

Counties	Dec. Units	Nov. Units	% Change	Dec. Value (Mil.)	Nov. Value (Mil.)	% Change	YTD 1990 # Units	YTD 1989 # Units	% Change	YTD 1990 \$ Value (Mil.)	YTD 1989 \$ Value (Mil.)	% Change
Washtenaw	220	267	-17.6%	14.5	17.8	-18.5%	2256	1698	32.9%	168.7	151.3	11.5%
Berrien	18	40	-55.0%	2.2	3.3	-33.3%	479	380	26.1%	45.9	37	24.1%
Calhoun	11	11	0.0%	1	1	0.0%	446	362	23.2%	26.8	23.2	15.5%
Lapeer	18	28	-35.7%	1.5	2.3	-34.8%	374	446	-16.1%	32	31.6	1.3%
Livingston	49	208	-76.4%	4.4	11.4	-61.4%	2270	2123	6.9%	169	151.5	11.6%
Macomb	198	451	-56.1%	11.9	23	-48.3%	5714	4932	15.9%	356.3	305.8	16.5%
Monroe	15	28	-46.4%	1.3	2.6	-50.0%	527	412	27.9%	41.6	33	26.1%
Oakland	173	249	-30.5%	18.3	30.2	-39.4%	6623	7500	-11.7%	607.9	690.7	-12.0%
St. Clair	27	42	-35.7%	2.5	3.6	-30.6%	796	825	-3.3%	61.2	56.9	7.6%
Wayne	298	91	227.5%	20.7	10.7	93.5%	3718	3717	0.0%	289.6	329.9	-12.2%
Genesee	36	56	-35.7%	3.5	5.1	-31.4%	1379	1219	13.1%	108.8	92.5	17.6%
Kent	222	401	-44.6%	18.8	21	-10.5%	3170	4163	-23.9%	262.1	329.3	-20.4%
Ottawa	50	76	-34.2%	5	6.1	-18.0%	1567	2584	-39.4%	119.2	170.7	-30.2%
Jackson	20	206	-90.3%	1.7	6	-71.7%	745	481	54.9%	42	31.6	32.9%
Kalamazoo	31	28	10.7%	4.1	3.9	5.1%	1415	1686	-16.1%	136.2	125.3	8.7%
Clinton	12	26	-53.8%	1.3	2.2	-40.9%	332	409	-18.8%	29.8	30.9	-3.6%
Eaton	15	22	-31.8%	1.2	2.2	-45.5%	677	573	18.2%	42.5	42	1.2%
Ingham	21	34	-38.2%	2.8	4	-30.0%	708	1081	-34.5%	76.6	93.7	-18.2%
Muskegon	38	38	0.0%	3.3	3.5	-5.7%	610	569	7.2%	53.3	45.7	16.6%
Bay	11	11	0.0%	0.9	1	-10.0%	190	130	46.2%	16.1	11.4	41.2%
Midland	13	21	-38.1%	1.7	2.5	-32.0%	362	359	0.8%	42.9	46.8	-8.3%
Saginaw	15	21	-28.6%	1.6	2	-20.0%	344	383	-10.2%	36	36	0.0%
Michigan	1888	2855	-33.9%	149.9	201.8	-25.7%	44207	44804	-1.3%	3379.6	3486.8	-3.1%
							28850	29783	-3.1%			

Information Source: Dodge Construction Potentials Bulletin

The new residential construction report compiled for the Michigan Association of Home Builders shows how the state's counties compared.

Housing takes one-third of income

AP — Mortgage payments now average more than one-third of American homeowners' pre-tax income, a new survey indicates.

The relentless trend toward more costly housing has increased this key ingredient in the family budget from 24 percent of gross income 15 years ago to 33.9 percent in 1990, up 2 percentage points from 1989.

But a sour real estate market in 1990 allowed the increase in income to outpace housing inflation for the first time in four years. Median income increased 3.2 percent compared with a 1.1 percent advance in the median house price, from \$122,800 to \$131,200, the survey said.

The data were compiled for Chicago Title and Trust Co. through telephone interviews with 1,500 home buyers.

The findings showed a striking increase in the number of unmarried people buying houses and condominiums.

"The 1990 findings certainly break a trend we've seen in the last few years," said John Pfister, the title company's vice president and manager for market research. "That so many unmarried buyers purchased homes jumps out at you."

In the Northeast, more than 40 percent of first-

time buyers were unmarried, the survey said. In the West, the figure exceeded 36 percent. Almost 43 percent of the first-time buyers in Orange County, Calif., and San Francisco were not married.

