387	\$25,600	N/A	N/A	N/A
0079	20443	1.343548387	\$27,466	\$24,000	-\$3,466	-12.62%
0080	22378	1.343548387	\$30,066	\$29,923	-\$143	-0.48%
008110	15394	1.343548387	\$20,683	\$21,875	\$1,192	5.77%
008120	17166	1.343548387	\$23,063	\$26,377	\$3,314	14.37%
0082	18602	1.343548387	\$24,993	\$26,071	\$1,078	4.31%
0083	29554	1.343548387	\$39,707	\$37,153	-\$2,554	-6.43%
0084	14327	1.343548387	\$19,249	\$8,689	-\$10,560	-54.86%
0085	56198	1.343548387	\$75,505	\$74,375	-\$1,130	-1.50%
0086	37525	1.343548387	\$50,417	\$52,561	\$2,144	4.25%
0087	27467	1.343548387	\$36,903	\$34,273	-\$2,630	-7.13%
0088	23117	1.343548387	\$31,059	\$32,841	\$1,782	5.74%
0089	20531	1.343548387	\$27,584	\$30,458	\$2,874	10.42%
0090	12247	1.343548387	\$16,454	\$17,457	\$1,003	6.09%
0091	25788	1.343548387	\$34,647	\$32,622	-\$2,025	-5.85%
0092	38089	1.343548387	\$51,174	\$57,448	\$6,274	12.26%

0093	31993	1.343548387	\$42,984	\$39,830	-\$3,154	-7.34%
0094	29846	1.343548387	\$40,100	\$39,924	-\$176	-0.44%
0095	35664	1.343548387	\$47,916	\$43,764	-\$4,152	-8.67%
0096	60597	1.343548387	\$81,415	\$79,292	-\$2,123	-2.61%
0097	33523	1.343548387	\$45,040	\$32,390	-\$12,650	-28.09%
0098	28449	1.343548387	\$38,223	\$29,861	-\$8,362	-21.88%
0099	20307	1.343548387	\$27,283	\$25,395	-\$1,888	-6.92%
0100	26454	1.343548387	\$35,542	\$33,047	-\$2,495	-7.02%
010110	18871	1.343548387	\$25,354	\$24,891	-\$463	-1.83%
010120	21019	1.343548387	\$28,240	\$23,054	-\$5,186	-18.36%
010210	23425	1.343548387	\$31,473	\$30,220	-\$1,253	-3.98%
010220	29780	1.343548387	\$40,011	\$30,869	-\$9,142	-22.85%
0103	15645	1.343548387	\$21,020	\$22,865	\$1,845	8.78%
010410	18352	1.343548387	\$24,657	\$21,522	-\$3,135	-12.71%
010420	21100	1.343548387	\$28,349	\$26,250	-\$2,099	-7.40%
0105	16148	1.343548387	\$21,696	\$24,401	\$2,705	12.47%
010610	28131	1.343548387	\$37,795	\$31,000	-\$6,795	-17.98%
010620	22410	1.343548387	\$30,109	\$30,703	\$594	1.97%
010630	22366	1.343548387	\$30,050	\$28,464	-\$1,586	-5.28%
010710	38583	1.343548387	\$51,838	\$46,737	-\$5,101	-9.84%
010720	32337	1.343548387	\$43,446	\$40,345	-\$3,101	-7.14%
010810	34049	1.343548387	\$45,746	\$41,832	-\$3,914	-8.56%
010820	41475	1.343548387	\$55,724	\$50,199	-\$5,525	-9.91%
0109	30514	1.343548387	\$40,997	\$36,014	-\$4,983	-12.15%
011010	27490	1.343548387	\$36,934	\$34,911	-\$2,023	-5.48%
011020	23558	1.343548387	\$31,651	\$27,382	-\$4,269	-13.49%
020510	26529	1.343548387	\$35,643	N/A	N/A	N/A
020520	28866	1.343548387	\$38,783	N/A	N/A	N/A
020540	30233	1.343548387	\$40,619	N/A	N/A	N/A
020610	34525	1.343548387	\$46,386	N/A	N/A	N/A
021110	35500	1.343548387	\$47,696	N/A	N/A	N/A
021120	32038	1.343548387	\$43,045	N/A	N/A	N/A
021310	50941	1.343548387	\$68,442	\$61,142	-\$7,300	-10.67%
021320	44663	1.343548387	\$60,007	\$52,066	-\$7,941	-13.23%
021330	42510	1.343548387	\$57,114	N/A	N/A	N/A
021410	67658	1.343548387	\$90,902	\$82,414	-\$8,488	-9.34%
021430	54642	1.343548387	\$73,414	\$78,543	\$5,129	6.99%
021710	31386	1.343548387	\$42,169	\$34,667	-\$7,502	-17.79%
021721	29094	1.343548387	\$39,089	\$38,581	-\$508	-1.30%
021722	31116	1.343548387	\$41,806	N/A	N/A	N/A
021730	35205	1.343548387	\$47,300	N/A	N/A	N/A
021741	41688	1.343548387	\$56,010	\$48,517	-\$7,493	-13.38%
021742	45795	1.343548387	\$61,528	\$50,146	-\$11,382	-18.50%
021743	53297	1.343548387	\$71,607		-\$71,607	-100.00%
021750	51092	1.343548387	\$68,645	N/A	N/A	N/A
0219	30028	1.343548387	\$40,344	\$40,046	-\$298	-0.74%
022010	28029	1.343548387	\$37,658	\$37,485	-\$173	-0.46%
022021	26346	1.343548387	\$35,397	\$33,696	-\$1,701	-4.81%
022022	19117	1.343548387	\$25,685	\$21,086	-\$4,599	-17.90%
022111	21620	1.343548387	\$29,048	\$26,793	-\$2,255	-7.76%

022112	25217	1.343548387	\$33,880	\$28,444	-\$5,436	-16.05%
022120	34275	1.343548387	\$46,050	\$45,661	-\$389	-0.84%
022130	34688	1.343548387	\$46,605	\$40,736	-\$5,869	-12.59%
022210	22130	1.343548387	\$29,733	\$30,291	\$558	1.88%
022220	16847	1.343548387	\$22,635	\$23,179	\$544	2.40%
022310	16399	1.343548387	\$22,033	\$23,738	\$1,705	7.74%
022320	30877	1.343548387	\$41,485	N/A	N/A	N/A
022330	22614	1.343548387	\$30,383	\$30,993	\$610	2.01%
022410	22801	1.343548387	\$30,634	\$33,492	\$2,858	9.33%
022420	23233	1.343548387	\$31,215	N/A	N/A	N/A

Source: U.S. Bureau of the Census, 1990 - 2000.

