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*Analysis of the*  
**BINGHAMTON, NEW YORK**  
**HOUSING MARKET**

**as of January 1, 1968**

**A Report by the**  
**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
**FEDERAL HOUSING ADMINISTRATION**  
**WASHINGTON, D. C. 20411**

**July 1968**

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ANALYSIS OF THE  
BINGHAMTON, NEW YORK, HOUSING MARKET  
AS OF JANUARY 1, 1968

Field Market Analysis Service  
Federal Housing Administration  
Department of Housing and Urban Development

## Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science, the judgmental factor is important in the development of findings and conclusions. There will be differences of opinion, of course, in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst and the FHA Market Analysis and Research Section.

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ANALYSIS OF THE  
BINGHAMTON, NEW YORK, HOUSING MARKET  
AS OF JANUARY 1, 1968

Summary and Conclusions

1. The civilian work force in the Binghamton Labor Market Area averaged 124,300 during 1967, comprised of 120,200 employed persons and 4,100 unemployed persons. Nonagricultural employment averaged 114,600, representing a gain of 1,200 jobs (1.1 percent) over the average for the twelve-month period ending December 1966. Between 1960 and 1967, nonagricultural employment grew from 105,500 to 114,600, an average annual increase of 1,300 jobs. Year-to-year changes varied between a loss of 1,700 in 1963 and gains of 4,100 and 4,300 in 1965 and 1966. Leading contributors to the 9,100 increment in nonagricultural employment were government (4,600), services (2,500), trade (2,500), and contract construction (1,000). Total nonagricultural employment in the Binghamton Labor Market Area is expected to increase by an average of 1,400 annually during the January 1, 1968-January 1, 1970 forecast period. Approximately 1,300 of the 1,400 added jobs should arise from sources of employment located in Broome and Tioga Counties.
2. As of January 1968, the median income of all families in the HMA was approximately \$8,600 annually, after deduction of federal income tax. The median income of renter households of two or more persons was \$7,350. By 1970, the median after-tax incomes are expected to rise to \$9,050 and \$7,750, respectively, for all families and for renter households.
3. The population of the HMA was 270,500 as of January 1, 1968, an average annual gain of approximately 2,590 (1.0 percent) since April 1, 1960. By January 1, 1970, the population of the HMA is expected to total 277,500, an annual gain of 3,500 over the next two years.
4. As of January 1, 1968, there were 81,300 households in the Binghamton HMA, an increase of 7,225 over the April 1960 level of 74,100. Based on the projected growth in population during the next two years, the number of households will increase by 1,050 each year to a total of 83,400 by January 1, 1970.
5. There were 85,100 housing units in the Binghamton HMA in January 1968, indicating a net increase since April 1, 1960 of approximately 6,850 housing units (nine percent), reflecting the construction of 10,000 new units, the loss of 3,900 through demolition and other causes, and an increase of 750 trailers in the area.

6. It is estimated that there were 1,475 nondilapidated, nonseasonal vacant housing units available for rent or sale in the HMA as of January 1, 1968 (500 for sale and 975 for rent). In addition, there were 2,325 units which were dilapidated, seasonal, or not available for other reasons. The number of sales vacancies remained at the 1960 level, 500 units; renter vacancies, however, declined from 1,250 in 1960 to 975 in 1968. The decline in renter vacancies was partially the result of extensive demolition activity in Broome County and partly the result of credit restrictions which forced prospective home purchasers to continue renting in lieu of buying a home.
7. The annual demand for single-family housing over the two-year forecast period is projected at 750 units. The annual demand for single-family units is distributed by price range on page 26. The volume of net additions to the multifamily housing supply that will meet the needs of the market and result in an acceptable demand-supply relationship is 500 units a year, including 200 units which may be provided at rents achievable only with below-market-interest-rate financing or assistance in land acquisition and cost. Demand for units in multifamily projects by unit size and monthly gross rent is presented on page 26.

ANALYSIS OF THE  
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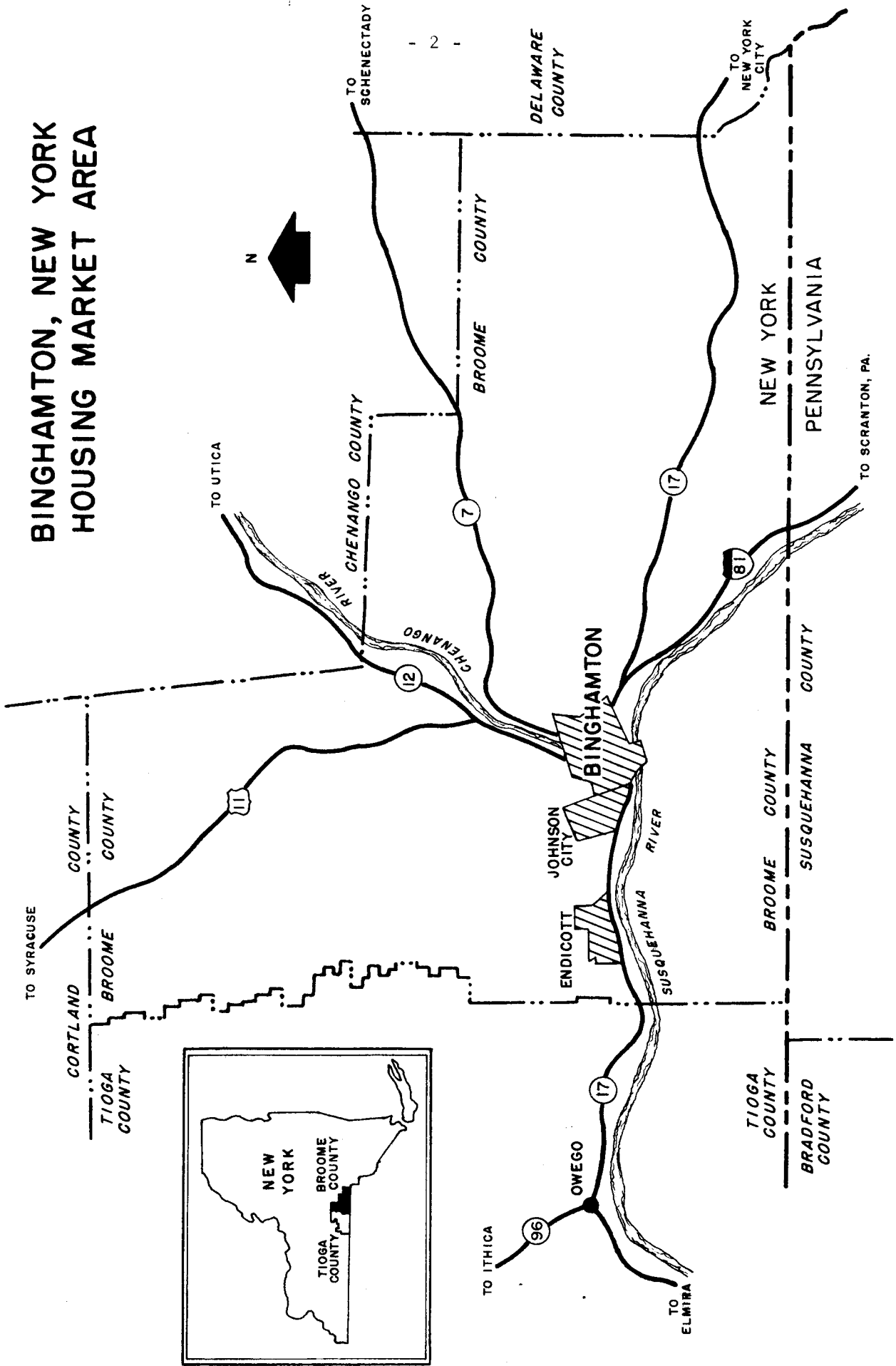
Housing Market Area

The Binghamton Housing Market Area (HMA) is defined as Broome and Tioga Counties, New York. The Binghamton, New York-Pennsylvania, Standard Metropolitan Statistical Area, as delineated by the U.S. Bureau of the Budget, includes Susquehanna County in Pennsylvania in addition to the two New York counties. Since the growth of the housing inventory of Susquehanna County has been somewhat limited, however, and because virtually all of the recent development of the HMA has taken place in the corridor between the city of Binghamton and the village of Owego, Susquehanna County has not been incorporated into the housing market area treated in this analysis.