NATIONALLY, 34.1 percent of the first time buyers were unmarried, compared with 28.3 percent in 1989.

Single people comprised 16.5 percent of the first-time and repeat buyers in 1990, up from 15.3 percent the previous year, the study found.

Pfister speculated that more non-married people may have turned to buying homes for the tax advantages they've lost elsewhere.

"The numbers would certainly support that," he said.

The minimal increase in the cost of housing last year was reflected in San Francisco, which has the nation's highest median-cost home at \$247,400. That is only \$400 above the 1989 price.

Cleveland had the lowest median home values among the major communities surveyed.

The median price there was \$79,900, up from \$75,800 in 1989.

San Francisco had the highest average monthly mortgage payment at \$1,641; Cleveland had the

lowest at \$788.

The median price in some other major cities last year:

Boston \$166,200; New York \$166,000; Philadelphia \$121,200; Washington D.C. \$145,400; Chicago \$132,100; Detroit \$94,100; Minneapolis \$96,900; Atlanta \$99,100; Dallas-Fort Worth \$90,600; Memphis \$80,900; Orlando, Fla. \$86,600; Los Angeles \$202,200; Orange County \$240,300; Denver \$91,400; Phoenix \$88,700; Seattle-Tacoma \$119,900.

Housing starts stable in state

Residential construction in Wayne County grew a whopping 227 percent in December with 298 units compared to 91 in November, allowing the county to experience construction stability for 1990. Although the number of units built in 1990 was 1 more than those built in 1989, the county saw a 12.2-percent decrease in the value of projects.

In Oakland County, construction dipped 30.5 percent for the last month of the year with 173 projects compared to 249 in November. For the year, the county suffered an 11.7 percent drop in number of projects matched by a 12 percent drop in construction value.

Oakland led the state in the number of housing starts with 6,623 in 1990 compared to 7,500 in 1989. Macomb County was second with 5,714, a gain of 15.9 percent over the 1989 figure of 4,932. But despite the increase in the number of housing starts, values dropped 2.6 percent for the year. Wayne County was third with 3,718 projects in 1990 compared to 3,717 the previous year.

Washtenaw County reported a healthy 32.9-percent increase in the number of projects built in 1990 to lead the state on a percentage basis. But while the number of projects jumped to 2,256 from 1,698, the increase in the value of the units built was only 11.5 percent.

The figures were released by the Michigan Association of Home Builders. Statewide, the number of residential units built in 1990 was down 1.3 percent from 1989 for a drop of 3.1 percent in housing value.

The association points to two factors for the stability in residential construction: low interest rates and the fact that mortgage interest remains tax deductible. MAHB points to the continuing drop in interest rates as an incentive for new home buyers.

The report, compiled by Dodge Construction Potentials Bulletin, tab-

ulates the number of single-family houses, condominiums and apartments built.

In other MAHB news, the association will host its annual winter convention Friday and Saturday at the Holiday Inn University Place in East Lansing.

More than 350 MAHB members, 20 state and out-of-town exhibitors and seminar speakers will be attending. The theme is "Education is the Key to Your Success." Registration will be 9 a.m. to 4:30 p.m. Friday. The convention closes 4 p.m. Saturday.

Friday seminars include:

- How to Make More Money in Remodeling with Walt Stoepelwerth 10-11:30 a.m.
- Five Ways to Build Success with Al Trellis starting 10 a.m.
- Professional Relationships — Manufacturer, Dealer, Contractor with Stoepelwerth 11:30 a.m. to 1 p.m.
- Managing Remodeling Production for Profit and Piece of Mind with Linda Case 2-3:30 p.m.
- How to Select Your Market Niche with Stoepelwerth, 3:30-5 p.m.

Saturday seminars include:

- Construction Contracts, the Environment and Other Issues with Greg McClelland 8-9:30 a.m.
- High Performance/Low Budget Marketing for Remodelers with Case 8-9:30 a.m.
- The Challenge of Success in Remodeling: Do You Love the Work but Hate the Business with Case, 9:30-11 a.m.
- How To Select the Best Construction Software with Pete Strazdas 9:30-11 a.m.

MAHB is comprised of 8,300 member companies representing more than 400,000 people in the home building/construction industry.

Donald L. Pratt of Troy is the MAHB president.

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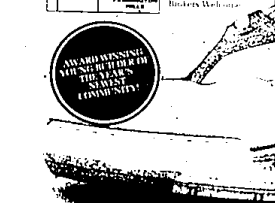
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