APPENDIX G

Poverty Rates by Census Tract, 1990 - 2000

TRACT	1990	2000	Percentage Change
0001	44.42%	17.83%	-59.87%
0002	58.43%	62.29%	6.61%
0003	60.40%	54.11%	-10.41%
0004	48.05%	48.57%	1.09%
0005	44.58%	25.42%	-42.97%
0006	49.49%	38.07%	-23.08%
0007	33.40%	33.39%	-0.01%
0008	44.61%	47.53%	6.56%
0009	32.92%	37.20%	13.01%
0010	55.86%	44.02%	-21.18%
0011	17.90%	21.11%	17.94%
0012	8.19%	15.51%	89.35%
0013	30.25%	33.27%	9.98%
0014	36.23%	34.91%	-3.66%
0015	22.57%	29.11%	28.96%
0016	4.23%	3.56%	-15.95%
0017	14.66%	11.92%	-18.68%
0018	56.10%	40.27%	-28.22%
0019	45.36%	43.22%	-4.72%
0020	71.40%	56.04%	-21.51%
0021	60.81%	63.49%	4.40%
0022	79.30%	64.39%	-18.81%
0023	67.00%	50.18%	-25.10%
0024	56.45%	58.79%	4.15%
0025	23.98%	26.10%	8.84%
0026	6.65%	12.17%	83.13%
0027	26.21%	22.18%	-15.37%
0028	47.37%	45.31%	-4.36%
0029	3.03%	6.04%	99.48%
0030	28.34%	24.57%	-13.31%
0031	11.37%	13.58%	19.39%
0032	15.63%	19.22%	22.97%
0033	6.34%	4.68%	-26.29%
0034	16.87%	12.44%	-26.22%
0035	5.75%	9.20%	60.12%
0036	43.76%	30.43%	-30.47%
0037	46.04%	42.76%	-7.13%
0038	46.72%	44.96%	-3.78%
0039	42.27%	43.91%	3.86%
0040	78.56%	78.92%	0.45%
0041	84.00%	62.72%	-25.34%
0042	7.21%	24.02%	232.89%
0043	20.78%	13.20%	-36.47%
0044	46.18%	70.52%	52.71%
0045	78.03%	64.24%	-17.68%
0046	71.24%	57.83%	-18.82%

0047	39.08%	42.92%	9.81%
0048	75.84%	53.41%	-29.58%
0049	50.90%	32.30%	-36.54%
0050	73.42%	66.94%	-8.83%
0051	54.63%	67.68%	23.89%
0052	15.02%	6.44%	-57.13%
0053	49.46%	25.61%	-48.23%
0054	62.73%	51.50%	-17.90%
0055	40.51%	39.24%	-3.14%
0056	19.49%	20.03%	2.79%
0057	41.98%	41.40%	-1.39%
0058	50.84%	34.76%	-31.62%
0059	49.12%	43.49%	-11.46%
0060	41.41%	36.18%	-12.63%
0061	41.25%	40.49%	-1.85%
0062	36.30%	30.88%	-14.94%
0063	19.46%	23.66%	21.59%
0064	22.99%	16.68%	-27.42%
0065	31.57%	29.53%	-6.46%
0066	24.93%	14.21%	-42.98%
0067	43.80%	42.85%	-2.15%
0068	41.09%	32.36%	-21.23%
0069	23.54%	18.54%	-21.23%
0070	25.66%	31.09%	21.17%
0071	14.09%	11.30%	-19.79%
0072	2.96%	6.92%	133.79%
0073	24.52%	21.67%	-11.62%
0074	16.16%	17.13%	5.97%
0075	18.22%	18.30%	0.44%
0076	N/A	N/A	N/A
0077	N/A	N/A	N/A
007810	40.10%	34.79%	-13.25%
007820	28.98%	36.25%	25.09%
0079	24.38%	26.32%	7.97%
0080	11.92%	14.53%	21.86%
008110	41.85%	40.34%	-3.59%
008120	22.10%	22.58%	2.17%
0082	24.74%	28.19%	13.97%
0083	6.90%	13.03%	88.98%
0084	38.59%	64.79%	67.91%
0085	3.04%	1.77%	-42.00%
0086	6.09%	9.64%	58.18%
0087	8.78%	8.33%	-5.15%
0088	10.42%	13.62%	30.68%
0089	21.17%	20.82%	-1.66%
0090	40.72%	36.55%	-10.25%
0091	11.16%	11.78%	5.54%
0092	3.93%	4.46%	13.45%
0093	3.54%	6.56%	85.44%
0094	9.06%	5.20%	-42.61%

0095	6.54%	4.15%	-36.52%
0096	1.59%	5.13%	223.11%
0097	2.81%	7.51%	167.21%
0098	6.55%	11.15%	70.21%
0099	23.55%	26.67%	13.28%
0100	16.65%	18.38%	10.38%
010110	29.93%	31.16%	4.10%
010120	18.90%	33.43%	76.89%
010210	16.44%	17.67%	7.44%
010220	12.51%	22.20%	77.51%
0103	54.26%	39.09%	-27.95%
010410	8.91%	29.38%	229.71%
010420	26.52%	46.94%	77.03%
0105	45.75%	31.45%	-31.26%
010610	6.90%	16.64%	141.03%
010620	13.62%	23.33%	71.38%
010630	15.77%	25.55%	61.97%
010710	4.08%	6.62%	62.23%
010720	4.42%	7.01%	58.81%
010810	4.19%	11.64%	178.12%
010820	1.85%	5.98%	223.26%
0109	6.15%	22.87%	271.85%
011010	10.10%	14.57%	44.29%
011020	11.28%	22.36%	98.16%
020510	13.79%	17.29%	25.38%
020520	10.90%	19.05%	74.68%
020540	7.81%	12.66%	62.17%
020610	2.37%	5.33%	124.91%
021110	3.99%	5.99%	50.17%
021120	5.67%	4.76%	-16.11%
021310	4.41%	4.76%	7.99%
021320	3.34%	6.65%	99.21%
021330	1.70%	4.42%	160.47%
021410	0.75%	1.53%	103.40%
021430	1.85%	1.55%	-16.26%
021710	4.01%	18.63%	364.00%
021721	7.75%	14.72%	89.96%
021722	5.32%	N/A	N/A
021730	8.79%	11.53%	31.13%
021741	1.12%	7.89%	602.84%
021742	1.75%	7.49%	327.88%
021743	1.70%	N/A	N/A
021750	1.90%	4.45%	133.90%
0219	13.01%	7.65%	-41.17%
022010	15.84%	15.34%	-3.14%
022021	14.50%	19.68%	35.75%
022022	27.50%	36.02%	30.97%
022111	17.90%	23.68%	32.25%
022112	15.00%	21.37%	42.49%
022120	8.00%	7.91%	-1.08%

022130	9.98%	18.16%	81.97%
022210	24.71%	23.66%	-4.28%
022220	28.78%	26.54%	-7.78%
022310	37.98%	32.61%	-14.15%
022320	15.64%	15.58%	-0.37%
022330	33.31%	25.74%	-22.73%
022410	12.32%	19.06%	54.64%
022420	24.85%	31.49%	26.72%

Source: U.S. Bureau of the Census, 1990 - 2000.