As of April 1, 1960, the Census reported a population of 250,450 in the two-county area of whom 75,950 lived within the corporate limits of the city of Binghamton (see Appendix A, paragraph 1). There are two communities in the HMA with population totals in excess of 10,000 persons in 1960--the village of Endicott (18,775) and the village of Johnson City (19,125).

The Binghamton HMA is in the "Southern Tier" section of New York State adjacent to the New York-Pennsylvania state border (see map). The city of Binghamton is located 75 miles south of Syracuse, New York, 165 miles northwest of New York City, and 65 miles north of Scranton, Pennsylvania. The entire HMA lies within the Appalachian Mountain range and the broken terrain forced settlement and development to follow the erratic course of river valleys. Despite the rugged terrain, the HMA has relatively good access to nearby cities through a network of highways, among which are Interstate Highway 81 and state highways 17, 7, and 12. Work is continuing on the widening of New York 17 which eventually will link all of the major metropolitan areas in southern New York. Two major airlines provide the area with regularly scheduled air service through Broome County Airport. In addition to the air facilities, the HMA has adequate rail, truck, and bus service available.

# BINGHAMTON, NEW YORK HOUSING MARKET AREA





## Economy of the Area

### Character and History

Agricultural activity was the mainstay of the Binghamton area until 1837 when the Chenango Canal was constructed between Binghamton and the Erie Canal. With the completion of the canal, the economic emphasis of the area was diverted from farming to manufacturing. The Erie Railroad (constructed in 1849), providing access to markets in New York City and to coal from the Pennsylvania mining areas, further accelerated the growth of manufacturing.

Five employers furnish the bulk of present-day manufacturing employment in the area; the Endicott-Johnson Shoe Corporation, International Business Machines Corporation, General Aniline and Film Corporation, the Link Division of General Precision Equipment Corporation, and the General Electric Corporation. In recent years, however, the focus of development has once again shifted, this time toward nonmanufacturing. Employment in nonmanufacturing increased at a rate of 1,550 jobs a year during the 1960-1967 period as compared with virtually static conditions in the manufacturing sector.

### Work Force

The civilian work force in the Binghamton HMA averaged 124,300 during 1967. The 1967 work force of 124,300 was comprised of 120,200 employed persons and 4,100 unemployed persons. Of the 120,300 persons employed during the period, 5,500 were in agriculture and 114,600 were in non-agricultural pursuits (see table I).

### Employment

Current Estimate and Past Trend. Nonagricultural employment averaged 114,600 during 1967, an increase of 1,200 over the average for the previous year.

The Binghamton Labor Market Area as defined by the New York State Department of Labor includes Broome and Tioga Counties in New York, and Susquehanna County in Pennsylvania. Separate data were not available for each of the counties included in the labor market definition. In 1960, however, employment in Susquehanna County represented only 10 percent of total employment in the three-county area, and inclusion of the data will not significantly distort an analysis of the trend of employment in the HMA. The following table shows nonagricultural employment in the three-county area from 1960 through 1967.

Nonagricultural Employment  
Binghamton, New York, Labor Market Area<sup>a/</sup>  
1960-1967

<u>Year</u>	<u>Nonagricultural employment</u>	<u>Change from preceding year</u>	
		<u>Number</u>	<u>Percent</u>
1960	105,500	900	.9
1961	106,400	-900	-.8
1962	105,500	-1,700	-1.6
1963	103,800	1,200	1.2
1964	105,000	4,100	3.9
1965	109,100	4,300	3.9
1966	113,400	1,200	1.1
1967	114,600		

a/ Includes Broome and Tioga Counties in New York and  
Susquehanna County in Pennsylvania.

Source: New York State Department of Labor.

Between 1960 and 1967, nonagricultural employment grew from 105,500 to 114,600, a total increase of 9,100 and an average annual increment of slightly over 1,300 jobs. Employment changes demonstrated an erratic trend over the period, fluctuating between a decrease of 1,700 in 1963 and gains of 4,100 and 4,300 in 1965 and 1966. Those industries which contributed substantially to the 9,100 increment in nonagricultural employment were government (4,600), services (2,500), trade (2,500), and contract construction (1,000).

Employment by Industry. Manufacturing employment accounted for about 45 percent of total wage and salary employment in the twelve-month period ending October 1967, as compared with 50 percent in 1960. After declining each year during the 1960-1964 period, employment in manufacturing increased by 1,900 in 1965 and 2,700 in 1966. During 1967, however, manufacturing employment declined by 600 jobs. The decline in manufacturing employment during the early part of the 1960-1967 period resulted, for the most part, from declines in the rubber and leather products industries. This decrease reflects the plight of the shoe industry in the northeast which must compete with foreign producers and plants located in low-wage sectors of the nation. Although non-durable goods employment continued to decline in 1965 and 1966, increases in durable goods more than offset losses in nondurable manufacturing. Much of the growth in durable goods manufacturing can be traced to the expansion of IBM facilities in the area.

Government employment represents over 16 percent of all wage and salary employment and accounted for 43 percent of the total increase in non-agricultural wage and salary employment during the 1960-1967 period. The greatest annual gain in employment in this sector occurred between 1966 and 1967, when government jobs rose by 1,200 from 16,100 in 1966 to 17,300 in 1967. A substantial portion of the recent gain in government employment was in local government, especially in education. Between September 1966 and September 1967, government employment increased by 1,400 jobs, 200 in the federal sector, 400 in state government, and 800 in local government jobs.

The second largest employment source in the HMA is wholesale and retail trade, with 16 percent of all wage and salary employees as of 1967. There was a gain of 2,500 jobs in trade between 1960 and 1967. This increment resulted from the construction and staffing of new shopping facilities in the suburban portions of the HMA and the expansion of existing facilities to meet the needs of a growing population.

Increased employment in services also has been a prime contributor to employment expansion in the area. During the twelve-month period ending October 1967, services accounted for 11 percent of all nonagricultural wage and salary workers. Employment in services increased by a total of 2,500 jobs during the 1960-1967 period. Employment gains in the industry have been relatively consistent throughout the period, averaging 375 a year.

Construction employment increased by 1,000 between 1960 and 1967. The trend of employment was irregular; a loss of 100 was noted in 1963 and a gain of 600 was recorded in 1965. The direction and magnitude of employment changes in construction have been determined by changes in highway development and public works. During 1967, employment in construction rose somewhat over the level of the previous twelve months, reflecting a reduced rate of highway construction, continued urban renewal, and a slight increase in the rate of residential building.

#### Principal Employment Sources

The following table presents the principal product of the larger employers in the Binghamton area.

#### Principal Employers Binghamton, New York, HMA September 1961-September 1967

<u>Employer</u>	<u>Product or service</u>
I.B.M. Corporation	Computers
Endicott-Johnson Corp.	Shoes
General Aniline & Film Corp.	Photographic film
General Precision Systems, Inc.	Flight training systems
General Electric Co.	Aircraft equipment

Sources: New York State Department of Labor and personnel  
offices of respective firms.

The International Business Machines Corporation has a number of plants located in the Binghamton area. Approximately one-third of the company's current work force are located in Tioga County and the remaining workers are employed at facilities in Broome County. This company now ranks as the leading employer in the Binghamton HMA, a distinction formerly held by the Endicott-Johnson Corporation. The Endicott-Binghamton-Owego IBM complex provides a wide range of services and products from computers to flight guidance equipment. Early in 1967, IBM failed to receive a \$100 million defense contract and plant officials report that local employment levels probably will remain static as a result of the contract loss.

The Endicott-Johnson Corporation suffered economic difficulties in the late 1950's resulting in a reorganization which included automation and the abandonment of unprofitable operations.