APPENDIX H

Housing Units by Census Tract, 1990 - 2000

GEONAME	TRACT	Housing Units: Total 1990	Housing Units: Total 2000	Change 1990 - 2000	Percentage Change 1990 - 2000
Tract 1, Shelby County, Tennessee	0001	842	1,861	1,019	121.02%
Tract 2, Shelby County, Tennessee	0002	827	647	-180	-21.77%
Tract 3, Shelby County, Tennessee	0003	1,109	833	-276	-24.89%
Tract 4, Shelby County, Tennessee	0004	1,130	1,015	-115	-10.18%
Tract 5, Shelby County, Tennessee	0005	378	349	-29	-7.67%
Tract 6, Shelby County, Tennessee	0006	1,484	1,306	-178	-11.99%
Tract 7, Shelby County, Tennessee	0007	2,647	2,551	-96	-3.63%
Tract 8, Shelby County, Tennessee	0008	1,374	1,281	-93	-6.77%
Tract 9, Shelby County, Tennessee	0009	1,686	1,539	-147	-8.72%
Tract 10, Shelby County, Tennessee	0010	300	249	-51	-17.00%
Tract 11, Shelby County, Tennessee	0011	1,563	1,538	-25	-1.60%
Tract 12, Shelby County, Tennessee	0012	1,718	1,699	-19	-1.11%
Tract 13, Shelby County, Tennessee	0013	1,791	1,586	-205	-11.45%
Tract 14, Shelby County, Tennessee	0014	880	868	-12	-1.36%
Tract 15, Shelby County, Tennessee	0015	1,023	987	-36	-3.52%
Tract 16, Shelby County, Tennessee	0016	1,085	1,077	-8	-0.74%
Tract 17, Shelby County, Tennessee	0017	2,002	2,025	23	1.15%
Tract 18, Shelby County, Tennessee	0018	964	812	-152	-15.77%
Tract 19, Shelby County, Tennessee	0019	948	900	-48	-5.06%
Tract 20, Shelby County, Tennessee	0020	1,197	909	-288	-24.06%
Tract 21, Shelby County, Tennessee	0021	507	377	-130	-25.64%
Tract 22, Shelby County, Tennessee	0022	506	332	-174	-34.39%
Tract 23, Shelby County, Tennessee	0023	662	622	-40	-6.04%
Tract 24, Shelby County, Tennessee	0024	1,826	1,563	-263	-14.40%
Tract 25, Shelby County, Tennessee	0025	1,414	1,447	33	2.33%
Tract 26, Shelby County, Tennessee	0026	1,207	1,294	87	7.21%
Tract 27, Shelby County, Tennessee	0027	989	955	-34	-3.44%
Tract 28, Shelby County, Tennessee	0028	2,288	1,846	-442	-19.32%
Tract 29, Shelby County, Tennessee	0029	2,470	2,472	2	0.08%
Tract 30, Shelby County, Tennessee	0030	1,586	1,431	-155	-9.77%
Tract 31, Shelby County, Tennessee	0031	1,947	1,904	-43	-2.21%
Tract 32, Shelby County, Tennessee	0032	2,543	2,487	-56	-2.20%
Tract 33, Shelby County, Tennessee	0033	1,203	1,189	-14	-1.16%
Tract 34, Shelby County, Tennessee	0034	1,459	1,461	2	0.14%
Tract 35, Shelby County, Tennessee	0035	1,665	1,674	9	0.54%
Tract 36, Shelby County, Tennessee	0036	1,674	1,590	-84	-5.02%
Tract 37, Shelby County, Tennessee	0037	904	850	-54	-5.97%
Tract 38, Shelby County, Tennessee	0038	668	1,115	447	66.92%
Tract 39, Shelby County, Tennessee	0039	1,419	633	-786	-55.39%
Tract 40, Shelby County, Tennessee	0040	1,396	807	-589	-42.19%
Tract 41, Shelby County, Tennessee	0041	773	343	-430	-55.63%
Tract 42, Shelby County, Tennessee	0042	1,009	1,494	485	48.07%
Tract 43, Shelby County, Tennessee	0043	265	686	421	158.87%
Tract 44, Shelby County, Tennessee	0044	271	193	-78	-28.78%

Tract 45, Shelby County, Tennessee	0045	660	513	-147	-22.27%
Tract 46, Shelby County, Tennessee	0046	949	908	-41	-4.32%
Tract 47, Shelby County, Tennessee	0047	1,219	1,107	-112	-9.19%
Tract 48, Shelby County, Tennessee	0048	1,465	332	-1,133	-77.34%
Tract 49, Shelby County, Tennessee	0049	1,268	863	-405	-31.94%
Tract 50, Shelby County, Tennessee	0050	1,061	893	-168	-15.83%
Tract 51, Shelby County, Tennessee	0051	207	122	-85	-41.06%
Tract 52, Shelby County, Tennessee	0052	240	189	-51	-21.25%
Tract 53, Shelby County, Tennessee	0053	2,562	2,227	-335	-13.08%
Tract 54, Shelby County, Tennessee	0054	704	570	-134	-19.03%
Tract 55, Shelby County, Tennessee	0055	1,801	1,594	-207	-11.49%
Tract 56, Shelby County, Tennessee	0056	1,849	1,829	-20	-1.08%
Tract 57, Shelby County, Tennessee	0057	1,533	1,347	-186	-12.13%
Tract 58, Shelby County, Tennessee	0058	946	782	-164	-17.34%
Tract 59, Shelby County, Tennessee	0059	1,678	1,496	-182	-10.85%
Tract 60, Shelby County, Tennessee	0060	1,135	1,087	-48	-4.23%
Tract 61, Shelby County, Tennessee	0061	536	482	-54	-10.07%
Tract 62, Shelby County, Tennessee	0062	1,245	1,216	-29	-2.33%
Tract 63, Shelby County, Tennessee	0063	1,318	1,290	-28	-2.12%
Tract 64, Shelby County, Tennessee	0064	846	820	-26	-3.07%
Tract 65, Shelby County, Tennessee	0065	1,231	1,165	-66	-5.36%
Tract 66, Shelby County, Tennessee	0066	1,275	1,309	34	2.67%
Tract 67, Shelby County, Tennessee	0067	2,256	2,014	-242	-10.73%
Tract 68, Shelby County, Tennessee	0068	1,427	1,291	-136	-9.53%
Tract 69, Shelby County, Tennessee	0069	1,295	1,273	-22	-1.70%
Tract 70, Shelby County, Tennessee	0070	1,783	1,755	-28	-1.57%
Tract 71, Shelby County, Tennessee	0071	1,175	1,139	-36	-3.06%
Tract 72, Shelby County, Tennessee	0072	1,371	1,417	46	3.36%
Tract 73, Shelby County, Tennessee	0073	1,508	1,580	72	4.77%
Tract 74, Shelby County, Tennessee	0074	1,549	1,582	33	2.13%
Tract 75, Shelby County, Tennessee	0075	696	695	-1	-0.14%
Tract 76, Shelby County, Tennessee	0076	0	0	0	0%
Tract 77, Shelby County, Tennessee	0077	0	0	0	0%
Tract 78.10, Shelby County, Tennessee					
	007810	1,715	1,684	-31	-1.81%
Tract 78.20, Shelby County, Tennessee					
	007820	3,355	3,371	16	0.48%
Tract 79, Shelby County, Tennessee	0079	2,702	2,690	-12	-0.44%
Tract 80, Shelby County, Tennessee	0080	2,271	2,259	-12	-0.53%
Tract 81.10, Shelby County, Tennessee					
	008110	1,740	1,441	-299	-17.18%
Tract 81.20, Shelby County, Tennessee					
	008120	2,685	2,559	-126	-4.69%
Tract 82, Shelby County, Tennessee	0082	2,097	2,144	47	2.24%
Tract 83, Shelby County, Tennessee	0083	2,147	2,148	1	0.05%
Tract 84, Shelby County, Tennessee	0084	151	145	-6	-3.97%
Tract 85, Shelby County, Tennessee	0085	1,917	1,916	-1	-0.05%
Tract 86, Shelby County, Tennessee	0086	2,652	2,661	9	0.34%
Tract 87, Shelby County, Tennessee	0087	2,088	2,150	62	2.97%
Tract 88, Shelby County, Tennessee	0088	2,551	2,541	-10	-0.39%

Tract 89, Shelby County, Tennessee	0089	2,109	1,691	-418	-19.82%
Tract 90, Shelby County, Tennessee	0090	915	833	-82	-8.96%
Tract 91, Shelby County, Tennessee	0091	980	976	-4	-0.41%
Tract 92, Shelby County, Tennessee	0092	2,700	2,895	195	7.22%
Tract 93, Shelby County, Tennessee	0093	2,193	2,189	-4	-0.18%
Tract 94, Shelby County, Tennessee	0094	1,716	1,699	-17	-0.99%
Tract 95, Shelby County, Tennessee	0095	3,140	3,107	-33	-1.05%
Tract 96, Shelby County, Tennessee	0096	2,064	2,101	37	1.79%
Tract 97, Shelby County, Tennessee	0097	1,057	1,045	-12	-1.14%
Tract 98, Shelby County, Tennessee	0098	1,335	1,336	1	0.07%
Tract 99, Shelby County, Tennessee	0099	3,337	3,347	10	0.30%
Tract 100, Shelby County, Tennessee	0100	2,477	2,685	208	8.40%
Tract 101.10, Shelby County, Tennessee	010110	3,018	2,981	-37	-1.23%
Tract 101.20, Shelby County, Tennessee	010120	2,490	2,450	-40	-1.61%
Tract 102.10, Shelby County, Tennessee	010210	2,163	2,123	-40	-1.85%
Tract 102.20, Shelby County, Tennessee	010220	2,762	2,770	8	0.29%
Tract 103, Shelby County, Tennessee	0103	618	644	26	4.21%
Tract 104.10, Shelby County, Tennessee	010410	373	373	0	0.00%
Tract 104.20, Shelby County, Tennessee	010420	247	10	-237	-95.95%
Tract 105, Shelby County, Tennessee	0105	1,540	1,320	-220	-14.29%
Tract 106.10, Shelby County, Tennessee	010610	2,367	2,308	-59	-2.49%
Tract 106.20, Shelby County, Tennessee	010620	1,577	1,590	13	0.82%
Tract 106.30, Shelby County, Tennessee	010630	2,405	2,448	43	1.79%
Tract 107.10, Shelby County, Tennessee	010710	1,622	1,623	1	0.06%
Tract 107.20, Shelby County, Tennessee	010720	1,727	1,703	-24	-1.39%
Tract 108.10, Shelby County, Tennessee	010810	2,303	2,318	15	0.65%
Tract 108.20, Shelby County, Tennessee	010820	1,537	1,592	55	3.58%
Tract 109, Shelby County, Tennessee	0109	1,508	1,551	43	2.85%
Tract 110.10, Shelby County, Tennessee	011010	1,958	1,722	-236	-12.05%
Tract 110.20, Shelby County, Tennessee	011020	1,135	1,127	-8	-0.70%
Tract 205.10, Shelby County, Tennessee	020510	3,926	3,894	-32	-0.82%
Tract 205.20, Shelby County, Tennessee	020520	4,200	4,262	62	1.48%
Tract 205.40, Shelby County, Tennessee	020540	4,210	4,429	219	5.20%

Tract 206.10, Shelby County, Tennessee	020610	1,546	1,647	101	6.53%
Tract 211.10, Shelby County, Tennessee	021110	4,014	5,277	1,263	31.46%
Tract 211.20, Shelby County, Tennessee	021120	4,816	9,745	4,929	102.35%
Tract 213.10, Shelby County, Tennessee	021310	2,630	3,379	749	28.48%
Tract 213.20, Shelby County, Tennessee	021320	3,075	3,040	-35	-1.14%
Tract 213.30, Shelby County, Tennessee	021330	4,542	4,740	198	4.36%
Tract 214.10, Shelby County, Tennessee	021410	907	1,191	284	31.31%
Tract 214.30, Shelby County, Tennessee	021430	1,518	1,596	78	5.14%
Tract 217.10, Shelby County, Tennessee	021710	1,383	1,372	-11	-0.80%
Tract 217.2, Shelby County, Tennessee	021721	7,807	8,310	503	6.44%
Tract 217.30, Shelby County, Tennessee	021722	7,807	8,310	503	6.44%
Tract 217.4, Shelby County, Tennessee	021730	4,071	4,144	73	1.79%
	021741	8,041	10,513	2,472	30.74%
	021742				
Tract 217.50, Shelby County, Tennessee	021743	8,041	10,513	2,472	30.74%
Tract 219, Shelby County, Tennessee	021750	2,552	5,128	2,576	100.94%
Tract 220.10, Shelby County, Tennessee	0219	1,928	1,922	-6	-0.31%
Tract 220.21, Shelby County, Tennessee	022010	1,931	1,960	29	1.50%
Tract 220.22, Shelby County, Tennessee	022021	3,217	3,220	3	0.09%
Tract 221.11, Shelby County, Tennessee	022022	3,257	2,963	-294	-9.03%
Tract 221.12, Shelby County, Tennessee	022111	2,447	2,441	-6	-0.25%
Tract 221.20, Shelby County, Tennessee	022112	2,712	2,596	-116	-4.28%
Tract 221.30, Shelby County, Tennessee	022120	3,484	3,501	17	0.49%
Tract 222.10, Shelby County, Tennessee	022130	2,291	2,234	-57	-2.49%
Tract 222.20, Shelby County, Tennessee	022210	1,686	1,767	81	4.80%
Tract 223.10, Shelby County, Tennessee	022220	1,799	1,774	-25	-1.39%
Tract 223.20, Shelby County, Tennessee	022310	2,291	2,268	-23	-1.00%

Tract 223.30, Shelby County, Tennessee	022320	2,902	2,956	54	1.86%
Tract 224.10, Shelby County, Tennessee	022330	1,874	1,840	-34	-1.81%
Tract 224.20, Shelby County, Tennessee	022410	1,990	2,018	28	1.41%
Tract 225.98, Shelby County, Tennessee	022420	2,648	2,655	7	0.26%

Source: U.S. Bureau of the Census, 1990 - 2000.