Employment at the Photographic and Reproduction Division of General Aniline and Film Corporation has fluctuated somewhat during the past several years. Although the current employment level represents a small decline from the 1961 level, it does indicate a substantial improvement over the situation in 1966.

Employment Participation Rate. The ratio of employment to the population of the HMA is termed the participation rate. Relating non-agricultural employment, as reported by the New York State Department of Labor, to population, as reported by the census, indicated that this ratio for the Binghamton area was about 42.5 percent in 1960. The January 1968 participation rate, as derived from current estimates of employment and population, is virtually unchanged but is expected to decline slightly during the next two years.

#### Unemployment

Unemployment in the Binghamton Labor Market Area averaged 4,100 during 1967, equal to 3.3 percent of the work force (see following table). The 1967 level represents the lowest ratio recorded during the 1960-1967 period. The trend of unemployment has been consistently downward since 1963, when 6,000 persons (5.1 percent of the work force) were unemployed. The following table presents the trend of work force and unemployment for the Binghamton area between 1960 and 1967.

Trend of Work Force and Unemployment  
Binghamton, New York, LMA  
1960-1967

<u>Year</u>	<u>Work force</u>	<u>Unemployment</u>	
		<u>Number</u>	<u>Percent of work force</u>
1960	118,300	4,900	4.2
1961	120,000	5,900	4.9
1962	118,600	5,700	4.8
1963	116,900	6,000	5.1
1964	116,600	5,200	4.4
1965	119,700	4,600	3.9
1966	123,200	4,200	3.4
1967	124,300	4,100	3.3

Source: New York State Department of Labor.

Future Employment

Total nonagricultural employment is expected to increase by about 1,400 jobs annually, a level somewhat higher than the average annual growth rate of 1,300 recorded between 1960 and 1967, but substantially below the average for the last four years (2,700). Approximately 1,300 jobs annually of the 1,400 increment should arise from sources of employment located in Broome and Tioga Counties.

Government employment will continue to increase at the rate of the past seven years. A major portion of the growth will result from the expansion of local government activities to meet the needs generated by a growing population, especially in education. Both federal and state employment should advance but in much smaller increments than will be noted in local government.

Manufacturing employment will grow slowly over the next two years as minor losses in nondurables will be offset by minor gains in durables. As stated previously the loss of a \$100 million federal contract is not expected to affect employment at the IBM facilities. Employment at General Electric has risen slowly as a result of a government contract for armament control systems and the number of jobs at the Johnson City plant should continue to grow by at least 100 jobs a year. Officials at General Analine and Film and at the Endicott-Johnson Company indicate that, barring unforeseen changes in the national economy, employment at both plants will remain approximately at present levels for the next two years.

As in the past, employment in services and trade will increase in response to growing consumer needs through the expansion of existing establishments and the construction of suburban facilities. Construction activity will increase as work continues on local highways and urban renewal, and the rate of residential construction continues to increase.

Present indications suggest that the remaining sectors of the local economy will hold their own or possibly gain in employment over the next two years.

### Income

Manufacturing Wages. Weekly earnings of manufacturing workers in the Binghamton area averaged \$107 during 1966, as compared with a 1959 average of \$81 (see table below). This represents an increase of 32 percent over the seven-year period. Part of the increment, however, was attributable to an increase in the average number of hours worked weekly--from 39 in 1959 to 41 in 1965. Average hourly earnings increased from \$2.06 to \$2.53 during the seven-year period, a gain of only 23 percent. Wages in the durable goods sector of manufacturing employment have been substantially higher than those paid nondurable goods workers.

Average Weekly Earnings in Manufacturing Industries  
Binghamton, New York, Labor Market Area  
1959-1966

<u>Year</u>	<u>Average weekly earnings</u>
1959	\$ 80.51
1960	83.43
1961	86.13
1962	89.29
1963	94.16
1964	98.49
1965	103.73
1966	106.66

Source: New York State Department of Labor.

Family Income. The estimated current median income of all families in the Binghamton HMA, after deduction of federal income tax, is \$8,600 yearly, and the current median after-tax income of renter households<sup>1/</sup> is \$7,350 (see table II). The current median income of all families represents an increase of 43 percent over the 1959 median after-tax income of \$6,000. Due partly to the influence of high-wage IBM employees living in the county, the median income of families in Tioga County exceed that of Broome County in 1968--\$8,850 as compared to \$8,600. The income level in Broome County also reflects the effects of low-income family concentrations in downtown Binghamton. By January 1970, the median incomes of all families and of renter households in the HMA are expected to rise to \$9,050 and \$7,750, respectively.

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<sup>1/</sup> Excludes one-person renter households.

Detailed distributions of all families and of renter households by annual income are presented in table II. About 11 percent of all families and 17 percent of renter households have after-tax incomes below \$4,000 annually. At the upper-end of the income distributions, 36 percent of all families and 24 percent of renter households have incomes of \$10,000 or more annually after-tax.

Demographic Factors

Population

Housing Market Area. As of January 1, 1968, the population of the Binghamton, New York, HMA was 270,500, an average annual gain of approximately 2,590 (1.0 percent) since April 1960 (see Appendix A, paragraph 2). Between April 1, 1950 and April 1, 1960, the population of the Binghamton HMA grew from 214,900 to 250,500, representing average increments of 3,560 (1.6 percent) yearly<sup>1/</sup>.

Average Annual Changes in the Population  
Binghamton, New York, HMA  
April 1, 1950-January 1, 1970

<u>Area</u>	<u>April 1950-</u> <u>April 1960</u>		<u>April 1960-</u> <u>January 1968</u>		<u>January 1968-</u> <u>January 1970</u>	
	<u>Number</u>	<u>Pct.</u>	<u>Number</u>	<u>Pct.</u>	<u>Number</u>	<u>Pct.</u>
HMA total	<u>3,560</u>	1.6	<u>2,590</u>	1.0	<u>3,500</u>	1.3
Broome County	2,796	1.4	1,660	.8	2,500	1.1
Tioga County	764	2.3	930	2.3	1,000	2.2

Sources: 1950 and 1960 Censuses of Population; 1968 and 1970 estimated by Housing Market Analyst.

Broome County. The population of Broome County rose from 212,700 in April 1960 to 225,500 in January 1968, an average growth of approximately 1,660 persons a year (0.8 percent annually). Broome County contains the three largest communities in the HMA: the city of Binghamton and the villages of Endicott and Johnson City. The population of the city of Binghamton fell from 80,700 in 1950 to 75,900 in 1960 and to 68,800 in 1968. A number of factors have accelerated Binghamton's population decline. As in the decennial period, there were no annexations by the city between 1960 and 1968. Annexation often represents the principal source of population growth for many cities and Binghamton has suffered from its inability to regain many of the persons now living in fringe areas who were former residents of the urban core. Urban renewal and highway construction have increased the rate of population decline in the city by forcing many low-income families to seek low cost housing elsewhere. During the 1950-1960 decade, the population of both Endicott and Johnson City declined. Although the number of persons in Endicott continued to decrease through the 1960-1968 period, the population of Johnson City increased somewhat, rising from 19,100 in 1960 to 20,600 in 1968.

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<sup>1/</sup> See Appendix A, paragraph 2.



In recent years the populations of a number of towns in Broome County have increased substantially--Chenango Town, Union Town, and Vestal Town (see table III). The population of the town of Chenango rose from 9,850 in 1960 to 12,200 in 1968, an average annual increase of 300 persons. In Union Town and Vestal Town the population increased at yearly rates of 370 and 1,030 persons, respectively. The availability of land and sewers were the principal factors in the rapid growth of these areas. Table III presents the trends of demographic development during the 1950-1968 period in Broome County and the principal political divisions located therein.

Tioga County. The population of Tioga County was 45,000 in January 1968, up about 7,200 since April 1960, reflecting average annual population gains of 930, or 2.3 percent. The population of Tioga County now constitutes 17 percent of the total population of the HMA; its population growth accounted for 36 percent of the growth in the entire HMA between 1960 and 1968. The town of Owego, the most rapidly growing portion of Tioga County, increased in population at a rate of 670 persons a year (4.0 percent) since 1960. Advantageous location and the availability of large amounts of land suitable for development were the principal factors in the town's development. Routes 17 and 17C have provided commuters in eastern portions of Tioga County with accessibility to employment sources located in neighboring Broome County.

Estimated Future Population. By January 1, 1970, the population of the HMA is expected to total 277,500. This represents an annual increment of 3,500 during the January 1, 1968-January 1, 1970 forecast period. As in the past, population growth will be concentrated in the corridor between the city of Binghamton and the village of Owego. Completion of construction on Route 17 will further enhance the accessibility of the area and, therefore, its desirability as a location for residential and commercial development. It is estimated that the population of Broome County will increase by 2,500 persons (1.1 percent) annually during the next two years. In Tioga County, the population should rise at the rate of 1,000 persons annually (2.2 percent). Owego Town in Tioga County will continue to be one of the fastest growing areas in the HMA as will the towns of Chenango, Union, and Vestal in Broome County. Since much of the terrain of the HMA is rugged and unsuitable for residential development, population growth will concentrate in the narrow river valleys formed by the Susquehanna and Chenango Rivers. The nonhousehold population, now numbering approximately 8,050, should increase substantially during the forecast period because of dormitory construction at local educational institutions.

Net Natural Increase and Migration. During the April 1, 1960 to January 1, 1968 period, the population gain of 20,000 resulted from a net natural increase (excess of live births over deaths) of 23,350 and an out-migration of 3,350. Between April 1950 and April 1960, the net natural increase in the Binghamton HMA totaled 33,000. When compared with a total population increase of 35,599 during this period, a net in-migration of 2,599 persons is indicated.

As indicated, in-migration proceeded at an annual rate of 260 persons between 1950 and 1960; during the 1960-1967 period, however, there was out-migration of 430 persons a year. The out-migrants during the 1960-1968 period were principally young persons who moved out of the Binghamton area to seek employment elsewhere. Although employment has been expanding in the Binghamton area, it has not been increasing at a rate rapid enough to absorb all of the new entrants into the work force.

Components of Population Change  
Binghamton, New York, HMA  
April 1, 1950 to January 1, 1968

<u>Source of change</u>	<u>1950-1960</u>		<u>1960-1968</u>	
	<u>Total change</u>	<u>Average annual change</u>	<u>Total change</u>	<u>Average annual change</u>
Total change	<u>35,599</u>	<u>3,560</u>	<u>20,000</u>	<u>2,580</u>
Net natural increase	<u>33,000</u>	<u>3,300</u>	<u>23,350</u>	<u>3,010</u>
Migration	<u>2,599</u>	<u>260</u>	<u>-3,350</u>	<u>-430</u>

Sources: U.S. Census of Population, Series P-23; Vital Statistics of the U.S.; estimates by Housing Market Analyst.

During the 1950-1968 period, there was a net out-migration of population from Broome County while during the same period a net in-migration was recorded in Tioga County. This reflects the increasing desirability of Tioga County as a place of residence and recent employment expansions at plants located in the county.

Households

Housing Market Area. Since April 1, 1960, the number of households (occupied housing units) in the Binghamton HMA has increased by about 7,225 to a total of 81,300 as of January 1, 1968 (see table IV). The current total represents average annual gains of about 930 households since April 1, 1960. Household growth since 1960 has been somewhat lower than during the 1950-1960 decade, when the number of households in the HMA increased by an average of 1,215 a year (see Appendix A, paragraph 5). The average annual rate of increase declined from 1.8 percent during the intercensal years to 1.2 percent during the past seven and three-quarter years.

Average Annual Changes in the Number of Households  
Binghamton, New York, HMA  
April 1, 1950-January 1, 1970

<u>Area</u>	<u>April 1950- April 1960</u>		<u>April 1960- January 1968</u>		<u>January 1968- January 1970</u>	
	<u>Number</u>	<u>Pct.</u>	<u>Number</u>	<u>Pct.</u>	<u>Number</u>	<u>Pct.</u>
HMA total	<u>1,216</u>	1.8	<u>930</u>	1.2	<u>1,050</u>	1.3
Broome County	1,034	1.8	690	1.1	850	1.2
Tioga County	181	1.8	240	2.2	200	1.6

Sources: 1950 and 1960 Censuses of Housing; 1968 and 1970 estimated by Housing Market Analyst.

Broome County. There were approximately 68,700 households in Broome County as of January 1968. The number of households in the county has been growing by 690 a year (1.1 percent) since April 1, 1960. The census recorded an average increment of 1,034 households a year (1.8 percent) in Broome County during the intercensal period, rising from a 1950 total of about 53,050 to 63,400 in 1960. The number of households in the city of Binghamton declined from 23,900 in 1960 to 22,975 in January 1968, an annual average drop of 120 households. Increased movement towards the suburbs was the principal cause of the decline in the number of households in the city. The fastest growing town in Broome County was Vestal which increased at an annual rate of 280 households between 1960 and 1968. The town of Union rose by an average of 240 households a year during the 1960-1968 period.

Tioga County. As of January 1, 1968, there were 12,600 households in Tioga County, up about 1,900 since April 1960 and representing average annual gains of 240 (2.2 percent). The rising growth rate, 1.8 percent during the 1950-1960 period and 2.2 percent between 1960 and 1968, reflects the increasing desirability of land in Tioga County as a result of employment increases at IBM's Owego facility and nearby plants in Broome County. In the town of Owego, the number of households rose from 4,100 in 1960 to 5,150 in 1968, a gain of 1,050 households (130 annually).

Household Size Trends. The average number of persons per household in the Binghamton HMA has been declining since 1950. Average household size decreased from 3.35 persons per household in April 1950 to an average size of 3.30 persons in April 1960. The downward trend accelerated between 1960 and 1968 and the average size of households in the HMA is 3.23 at present. A number of factors have contributed to the rapid decline in household size in the HMA during the 1960-1967 period--an increase in the elderly population, a decreasing birth rate, an increase in student households, and the out-migration of many young persons from the area. It is expected that household size will continue to decline somewhat during the next two years.

Estimated Future Households. Based on the anticipated increase in the population during the next two years and on the assumption that average household size will decline slightly during the forecast period, there will be an estimated 83,400 households in the Binghamton HMA by January 1, 1970. This represents an expected addition of approximately 1,050 new households each year during the January 1968-January 1, 1970 forecast period. Approximately 81 percent (850 households) of the annual gain will occur in Broome County, while the remaining 19 percent (200 households) will be added annually to the number of households in Tioga County.

## Housing Market Factors

### Housing Supply

Housing Market Area. As of January 1, 1968, there were 85,100 housing units in the Binghamton HMA (see table V), indicating a net increment since April 1960 of approximately 6,850 housing units (nine percent), or an average annual increase of about 880. The net increase resulted from the construction of 10,000 new units, the loss of 3,900 units through demolition and other causes, and an increase of 750 trailers in the area.

During the 1950-1960 decade, the number of housing units in the Binghamton HMA increased from 64,700 in 1950 to 78,250 in 1960, an average gain of over 1,350 yearly (see Appendix A, paragraph 5).

Broome County. There are 71,800 housing units in Broome County, a net increase since 1960 of 5,075 (650 annually) arising from the construction of approximately 7,925 units, the removal of 3,450 units, and the addition of about 600 trailers. During the 1950-1960 decennial period, the number of housing units in the county increased by an average of 1,150 annually, rising from a total of 55,250 in 1950 to 66,700 in 1960. During the 1950's, the number of housing units in the city of Binghamton increased; since 1960, because of extensive urban renewal and highway activity, the housing stock of the city declined. During the past seven and three-quarter years, notable gains were recorded in the towns of Union and Vestal, in which the housing inventories rose by 245 and 275 units each year, respectively (see table V).

Tioga County. As of January 1, 1968, there were 13,300 housing units in Tioga County, representing a net gain of 1,775 units (15 percent) and an average annual increment of 230 units since April 1960. In the previous decade, the number of housing units in the area rose from a 1950 total of 9,450 to 11,550 in 1960, an average increase of 210 yearly. The housing inventory of the town of Owego increased from 3,100 in 1950 to 4,350 in 1960 to 5,150 in 1968. The decennial increase represented yearly gains of 125 units and the 1960-1968 increment indicated annual average net additions of 110 units.