APPENDIX I

Occupied Housing Units, Owner Occupied Housing Units, Ownership Rates by Census Tract, 1990 – 2000

TRACT	Housing units: Occupied 1990	Housing units: Occupied 2000	Change In Number of Occupied Housing Units	Percentage Change In Number of Occupied Housing Units	Occupied housing units: Owner occupied 1990	Ownership Rate 1990	Occupied housing units: Owner occupied 2000	Ownership Rate 2000	Percentage Change in Ownership Rate 1990 - 2000	Change In Number of Owner Occupied Housing Units	Percentage Change in Number of Owner Occupied Housing Units
0001	631	1699	1068	169.26%	103	16.32%	590	34.73%	112.74%	487	472.82%
0002	712	525	-187	-26.26%	168	23.60%	104	19.81%	-16.05%	-64	-38.10%
0003	996	669	-327	-32.83%	300	30.12%	236	35.28%	17.12%	-64	-21.33%
0004	1006	843	-163	-16.20%	509	50.60%	426	50.53%	-0.12%	-83	-16.31%
0005	334	325	-9	-2.69%	88	26.35%	108	33.23%	26.13%	20	22.73%
0006	1367	1151	-216	-15.80%	808	59.11%	663	57.60%	-2.55%	-145	-17.95%
0007	2490	2324	-166	-6.67%	1125	45.18%	1030	44.32%	-1.90%	-95	-8.44%
0008	1307	1180	-127	-9.72%	698	53.40%	627	53.14%	-0.50%	-71	-10.17%
0009	1559	1407	-152	-9.75%	924	59.27%	837	59.49%	0.37%	-87	-9.42%
0010	275	221	-54	-19.64%	147	53.45%	123	55.66%	4.12%	-24	-16.33%
0011	1468	1440	-28	-1.91%	976	66.49%	884	61.39%	-7.67%	-92	-9.43%
0012	1652	1572	-80	-4.84%	1182	71.55%	1092	69.47%	-2.91%	-90	-7.61%
0013	1677	1452	-225	-13.42%	868	51.76%	760	52.34%	1.13%	-108	-12.44%
0014	790	744	-46	-5.82%	474	60.00%	380	51.08%	-14.87%	-94	-19.83%
0015	945	892	-53	-5.61%	564	59.68%	521	58.41%	-2.14%	-43	-7.62%
0016	973	1034	61	6.27%	742	76.26%	771	74.56%	-2.22%	29	3.91%
0017	1880	1859	-21	-1.12%	1174	62.45%	1216	65.41%	4.75%	42	3.58%
0018	858	715	-143	-16.67%	352	41.03%	305	42.66%	3.98%	-47	-13.35%
0019	840	773	-67	-7.98%	402	47.86%	426	55.11%	15.16%	24	5.97%
0020	1086	758	-328	-30.20%	327	30.11%	296	39.05%	29.69%	-31	-9.48%
0021	414	324	-90	-21.74%	76	18.36%	122	37.65%	105.12%	46	60.53%
0022	486	229	-257	-52.88%	1	0.21%	4	1.75%	748.91%	3	300.00%
0023	550	439	-111	-20.18%	76	13.82%	105	23.92%	73.09%	29	38.16%
0024	1504	1314	-190	-12.63%	276	18.35%	292	22.22%	21.10%	16	5.80%
0025	1310	1302	-8	-0.61%	561	42.82%	531	40.78%	-4.77%	-30	-5.35%
0026	1132	1205	73	6.45%	608	53.71%	705	58.51%	8.93%	97	15.95%

0027	885	852	-33	-3.73%	371	41.92%	326	38.26%	-8.73%	-45	-12.13%
0028	2021	1639	-382	-18.90%	692	34.24%	665	40.57%	18.50%	-27	-3.90%
0029	2388	2359	-29	-1.21%	1813	75.92%	1788	75.79%	-0.17%	-25	-1.38%
0030	1428	1330	-98	-6.86%	625	43.77%	649	48.80%	11.49%	24	3.84%
0031	1813	1787	-26	-1.43%	849	46.83%	827	46.28%	-1.17%	-22	-2.59%
0032	2388	2336	-52	-2.18%	451	18.89%	509	21.79%	15.37%	58	12.86%
0033	1127	1114	-13	-1.15%	716	63.53%	753	67.59%	6.39%	37	5.17%
0034	1303	1325	22	1.69%	332	25.48%	355	26.79%	5.15%	23	6.93%
0035	1525	1572	47	3.08%	730	47.87%	757	48.16%	0.60%	27	3.70%
0036	1437	1369	-68	-4.73%	178	12.39%	198	14.46%	16.76%	20	11.24%
0037	837	788	-49	-5.85%	26	3.11%	20	2.54%	-18.29%	-6	-23.08%
0038	598	1043	445	74.41%	4	0.67%	8	0.77%	14.67%	4	100.00%
0039	1350	590	-760	-56.30%	12	0.89%	5	0.85%	-4.66%	-7	-58.33%
0040	1222	653	-569	-46.56%	41	3.36%	40	6.13%	82.57%	-1	-2.44%
0041	717	287	-430	-59.97%	20	2.79%	12	4.18%	49.90%	-8	-40.00%
0042	847	1226	379	44.75%	130	15.35%	201	16.39%	6.82%	71	54.62%
0043	190	567	377	198.42%	2	1.05%	98	17.28%	1541.98%	96	4800.00%
0044	232	147	-85	-36.64%	21	9.05%	11	7.48%	-17.33%	-10	-47.62%
0045	547	370	-177	-32.36%	42	7.68%	45	12.16%	58.40%	3	7.14%
0046	858	678	-180	-20.98%	143	16.67%	119	17.55%	5.31%	-24	-16.78%
0047	1073	960	-113	-10.53%	546	50.89%	493	51.35%	0.92%	-53	-9.71%
0048	1293	255	-1038	-80.28%	149	11.52%	96	37.65%	226.70%	-53	-35.57%
0049	1067	692	-375	-35.15%	342	32.05%	209	30.20%	-5.77%	-133	-38.89%
0050	966	701	-265	-27.43%	197	20.39%	118	16.83%	-17.46%	-79	-40.10%
0051	165	75	-90	-54.55%	48	29.09%	21	28.00%	-3.75%	-27	-56.25%
0052	225	181	-44	-19.56%	190	84.44%	154	85.08%	0.76%	-36	-18.95%
0053	2298	1943	-355	-15.45%	1367	59.49%	1172	60.32%	1.40%	-195	-14.26%
0054	598	461	-137	-22.91%	158	26.42%	154	33.41%	26.43%	-4	-2.53%
0055	1490	1422	-68	-4.56%	725	48.66%	646	45.43%	-6.64%	-79	-10.90%
0056	1788	1714	-74	-4.14%	1310	73.27%	1201	70.07%	-4.36%	-109	-8.32%
0057	1409	1185	-224	-15.90%	784	55.64%	668	56.37%	1.31%	-116	-14.80%
0058	808	657	-151	-18.69%	321	39.73%	247	37.60%	-5.37%	-74	-23.05%
0059	1536	1311	-225	-14.65%	691	44.99%	575	43.86%	-2.51%	-116	-16.79%
0060	1058	991	-67	-6.33%	678	64.08%	620	62.56%	-2.37%	-58	-8.55%