Type of Structure. Units in multifamily structures (two or more units) accounted for a slightly lower proportion of the inventory in January 1968 than in April 1960. A considerable number of multifamily units have been removed from the housing stock, resulting in only a small increase in the number of units in structures of two or more units from 25,778 in 1960 to 26,200 in 1968 (see following table).

Housing Inventory by Units in Structure  
Binghamton, New York, HMA  
April 1, 1960 and January 1, 1968

<u>Units in structure</u>	<u>April 1, 1960</u>		<u>January 1, 1968</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
One unit	50,722	64.9	56,400	66.3
Two units	13,099	16.7	13,200	15.5
Three or more units	12,679	16.2	13,000	15.3
Trailers	<u>1,713</u>	<u>2.2</u>	<u>2,500</u>	<u>2.9</u>
Total units	78,213 <sup>a/</sup>	100.0	85,100	100.0

<sup>a/</sup> Differs slightly from the count of all housing units (78,261) because units by type of structure were enumerated on a sample basis in 1960.

Sources: 1960 Census of Housing.  
1968 estimated by Housing Market Analyst.

Year Built. Based on the 1960 Census of Housing and estimates derived through the use of building permit and demolition data, it is judged that only about 12 percent of the housing inventory was added since March 31, 1960 (see following table). Approximately 36 percent of the housing inventory was constructed between 1930 and 1960 and over half of the housing in the HMA was built prior to 1930.

Distribution of the Housing Inventory by Year Built  
Binghamton, New York, HMA  
January 1, 1968

<u>Year built<sup>a/</sup></u>	<u>Number of units</u>	<u>Percentage distribution</u>
April 1, 1960-January 1, 1968	10,450	12.3
1959 to March 31, 1960	2,200	2.6
1955 to 1958	6,600	7.7
1950 to 1954	6,700	7.9
1940 to 1949	6,950	8.1
1930 to 1939	8,500	10.0
1929 or earlier	<u>43,700</u>	<u>51.4</u>
Total	85,100	100.0

<sup>a/</sup> See Appendix A, paragraph 6.  
<sup>b/</sup> Includes trailers.

Condition. Of the 85,100 housing units in the Binghamton HMA in January 1968, about 3,750 units (4.4 percent) were dilapidated or were lacking one or more plumbing facilities. This indicates an improvement in the quality of the housing stock of the HMA since

April 1960 when 7,341 housing units, 9.4 percent of the inventory, were dilapidated or lacked one or more plumbing facilities. Demolition of poor quality units through urban renewal and highway construction and a general upgrading of the existing housing are responsible for the improvement.

### Residential Building Activity

The estimated annual volume of new residential completions in the Binghamton, New York, HMA fluctuated considerably during the 1960-1966 period (see following table). The level of construction alternated between increases and declines during the six-year period--rising in 1961, 1963, and 1965, and declining in 1962, 1964, and 1966. This trend appears to have continued through 1967 because the number of units built in the HMA during the first ten months of 1967 not only represented a gain of 338 units over the number of units constructed during the comparable period in 1966, but also exceeded the total for the entire year of 1966.

#### Construction Activity by Units in Structure<sup>a/</sup> Binghamton, New York, HMA 1960-1967

<u>Date</u>	<u>Single-family units</u>	<u>Multifamily units</u>			<u>Total<sup>b/</sup></u>
		<u>Two units</u>	<u>Three to four units</u>	<u>Five or more units</u>	
1960	922	30	14	34	1,000
1961	1,107	58	14	257	1,436
1962	850	42	15	116	1,023
1963	839	58	40	703 <sup>c/</sup>	1,640
1964	814	26	12	144	996
1965	922	29	47	838	1,836
1966	783	16	4	373 <sup>d/</sup>	1,176
Jan.-Oct. 1966	683	10	4	168	865
Jan.-Oct. 1967	634	34	7	506	1,181

<sup>a/</sup> Data include private and public construction and are based on building permits, reports from governmental agencies, and estimates for areas which do not report. (See table VI for permit data).

<sup>b/</sup> Represents about 92 percent of the total construction in the HMA and includes some units under construction.

<sup>c/</sup> Includes 93 units of public housing.

<sup>d/</sup> Includes 205 units of public housing which were authorized in November 1966.

Source: New York State Division of Housing and Community Renewal.

The annual volume of single-family completions exhibited a much more stable trend than noted in total residential completions between 1960 and 1966, varying only slightly from the seven-year average of 890 units. The declines recorded in 1962, 1963, and 1964 are viewed as a reaction to the rather high rate of single-family construction occurring in 1961 (1,107 units) and the employment declines of 1962 and 1963. The number of units completed rose to 922 in 1965 only to fall again in 1966 to 783 units. In 1966, the construction industry suffered from a curtailment of activity caused by a tightening in the availability of construction funds and the shortage of long-term mortgage money. The tight money situation was alleviated somewhat during the latter part of 1967 but consumer reluctance to accept the high rate of interest forced builders to maintain a reduced rate of construction.

Approximately 2,675 multifamily units have been constructed in the HMA since 1959. The annual level of multifamily activity paralleled the trend exhibited by total completions between 1960 and 1966, increasing in 1961, 1963, and 1965 and declining in 1962, 1964, and 1966. The number of units in multifamily structures reached a peak of 914 in 1965. The combination of slow absorption and tight credit, however, caused a substantial reduction in multifamily construction to a level of 188 in 1966.

Approximately 80 percent of all units constructed in the HMA since April 1960 have been built in Broome County but only 11 percent of the 8,225 units built in the county were in the City of Binghamton. Residential construction was highest in the towns of Union and Vestal, which accounted for 30 percent and 25 percent of the units built in the county during the past seven and three-quarter years.

Units Under Construction. Based on building permit data, a postal vacancy survey, and supplemental information obtained in the Binghamton area, there are estimated to be about 900 housing units under construction in the Binghamton, New York, HMA as of January 1, 1968. About 350 of the units are single-family homes and 550 are in multifamily projects. Approximately 275 single-family units and 550 multifamily units are under construction in Broome County and 75 single-family homes are in various stages of construction in Tioga County.

Demolition. Since April 1, 1960, an estimated 3,900 housing units have been removed from the housing inventory, including approximately 3,450 in Broome County and 450 in Tioga County. Highway construction was the main reason for demolitions during the 1960-1968 period. Recent losses have resulted from urban renewal activity and private action in order to clear well-located properties for more intensive land use. It is anticipated that a total of about 500 units will be removed from the inventory during the next two years. This represents a substantial decline in the rate of demolition during the forecast period. The removal of units to make way for Route 17 has been completed for the most part and the major portion of expected demolitions will result from urban renewal and construction work on Route 7.



### Tenure of Occupancy

As of January 1, 1968, 68.6 percent (55,775 units) of the occupied housing stock in the Binghamton HMA was owner-occupied and 31.4 percent (25,525 units) was renter-occupied. The ratio of owner-occupied units to total occupied units is considerably lower in Broome County than in Tioga County, 66.6 percent in the former and 79.7 percent in the latter. Table VII presents the trend of tenure change for occupied units in the HMA between 1950 and 1968.

Since April 1, 1950, there has been an increase in the proportion of owner-occupied housing units. The rate of increase has been declining, however. Between 1950 and 1960, owner-occupancy increased from 60.0 percent to 66.4 percent; since 1960, the proportion of owner-occupied units increased by only about two percentage points from 66.4 to 68.6 percent. The slowdown in the rate of increase of owner-occupancy during the 1960-1967 period reflects the trend toward more intensive development of residential land in the HMA.

### Vacancy

April 1960 Census. According to the April 1960 Census of Housing, there were about 1,750 vacant nondilapidated nonseasonal housing units available for rent or sale in the Binghamton HMA, an available vacancy ratio of 2.3 percent. There were 500 available vacancies for sale, equal to a homeowner vacancy ratio of 1.0 percent. The remaining 1,250 available vacant units were for rent, representing a vacancy ratio of 4.8 percent (see table VIII). Available vacancies in 1960 included about 269 units that lacked one or more plumbing facilities, of which 46 were for sale and 223 were for rent. In addition, there were about 2,425 vacant units which were seasonal, dilapidated, held for occasional use, or held off the market for other reasons.

Postal Vacancy Survey. A postal vacancy survey was conducted in the Binghamton HMA in November 1967 by all post offices having city delivery routes. The survey covered 65,337 possible deliveries, or about 77 percent of the current housing inventory. At the time of the survey, 1,475 units were vacant (2.3 percent of all residences and apartments), of which 1,342 were previously occupied and 133 were new units. In addition, 730 new units were reported in various stages of construction. The following table presents the results of the postal vacancy survey; a more detailed presentation of the survey results is shown in table IX.

Postal Vacancy Survey  
Binghamton, New York, HMA  
November 1967

<u>Type of delivery</u>	<u>Total possible deliveries</u>	<u>Vacant units</u>			<u>Percent of total deliveries</u>
		<u>Used</u>	<u>New</u>	<u>All</u>	
Residences	48,690	490	106	596	1.2
Apartments	<u>16,647</u>	<u>852</u>	<u>27</u>	<u>879</u>	5.2
Total	65,337	1,342	133	1,475	2.3

Sources: Cooperating Post Offices in the Binghamton area.

A total of 48,690 residences were surveyed, of which 596 (1.2 percent) were vacant; 490 previously had been occupied and 106 were newly completed units. A total of 236 residences were found to be under construction. Among the 16,647 apartment units covered, 5.2 percent were vacant; the carriers reported as vacant 852 units previously occupied and 27 new units. There were 494 apartment units under construction on the survey dates (see Appendix A, paragraph 8).

A similar survey was conducted in June 1964. A total of 62,580 residences and apartments were covered, 38,574 residences and 24,006 apartments. There were 770 vacant residences (2.0 percent of the total units surveyed) and 1,302 vacant apartments (5.4 percent). When compared with the 1964 survey, the current survey indicates a reduction in both residential and apartment vacancies in the past several years.

FHA Vacancies. As of April 1967, there were 11 vacancies in 554 units insured by FHA in the Binghamton HMA, a vacancy rate of almost two percent. Ten of the thirteen projects surveyed were completely occupied.

Current Estimate. It is estimated that there were 1,475 nondilapidated, nonseasonal vacant housing units available for rent or sale in the Binghamton, New York, HMA as of January 1, 1968. Of this total, 500 were for sale and 975 were for rent, equal to homeowner and renter vacancy ratios of 0.9 percent and 3.7 percent, respectively. Approximately 25 vacant sales units and 150 vacant rental units lack some or all plumbing facilities. In addition to those units for sale or rent, there were 2,325 units which were dilapidated, seasonal, or not available for other reasons. These estimates are based upon the postal vacancy survey, with adjustments for areas not covered by the survey, units not covered in the survey areas (in dilapidated structures or otherwise not intended for occupancy), seasonal units, and units which have been sold or rented and are awaiting occupancy. Additional adjustments were made to bring the survey data into conformity with the concept of owner and renter units used in this study rather than with the post office definitions.

As shown in table VIII, the number of sales vacancies remained at the level reached in 1960, 500 units; renter vacancies, however, declined substantially, falling from 1,245 in 1960 to 975 in 1968. The decline in renter vacancies was partially the result of extensive demolition activity in Broome County and partly the result of credit restrictions which forced prospective home purchasers to continue renting in lieu of buying a home.

#### Sales Market

The recent decline in the number of single-family units completed reflects, in part, the inability or unwillingness of prospective home buyers to pay the higher costs of mortgage funds caused by recent increments in the rate of interest; local lending institutions have been reluctant to expand their home mortgage portfolios and have tightened credit qualifications. These factors resulted in a cutback in both home sales and construction activity during the past two years. As a result of the cutback, sales vacancies have declined slightly.

Since land has become relatively scarce within the urbanized areas of the HMA, construction has spread into the suburban fringe. Single-family construction in the Binghamton-Endicott-Johnson City area is restricted to scattered site developments, for the most part.

Builders and lenders have become extremely cautious in recent months and, although 40 percent of the new construction reported in the last FHA unsold inventory survey was built speculatively, there are very few speculative units being built at the present time.

The most popular price range for new residential units appears to be from \$20,000 to \$30,000. Very little sales housing is being built in the price ranges below \$20,000. The rising cost of land development and consumer preference for added amenities has resulted in substantial price increases in recent years. Land development costs have risen to the point that it has become virtually impossible for builders to develop land other than that which is needed to satisfy their own market demands.

The existing-home market picture is not much brighter than that which characterizes the new home market. A curtailment of credit and rising interest rates in the form of points has resulted in a slight slowdown in this sector of the residential market. However, the existing market has been buoyed somewhat by recent residential demolitions. IBM administers a home guarantee plan which allows the company to purchase and sell homes of transferees who have experienced marketing problems.

Subdivision Activity. In an area west of Glendale Drive referred to as "The Hogsback," approximately 550 acres of land have been purchased for development as residential, industrial, and commercial property. Definite plans have not been drawn as yet with respect to the type of units which will eventually occupy the land but tentative proposals call for the construction of about 400 housing units. Work will begin on the project in the spring, as soon as designs are completed.

Unsold Inventory of New Houses. The January 1967 FHA unsold inventory survey, which included all subdivisions in the Binghamton HMA in which five or more sales houses were completed during the twelve months preceding the survey, covered 18 subdivisions in which 311 homes were completed. Of the total, 187 (60 percent) were sold before construction started. Twenty-seven of the 124 units built speculatively during 1966 remained unsold as of January 1, 1967, representing 22 percent of speculative construction. Of the 27 unsold houses, 23 had been on the market for three months or less.

FHA Acquisitions. There have been very few FHA-insured properties acquired during the 1960-1967 period. There were no acquisitions during the early part of the period and only about 15 properties have been acquired since 1963.

Home Mortgages Insured by FHA. The number of FHA-insured single-family Section 203 mortgages in the HMA has increased each year during the 1960-1965 period, rising from 275 in 1960 to 667 in 1965. Coincident with the trend of construction activity, the number of units insured by FHA declined from the 1965 peak of 667 to 434 in 1966. During the first six months of 1967, a total of 113 single-family units were insured. The following table presents the trend of single-family Section 203 mortgages insured in the Binghamton HMA over the 1960-June 1967 period.

FHA Single-family Mortgages Insured Under Section 203  
Binghamton, New York, HMA  
1960-June 1967

<u>Date</u>	<u>New</u>	<u>Existing</u>	<u>Total</u>
1960	45	230	275
1961	26	358	384
1962	24	396	420
1963	24	407	431
1964	31	498	529
1965	27	640	667
1966	22	412	434
Jan.-June 1967	2	111	113

Source: FHA Division of Research and Statistics.

Existing homes are becoming an increasingly significant portion of all home mortgages insured by FHA. In 1960, approximately 84 percent of all home mortgages insured in the HMA were existing units; by 1966, the proportion of existing houses to total increased to 95 percent. The number of new units insured by FHA remained rather stable over the 1960-1966 period, averaging 28 units a year.

### Trailers

The 1960 Census of Housing reported a total of 1,713 trailers in the HMA. Based on a postal vacancy survey and supplemental data in the area, it is estimated that there are approximately 2,500 trailers in the Binghamton area at present. The increase in the number of trailers resulted from an influx of construction workers into the HMA and the increasing acceptance of trailers as a suitable residence. A survey was made of seven trailer courts in the area; the results are presented in the following table. Both the postal vacancy survey and the survey made by the analyst indicate a relatively firm market with respect to trailer spaces. The postal vacancy survey reported a vacancy level of two percent. The small sample made by the analyst noted a substantially higher but still acceptable vacancy rate of five percent.