0061	504	418	-86	-17.06%	203	40.28%	170	40.67%	0.97%	-33	-16.26%
0062	1092	1058	-34	-3.11%	641	58.70%	609	57.56%	-1.94%	-32	-4.99%
0063	1189	1179	-10	-0.84%	706	59.38%	699	59.29%	-0.15%	-7	-0.99%
0064	779	745	-34	-4.36%	504	64.70%	478	64.16%	-0.83%	-26	-5.16%
0065	1167	1078	-89	-7.63%	641	54.93%	572	53.06%	-3.40%	-69	-10.76%
0066	1126	1190	64	5.68%	516	45.83%	494	41.51%	-9.41%	-22	-4.26%
0067	2040	1790	-250	-12.25%	899	44.07%	851	47.54%	7.88%	-48	-5.34%
0068	1320	1169	-151	-11.44%	719	54.47%	658	56.29%	3.34%	-61	-8.48%
0069	1237	1210	-27	-2.18%	1037	83.83%	983	81.24%	-3.09%	-54	-5.21%
0070	1659	1613	-46	-2.77%	692	41.71%	639	39.62%	-5.03%	-53	-7.66%
0071	1120	1066	-54	-4.82%	856	76.43%	826	77.49%	1.38%	-30	-3.50%
0072	1314	1353	39	2.97%	1013	77.09%	1018	75.24%	-2.40%	5	0.49%
0073	1453	1500	47	3.23%	320	22.02%	322	21.47%	-2.53%	2	0.63%
0074	1477	1511	34	2.30%	748	50.64%	682	45.14%	-10.88%	-66	-8.82%
0075	674	654	-20	-2.97%	518	76.85%	472	72.17%	-6.09%	-46	-8.88%
0076	0	0	0	0	0	0	0	0	0	0	0
0077	0	0	0	0	0	0	0	0	0	0	0
007810	1570	1513	-57	-3.63%	629	40.06%	571	37.74%	-5.80%	-58	-9.22%
007820	3241	3204	-37	-1.14%	2043	63.04%	1930	60.24%	-4.44%	-113	-5.53%
0079	2540	2437	-103	-4.06%	1482	58.35%	1418	58.19%	-0.27%	-64	-4.32%
0080	2172	2132	-40	-1.84%	1432	65.93%	1367	64.12%	-2.75%	-65	-4.54%
008110	1391	1265	-126	-9.06%	593	42.63%	452	35.73%	-16.19%	-141	-23.78%
008120	2521	2339	-182	-7.22%	1225	48.59%	1189	50.83%	4.61%	-36	-2.94%
0082	1976	2038	62	3.14%	1009	51.06%	971	47.64%	-6.69%	-38	-3.77%
0083	2044	2018	-26	-1.27%	1529	74.80%	1452	71.95%	-3.81%	-77	-5.04%
0084	112	115	3	2.68%	0	0.00%	1	0.87%	N/A	1	N/A
0085	1830	1869	39	2.13%	1514	82.73%	1568	83.90%	1.41%	54	3.57%
0086	2569	2570	1	0.04%	1902	74.04%	1864	72.53%	-2.04%	-38	-2.00%
0087	2015	2066	51	2.53%	1497	74.29%	1466	70.96%	-4.49%	-31	-2.07%
0088	2454	2429	-25	-1.02%	1875	76.41%	1716	70.65%	-7.54%	-159	-8.48%
0089	1894	1389	-505	-26.66%	935	49.37%	867	62.42%	26.44%	-68	-7.27%
0090	830	742	-88	-10.60%	486	58.55%	420	56.60%	-3.33%	-66	-13.58%
0091	964	926	-38	-3.94%	703	72.93%	661	71.38%	-2.12%	-42	-5.97%
0092	2636	2808	172	6.53%	2378	90.21%	2528	90.03%	-0.20%	150	6.31%

0093	2125	2094	-31	-1.46%	1760	82.82%	1733	82.76%	-0.08%	-27	-1.53%
0094	1668	1652	-16	-0.96%	1301	78.00%	1308	79.18%	1.51%	7	0.54%
0095	3065	2993	-72	-2.35%	2516	82.09%	2520	84.20%	2.57%	4	0.16%
0096	1972	2037	65	3.30%	1708	86.61%	1761	86.45%	-0.19%	53	3.10%
0097	1026	1001	-25	-2.44%	786	76.61%	779	77.82%	1.58%	-7	-0.89%
0098	1302	1297	-5	-0.38%	987	75.81%	979	75.48%	-0.43%	-8	-0.81%
0099	3066	3014	-52	-1.70%	1794	58.51%	1694	56.20%	-3.95%	-100	-5.57%
0100	2368	2539	171	7.22%	1815	76.65%	1993	78.50%	2.41%	178	9.81%
010110	2788	2723	-65	-2.33%	1535	55.06%	1510	55.45%	0.72%	-25	-1.63%
010120	2289	2184	-105	-4.59%	1292	56.44%	1234	56.50%	0.10%	-58	-4.49%
010210	2045	2013	-32	-1.56%	1452	71.00%	1418	70.44%	-0.79%	-34	-2.34%
010220	2637	2622	-15	-0.57%	1943	73.68%	1904	72.62%	-1.45%	-39	-2.01%
0103	576	593	17	2.95%	370	64.24%	334	56.32%	-12.32%	-36	-9.73%
010410	363	361	-2	-0.55%	316	87.05%	323	89.47%	2.78%	7	2.22%
010420	168	9	-159	-94.64%	18	10.71%	6	66.67%	522.22%	-12	-66.67%
0105	1351	1146	-205	-15.17%	258	19.10%	248	21.64%	13.32%	-10	-3.88%
010610	2220	2152	-68	-3.06%	1291	58.15%	1342	62.36%	7.24%	51	3.95%
010620	1393	1521	128	9.19%	309	22.18%	341	22.42%	1.07%	32	10.36%
010630	2215	2104	-111	-5.01%	437	19.73%	512	24.33%	23.34%	75	17.16%
010710	1597	1567	-30	-1.88%	1452	90.92%	1426	91.00%	0.09%	-26	-1.79%
010720	1494	1515	21	1.41%	656	43.91%	654	43.17%	-1.69%	-2	-0.30%
010810	2148	2177	29	1.35%	1216	56.61%	1267	58.20%	2.81%	51	4.19%
010820	1466	1486	20	1.36%	1154	78.72%	1213	81.63%	3.70%	59	5.11%
0109	1332	1452	120	9.01%	621	46.62%	725	49.93%	7.10%	104	16.75%
011010	1905	1619	-286	-15.01%	1505	79.00%	1290	79.68%	0.86%	-215	-14.29%
011020	1052	987	-65	-6.18%	352	33.46%	349	35.36%	5.68%	-3	-0.85%
020510	3605	3612	7	0.19%	1689	46.85%	1766	48.89%	4.36%	77	4.56%
020520	3971	4020	49	1.23%	2761	69.53%	2797	69.58%	0.07%	36	1.30%
020540	3983	4200	217	5.45%	1817	45.62%	1974	47.00%	3.03%	157	8.64%
020610	1484	1583	99	6.67%	604	40.70%	570	36.01%	-11.53%	-34	-5.63%
021110	3773	5098	1325	35.12%	2712	71.88%	3741	73.38%	2.09%	1029	37.94%
021120	4265	9187	4922	115.40%	1716	40.23%	4583	49.89%	23.99%	2867	167.07%
021310	2437	3155	718	29.46%	1324	54.33%	1810	57.37%	5.60%	486	36.71%
021320	2846	2900	54	1.90%	1444	50.74%	1500	51.72%	1.94%	56	3.88%