### Rental Market

As indicated by the decline in the available rental vacancy rate, the rental market in the Binghamton HMA has firmed in recent years. New apartments have been experiencing a satisfactory rate of occupancy and many of the vacancies which do exist at the present time are in old, less competitive units close to the central city or in old single-family houses which are difficult to sell. Rental vacancies in Broome County declined, to a large extent, as a result of extensive highway and urban renewal activity in the area. The removal of the units forced residents to seek housing elsewhere. This was especially true in the city of Binghamton. Multifamily construction declined in 1966; however, this is not viewed as a response to a lack of demand potential but rather as a postponement of rental construction caused by the rise in the cost of construction funds. The number of multifamily units completed in 1967 rose sharply over the level attained in 1966 and at present there are about 550 units under construction in the HMA; a situation indicative of local optimism as to the state of the rental market in the area.

Unless marketed during the off-season (winter), newer projects have had little difficulty in obtaining satisfactory occupancy. A survey of newer apartments in the HMA indicates a high rate of occupancy. With the exception of one project which was damaged by fire and repairs were completed only recently, there were only four vacancies in 296 units, a vacancy rate of 1.4 percent.

As stated previously, there were only 11 vacancies in the 554 units insured by FHA in the HMA, a vacancy rate of only two percent.

There has been increasing emphasis on multifamily projects in the suburban portions of the HMA. A large portion of the multifamily units constructed and under construction in the city of Binghamton are either state- or federally-aided low- or moderate-rent projects. Most of the recent multifamily activity has been scattered throughout the remainder of the HMA in the form of garden type units, especially in the towns of Union and Vestal.

#### Urban Renewal

There are two urban renewal projects in execution in the Binghamton area--Downtown No. 1 and Downtown No. 2. Downtown Project No. 1 (R-98) includes a large area in the city of Binghamton east of the Chenango River and north of Susquehanna Street. Originally, there were approximately 280 housing units in the project area; the project area will be used for public rights-of-way and commercial structures. Downtown No. 2 (R-115) also is located in the city of Binghamton. The project area is bounded by Chenango Street on the west, the Erie Railroad on the north, and Henry Street on the south. Initially, there were 130 housing units in the project area; the cleared land will be used primarily for industrial purposes. Thus far, 308 units have been removed in the two areas.

#### Public Housing

There are a total of 408 units of low-income public housing in the Binghamton HMA, all of which are under the administration of the Binghamton Housing Authority. There are 258 state-aided units and 150 units constructed through the use of federal funds. Except for short-term vacancies for turnover and repairs, all of the units are occupied at present. Construction is proceeding on two ten-story, high-rise buildings which will contain 178 units. Both structures are designed for occupancy by the elderly. In addition to the high-rise units, the complex will contain 27 town-house type units for low-income families. The project is scheduled for completion early this year. Thus far, a total of 800 applications for occupancy are on file at the Housing Authority.

## Demand for Housing

### Quantitative Demand

The demand for new housing in the Binghamton, New York, HMA is based upon the projected net addition of 1,050 households annually during each of the next two years. Adjustments have been made to this basic growth factor for the anticipated volume of residential demolitions and the current level of new construction. Consideration also has been given to changes expected in the tenure of occupancy of the inventory and the probability that some part of the demand for rental units will be supplied by existing single-family houses now occupied by owners.

Based on these considerations, a demand for 1,250 new residential housing units is forecast for each year during the January 1, 1968 to January 1, 1970 period. The most desirable demand-supply balance in the market will be achieved if 750 units of the annual demand for new units are supplied as single-family homes and 500 units are in multifamily structures, excluding public low-rent housing or rent-supplement accommodations. The demand for 500 multifamily units includes 200 units at the lower rents achievable with below-market-interest-rate financing or assistance in land acquisition and cost.

The projected level of multifamily demand reflects not only the economic growth expected over the next two years, but also the rising demand for apartment rentals and a declining supply of single-family rental units. The absorption of the large number of units in multifamily structures that will come on the market during the forecast period should be observed closely, and appropriate adjustments made if these units are not absorbed readily. The projection for the next two years assumes the ability of the economy to generate an additional 1,500 jobs per year during the next two years. Should the economy fail to realize the predicted level of employment growth or should employment increase at a rate in excess of the expected level, demand during the next two years will diminish or increase accordingly.

Future building activity is expected to be distributed within the HMA much as in the past. The bulk of new multifamily units will be concentrated in garden-type projects in the town of Vestal. Single-family construction will center in the towns of Vestal, Union, and Owego.

### Qualitative Demand

Single-family Units. Based on current family after-tax incomes, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 750 single-family units is expected to be distributed by sales price as shown in the following table (see Appendix A, paragraphs 9 and 10).

Estimated Annual Demand for New Single-family Housing  
Binghamton, New York, HMA  
January 1, 1968 to January 1, 1970

<u>Price range</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$15,000	45	6
\$15,000 - 17,499	80	11
17,500 - 19,999	100	13
20,000 - 22,499	150	20
22,500 - 24,999	120	16
25,000 - 29,999	150	20
30,000 - 34,999	70	9
35,000 and over	<u>35</u>	<u>5</u>
Total	750	100

Multifamily Units. The monthly rental at which 300 privately-owned net additions to the aggregate multifamily housing inventory might best be absorbed by the market are indicated for various size units in the following table (see Appendix A, paragraph 10). The annual total of 300 units includes 60 units of demand on the part of elderly households.

Estimated Annual Demand for Additional Multifamily Housing  
Binghamton, New York, HMA  
January 1, 1968-January 1, 1970

<u>Monthly gross rent</u>	<u>Efficiency</u>	<u>Size of unit</u>		
		<u>One- bedroom</u>	<u>Two- bedrooms</u>	<u>Three- bedrooms</u>
\$100 - \$119	10	-	-	-
120 - 139	10	45	-	-
140 - 159	-	45	45	-
160 - 179	-	25	40	10
180 - 199	-	10	35	-
200 and over	-	-	<u>25</u>	-
Total	20	125	145	10

At the lower rents achievable with below-market-interest-rate (BMIR) financing or assistance in land acquisition and cost, an additional 200 units may be absorbed. These 200 units would be distributed best with respect to unit size in the following manner: five efficiencies, 45 one-bedroom units, 90 two-bedroom units, 50 three-bedroom units, and 10 four-bedroom units (see Appendix A, paragraph 12).



APPENDIX A  
**OBSERVATIONS AND QUALIFICATIONS**  
APPLICABLE TO ALL FHA HOUSING MARKET ANALYSES

1. When the rural farm population constitutes less than five percent of the total population of the HMA, all demographic and housing data used in the analysis refer to the total of farm and non-farm data; if five percent or more, all demographic and housing data are restricted to non-farm data.
2. All average annual percentage changes used in the demographic section of the analysis are derived through the use of a formula designed to calculate the rate of change on a compound basis.
3. Because of the change in definition of "farm" between 1950 and 1960 censuses, many persons living in rural areas who were classified as living on farms in 1950 would have been considered to be rural nonfarm residents in 1960. Consequently, the decline in the farm population and the increase in nonfarm population between the two census dates is, to some extent, the result of this change in definition.
4. The increase in nonfarm households between 1950 and 1960 was the result, in part, of a change in the definition of "farm" in the two censuses.
5. The increase in the number of households between 1950 and 1960 reflects, in part, the change in census enumeration from "dwelling unit" in the 1950 census to "housing unit" in the 1960 census. Certain furnished-room accommodations which were not classed as dwelling units in 1950 were classed as housing units in 1960. This change affected the total count of housing units and the calculation of average household size as well, especially in larger central cities.
6. The basic data in the 1960 Census of Housing from which current housing inventory estimates are developed reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.
7. Postal vacancy survey data are not entirely comparable with the data published by the Bureau of Census because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include row houses and some duplexes and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the survey serves a valuable function in the derivation of estimates of local market conditions.
8. Because the 1950 Census of Housing did not identify "deteriorating" units, it is possible that some units classified as "dilapidated" in 1950 would have been classified as "deteriorating" on the basis of the 1950 enumeration procedures.
9. The distribution of the qualitative demand for sales housing differs from any selected experience such as that reported in FHA unsold inventory surveys. The latter data do not include new construction in subdivisions with less than five completions during the year reported upon, nor do they reflect individual or contract construction on scattered lots. It is likely that the more expensive housing construction and some of the lower-value homes are concentrated in the smaller building operations, which are quite numerous. The demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.
10. Monthly rentals at which privately owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in the demand section of each analysis. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The production of new units in higher rental ranges than indicated may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result of the availability of an ample rental housing supply.
11. Distributions of average annual demand for new apartments are based on projected tenant-family incomes, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration also is given to the recent absorptive experience of new rental housing. Thus, they represent a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. However, individual projects may differ from the general pattern in response to specific neighborhood or sub-market requirements. Specific market demand opportunities or replacement needs may permit the effective marketing of a single project differing from these demand distributions. Even though a deviation from these distributions may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless a thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets.
12. The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships. Proximity to or quick and economical transportation to place of work frequently is a governing consideration in the place of residence preferred by families in this group.