021330	4345	4567	222	5.11%	2717	62.53%	2903	63.56%	1.65%	186	6.85%
021410	879	1094	215	24.46%	847	96.36%	957	87.48%	-9.22%	110	12.99%
021430	1430	1552	122	8.53%	1163	81.33%	1242	80.03%	-1.60%	79	6.79%
021710	1252	1286	34	2.72%	363	28.99%	342	26.59%	-8.28%	-21	-5.79%
021721	6588	7420	832	12.63%	1373	20.84%	1448	19.51%	-6.36%	75	5.46%
021722	6588	7420	832	12.63%	1374	20.86%	1449	19.53%	-6.37%	75	5.46%
021730	3711	3772	61	1.64%	1505	40.56%	1567	41.54%	2.44%	62	4.12%
021741	7561	10156	2595	34.32%	6619	87.54%	8967	88.29%	0.86%	2348	35.47%
021742	7561	10156	2595	34.32%	6620	87.55%	8968	88.30%	0.85%	2348	35.47%
021743	7561	10156	2595	34.32%	6621	87.57%	8969	88.31%	0.85%	2348	35.46%
021750	2351	4967	2616	111.27%	2091	88.94%	4568	91.97%	3.40%	2477	118.46%
0219	1842	1834	-8	-0.43%	1520	82.52%	1522	82.99%	0.57%	2	0.13%
022010	1765	1839	74	4.19%	1050	59.49%	1074	58.40%	-1.83%	24	2.29%
022021	2925	3110	185	6.32%	1359	46.46%	1397	44.92%	-3.32%	38	2.80%
022022	2275	2600	325	14.29%	513	22.55%	397	15.27%	-32.29%	-116	-22.61%
022111	2248	2312	64	2.85%	782	34.79%	805	34.82%	0.09%	23	2.94%
022112	2222	2440	218	9.81%	927	41.72%	869	35.61%	-14.63%	-58	-6.26%
022120	3332	3300	-32	-0.96%	2197	65.94%	2215	67.12%	1.80%	18	0.82%
022130	2235	2158	-77	-3.45%	1607	71.90%	1549	71.78%	-0.17%	-58	-3.61%
022210	1622	1685	63	3.88%	1412	87.05%	1426	84.63%	-2.78%	14	0.99%
022220	1713	1663	-50	-2.92%	1355	79.10%	1264	76.01%	-3.91%	-91	-6.72%
022310	2227	2045	-182	-8.17%	1627	73.06%	1557	76.14%	4.21%	-70	-4.30%
022320	2850	2902	52	1.82%	2409	84.53%	2420	83.39%	-1.34%	11	0.46%
022330	1810	1740	-70	-3.87%	1397	77.18%	1399	80.40%	4.17%	2	0.14%
022410	1921	1920	-1	-0.05%	1643	85.53%	1599	83.28%	-2.63%	-44	-2.68%
022420	2560	2545	-15	-0.59%	2031	79.34%	1990	78.19%	-1.44%	-41	-2.02%

Source: U.S. Bureau of the Census, 1990 - 2000.

APPENDIX J

Vacancy Rates by Census Tract, 1990 - 2000

TRACT	TRACT	Housing units: Total 1990	Housing units: Vacant 1990	Vacancy Rate 1990	Housing units: Total 2000	Housing units: Vacant 2000	Vacancy Rate 2000	Percentage Change in Vacancy Rate 1990 - 2000
0001	000100	842	211	25.06%	1861	162	8.70%	-65.26%
0002	000200	827	115	13.91%	647	122	18.86%	35.60%
0003	000300	1109	113	10.19%	833	164	19.69%	93.22%
0004	000400	1130	124	10.97%	1015	172	16.95%	54.43%
0005	000500	378	44	11.64%	349	24	6.88%	-40.92%
0006	000600	1484	117	7.88%	1306	155	11.87%	50.53%
0007	000700	2647	157	5.93%	2551	227	8.90%	50.03%
0008	000800	1374	67	4.88%	1281	101	7.88%	61.69%
0009	000900	1686	127	7.53%	1539	132	8.58%	13.86%
0010	001000	300	25	8.33%	249	28	11.24%	34.94%
0011	001100	1563	95	6.08%	1538	98	6.37%	4.83%
0012	001200	1718	66	3.84%	1699	127	7.47%	94.58%
0013	001300	1791	114	6.37%	1586	134	8.45%	32.74%
0014	001400	880	90	10.23%	868	124	14.29%	39.68%
0015	001500	1023	78	7.62%	987	95	9.63%	26.24%
0016	001600	1085	112	10.32%	1077	43	3.99%	-61.32%
0017	001700	2002	122	6.09%	2025	166	8.20%	34.52%
0018	001800	964	106	11.00%	812	97	11.95%	8.64%
0019	001900	948	108	11.39%	900	127	14.11%	23.86%
0020	002000	1197	111	9.27%	909	151	16.61%	79.14%
0021	002100	507	93	18.34%	377	53	14.06%	-23.36%
0022	002200	506	20	3.95%	332	103	31.02%	684.91%
0023	002300	662	112	16.92%	622	183	29.42%	73.90%
0024	002400	1826	322	17.63%	1563	249	15.93%	-9.66%
0025	002500	1414	104	7.36%	1447	145	10.02%	36.24%
0026	002600	1207	75	6.21%	1294	89	6.88%	10.69%
0027	002700	989	104	10.52%	955	103	10.79%	2.56%
0028	002800	2288	267	11.67%	1846	207	11.21%	-3.91%
0029	002900	2470	82	3.32%	2472	113	4.57%	37.69%
0030	003000	1586	158	9.96%	1431	101	7.06%	-29.15%
0031	003100	1947	134	6.88%	1904	117	6.14%	-10.71%
0032	003200	2543	155	6.10%	2487	151	6.07%	-0.39%
0033	003300	1203	76	6.32%	1189	75	6.31%	-0.15%
0034	003400	1459	156	10.69%	1461	136	9.31%	-12.94%
0035	003500	1665	140	8.41%	1674	102	6.09%	-27.53%
0036	003600	1674	237	14.16%	1590	221	13.90%	-1.82%
0037	003700	904	67	7.41%	850	62	7.29%	-1.58%
0038	003800	668	70	10.48%	1115	72	6.46%	-38.38%
0039	003900	1419	69	4.86%	633	43	6.79%	39.70%
0040	004000	1396	174	12.46%	807	154	19.08%	53.10%
0041	004100	773	56	7.24%	343	56	16.33%	125.36%

0042	004200	1009	162	16.06%	1494	268	17.94%	11.73%
0043	004300	265	75	28.30%	686	119	17.35%	-38.71%
0044	004400	271	39	14.39%	193	46	23.83%	65.62%
0045	004500	660	113	17.12%	513	143	27.88%	62.81%
0046	004600	949	91	9.59%	908	230	25.33%	164.16%
0047	004700	1219	146	11.98%	1107	147	13.28%	10.87%
0048	004800	1465	172	11.74%	332	77	23.19%	97.54%
0049	004900	1268	201	15.85%	863	171	19.81%	25.00%
0050	005000	1061	95	8.95%	893	192	21.50%	140.13%
0051	005100	207	42	20.29%	122	47	38.52%	89.87%
0052	005200	240	15	6.25%	189	8	4.23%	-32.28%
0053	005300	2562	264	10.30%	2227	284	12.75%	23.76%
0054	005400	704	106	15.06%	570	109	19.12%	27.00%
0055	005500	1801	311	17.27%	1594	172	10.79%	-37.51%
0056	005600	1849	61	3.30%	1829	115	6.29%	90.59%
0057	005700	1533	124	8.09%	1347	162	12.03%	48.69%
0058	005800	946	138	14.59%	782	125	15.98%	9.58%
0059	005900	1678	142	8.46%	1496	185	12.37%	46.13%
0060	006000	1135	77	6.78%	1087	96	8.83%	30.18%
0061	006100	536	32	5.97%	482	64	13.28%	122.41%
0062	006200	1245	153	12.29%	1216	158	12.99%	5.73%
0063	006300	1318	129	9.79%	1290	111	8.60%	-12.09%
0064	006400	846	67	7.92%	820	75	9.15%	15.49%
0065	006500	1231	64	5.20%	1165	87	7.47%	43.64%
0066	006600	1275	149	11.69%	1309	119	9.09%	-22.21%
0067	006700	2256	216	9.57%	2014	224	11.12%	16.16%
0068	006800	1427	107	7.50%	1291	122	9.45%	26.03%
0069	006900	1295	58	4.48%	1273	63	4.95%	10.50%
0070	007000	1783	124	6.95%	1755	142	8.09%	16.34%
0071	007100	1175	55	4.68%	1139	73	6.41%	36.92%
0072	007200	1371	57	4.16%	1417	64	4.52%	8.64%
0073	007300	1508	55	3.65%	1580	80	5.06%	38.83%
0074	007400	1549	72	4.65%	1582	71	4.49%	-3.45%
0075	007500	696	22	3.16%	695	41	5.90%	86.63%
0076	007600	0	0	0	0	0	0	0
0077	007700	0	0	0	0	0	0	0
007810	007810	1715	145	8.45%	1684	171	10.15%	20.10%
007820	007820	3355	114	3.40%	3371	167	4.95%	45.80%
0079	007900	2702	162	6.00%	2690	253	9.41%	56.87%
0080	008000	2271	99	4.36%	2259	127	5.62%	28.96%
008110	008110	1740	349	20.06%	1441	176	12.21%	-39.11%
008120	008120	2685	164	6.11%	2559	220	8.60%	40.75%
0082	008200	2097	121	5.77%	2144	106	4.94%	-14.32%
0083	008300	2147	103	4.80%	2148	130	6.05%	26.15%
0084	008400	151	39	25.83%	145	30	20.69%	-19.89%
0085	008500	1917	87	4.54%	1916	47	2.45%	-45.95%
0086	008600	2652	83	3.13%	2661	91	3.42%	9.27%

0087	008700	2088	73	3.50%	2150	84	3.91%	11.75%
0088	008800	2551	97	3.80%	2541	112	4.41%	15.92%
0089	008900	2109	215	10.19%	1691	302	17.86%	75.19%
0090	009000	915	85	9.29%	833	91	10.92%	17.60%
0091	009100	980	16	1.63%	976	50	5.12%	213.78%
0092	009200	2700	64	2.37%	2895	87	3.01%	26.78%
0093	009300	2193	68	3.10%	2189	95	4.34%	39.96%
0094	009400	1716	48	2.80%	1699	47	2.77%	-1.10%
0095	009500	3140	75	2.39%	3107	114	3.67%	53.61%
0096	009600	2064	92	4.46%	2101	64	3.05%	-31.66%
0097	009700	1057	31	2.93%	1045	44	4.21%	43.57%
0098	009800	1335	33	2.47%	1336	39	2.92%	18.09%
0099	009900	3337	271	8.12%	3347	333	9.95%	22.51%
0100	010000	2477	109	4.40%	2685	146	5.44%	23.57%
010110	010110	3018	230	7.62%	2981	258	8.65%	13.57%
010120	010120	2490	201	8.07%	2450	266	10.86%	34.50%
010210	010210	2163	118	5.46%	2123	110	5.18%	-5.02%
010220	010220	2762	125	4.53%	2770	148	5.34%	18.06%
0103	010300	618	42	6.80%	644	51	7.92%	16.53%
010410	010410	373	10	2.68%	373	12	3.22%	20.00%
010420	010420	247	79	31.98%	10	1	10.00%	-68.73%
0105	010500	1540	189	12.27%	1320	174	13.18%	7.41%
010610	010610	2367	147	6.21%	2308	156	6.76%	8.84%
010620	010620	1577	184	11.67%	1590	69	4.34%	-62.81%
010630	010630	2405	190	7.90%	2448	344	14.05%	77.87%
010710	010710	1622	25	1.54%	1623	56	3.45%	123.86%
010720	010720	1727	233	13.49%	1703	188	11.04%	-18.18%
010810	010810	2303	155	6.73%	2318	141	6.08%	-9.62%
010820	010820	1537	71	4.62%	1592	106	6.66%	44.14%
0109	010900	1508	176	11.67%	1551	99	6.38%	-45.31%
011010	011010	1958	53	2.71%	1722	103	5.98%	120.97%
011020	011020	1135	83	7.31%	1127	140	12.42%	69.87%
020510	020510	3926	321	8.18%	3894	282	7.24%	-11.43%
020520	020520	4200	229	5.45%	4262	242	5.68%	4.14%
020540	020540	4210	227	5.39%	4429	229	5.17%	-4.11%
020610	020610	1546	62	4.01%	1647	64	3.89%	-3.10%
021110	021110	4014	241	6.00%	5277	179	3.39%	-43.50%
021120	021120	4816	551	11.44%	9745	558	5.73%	-49.95%
021310	021310	2630	193	7.34%	3379	224	6.63%	-9.66%
021320	021320	3075	229	7.45%	3040	140	4.61%	-38.16%
021330	021330	4542	197	4.34%	4740	173	3.65%	-15.85%
021410	021410	907	28	3.09%	1191	97	8.14%	163.82%
021430	021430	1518	88	5.80%	1596	44	2.76%	-52.44%
021710	021710	1383	131	9.47%	1372	86	6.27%	-33.82%
021721	2172	7807	1219	15.61%	8310	890	10.71%	-31.41%
021722	2172	7807	1219	15.61%	8310	890	10.71%	-31.41%
021730	021730	4071	360	8.84%	4144	372	8.98%	1.51%

021741	2174	8041	480	5.97%	10513	357	3.40%	-43.11%
021742	2174	8041	480	5.97%	10513	357	3.40%	-43.11%
021743	2174	8041	480	5.97%	10513	357	3.40%	-43.11%
021750	021750	2552	201	7.88%	5128	161	3.14%	-60.14%
0219	021900	1928	86	4.46%	1922	88	4.58%	2.65%
022010	022010	1931	166	8.60%	1960	121	6.17%	-28.19%
022021	022021	3217	292	9.08%	3220	110	3.42%	-62.36%
022022	022022	3257	982	30.15%	2963	363	12.25%	-59.37%
022111	022111	2447	199	8.13%	2441	129	5.28%	-35.02%
022112	022112	2712	490	18.07%	2596	156	6.01%	-66.74%
022120	022120	3484	152	4.36%	3501	201	5.74%	31.59%
022130	022130	2291	56	2.44%	2234	76	3.40%	39.18%
022210	022210	1686	64	3.80%	1767	82	4.64%	22.25%
022220	022220	1799	86	4.78%	1774	111	6.26%	30.89%
022310	022310	2291	64	2.79%	2268	223	9.83%	251.97%
022320	022320	2902	52	1.79%	2956	54	1.83%	1.95%
022330	022330	1874	64	3.42%	1840	100	5.43%	59.14%
022410	022410	1990	69	3.47%	2018	98	4.86%	40.06%
022420	022420	2648	88	3.32%	2655	110	4.14%	24.67%