## APPENDIX TABLES

Table I

Civilian Work Force and Employment Trends<sup>a/</sup>  
Binghamton, New York, Labor Market Area<sup>b/</sup>  
1960-1967

<u>Industry</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>
Work force	<u>118,300</u>	<u>120,000</u>	<u>118,600</u>	<u>116,900</u>	<u>116,600</u>	<u>119,700</u>	<u>123,200</u>	<u>124,300</u>
Unemployment	4,900	5,900	5,700	6,000	5,200	4,600	4,200	4,100
Percent of work force	4.2	4.9	4.8	5.1	4.4	3.9	3.4	3.3
Total employment	<u>113,400</u>	<u>114,200</u>	<u>112,900</u>	<u>110,900</u>	<u>111,400</u>	<u>115,000</u>	<u>119,000</u>	<u>120,200</u>
Agricultural	<u>7,900</u>	<u>7,800</u>	<u>7,500</u>	<u>7,000</u>	<u>6,400</u>	<u>5,900</u>	<u>5,600</u>	<u>5,500</u>
Nonagricultural	<u>105,500</u>	<u>106,400</u>	<u>105,500</u>	<u>103,800</u>	<u>105,000</u>	<u>109,100</u>	<u>113,400</u>	<u>114,600</u>
Wage and salary	<u>93,600</u>	<u>94,200</u>	<u>93,800</u>	<u>92,800</u>	<u>93,900</u>	<u>98,100</u>	<u>102,900</u>	<u>104,300</u>
Other	<u>11,900</u>	<u>12,200</u>	<u>11,700</u>	<u>11,000</u>	<u>11,100</u>	<u>11,000</u>	<u>10,500</u>	<u>10,300</u>
Manufacturing	<u>46,800</u>	<u>46,300</u>	<u>44,500</u>	<u>42,700</u>	<u>42,600</u>	<u>44,500</u>	<u>47,200</u>	<u>46,600</u>
Durable	<u>28,000</u>	<u>28,300</u>	<u>28,100</u>	<u>27,600</u>	<u>27,600</u>	<u>30,000</u>	<u>33,600</u>	<u>34,200</u>
Nondurable	<u>18,800</u>	<u>18,000</u>	<u>16,400</u>	<u>15,100</u>	<u>15,000</u>	<u>14,400</u>	<u>13,600</u>	<u>12,400</u>
Nonmanufacturing	<u>46,900</u>	<u>47,900</u>	<u>49,300</u>	<u>50,100</u>	<u>51,400</u>	<u>53,600</u>	<u>55,700</u>	<u>57,700</u>
Contract const.	<u>3,600</u>	<u>3,600</u>	<u>3,600</u>	<u>3,500</u>	<u>3,600</u>	<u>4,200</u>	<u>4,300</u>	<u>4,600</u>
Public utilities & trans.	<u>4,900</u>	<u>4,800</u>	<u>4,800</u>	<u>4,700</u>	<u>4,600</u>	<u>4,700</u>	<u>4,800</u>	<u>4,800</u>
Trade	<u>14,500</u>	<u>14,700</u>	<u>15,100</u>	<u>15,200</u>	<u>15,600</u>	<u>16,200</u>	<u>16,700</u>	<u>17,000</u>
Finance, ins. & real estate	<u>2,600</u>	<u>2,600</u>	<u>2,700</u>	<u>2,700</u>	<u>2,700</u>	<u>2,800</u>	<u>2,900</u>	<u>3,000</u>
Service and misc.	<u>8,600</u>	<u>9,000</u>	<u>9,300</u>	<u>9,500</u>	<u>9,800</u>	<u>10,200</u>	<u>10,900</u>	<u>11,100</u>
Government	<u>12,700</u>	<u>13,200</u>	<u>13,800</u>	<u>14,500</u>	<u>14,900</u>	<u>15,500</u>	<u>16,100</u>	<u>17,300</u>

<sup>a/</sup> Detail may not add to totals due to rounding.

<sup>b/</sup> Broome and Tioga Counties in New York and Susquehanna County in Pennsylvania.

Source: New York State Department of Labor.

Table II

All Family and Renter Households<sup>a/</sup> by Annual Income  
After Deducting Federal Income Tax  
Binghamton, New York, HMA, 1968 and 1970

Annual income	Broome County				Tioga County				HMA Total			
	1968		1970		1968		1970		1968		1970	
	All	Renter	All	Renter	All	Renter	All	Renter	All	Renter	All	Renter
Under \$4,000	11	17	10	16	13	18	13	18	11	17	11	16
\$4,000 - 4,999	6	9	6	8	7	9	6	7	6	9	6	8
5,000 - 5,999	8	10	7	10	7	9	6	9	9	11	7	10
6,000 - 6,999	10	11	9	10	8	10	8	9	10	10	8	9
7,000 - 7,999	10	10	9	9	8	9	8	9	9	10	10	10
8,000 - 8,999	9	10	9	9	8	9	7	9	9	11	8	10
9,000 - 9,999	9	9	8	10	8	9	8	9	10	8	8	9
10,000 - 12,499	18	14	19	16	18	14	18	15	16	14	19	16
12,500 - 14,999	9	8	11	8	10	7	12	8	10	8	11	8
15,000 - 19,999	7	(2	9	2	9	4	9	5	7	(2	8	(4
20,000 and over	3	(	3	2	4	2	5	2	3	(	4	(
	100	100	100	100	100	100	100	100	100	100	100	100
Median	\$8,600	\$7,350	\$9,050	\$7,700	\$8,850	\$7,500	\$9,250	\$7,850	\$8,600	\$7,350	\$9,050	\$7,750

<sup>a/</sup> Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table III

Population Changes  
Binghamton, New York, HMA  
April 1, 1950-January 1, 1968

Area	April 1, 1950	April 1, 1960	January 1, 1968	Average annual change			
				1950-1960		1960-1968	
				Number	Rate <sup>a/</sup>	Number	Rate <sup>a/</sup>
HMA total	214,864	250,463	270,500	3,560	1.6	2,590	1.0
Broome County	184,698	212,661	225,500	2,796	1.4	1,660 <sup>b/</sup>	.8
Binghamton City	80,674	75,941	68,800	-473	-.6	-920	-1.3
Chenango town	5,747	9,858	12,200	411	5.4	300	2.8
Union town	55,676	64,423	67,300	875	1.5	370	.6
Endicott village	20,050	18,775	17,400	-128	-.7 <sup>c/</sup>	-175	-1.0
Johnson City village	19,249	19,118	20,600	-13		190	1.0
Vestal town	8,902	16,806	24,800	790	6.4	1,030	5.1
Remainder	33,699	45,633	52,400	1,193	3.0	870	1.8
Tioga County	30,166	37,802	45,000	764	2.3	930	2.3
Owego town	9,941	14,710	19,900	477	3.9	670	4.0
Remainder	20,225	23,092	25,100	287	1.3	260	1.1

<sup>a/</sup> Derived through the use of a formula designed to calculate the rate of change on a compound basis.

<sup>b/</sup> Detail may not add to totals because of rounding.

<sup>c/</sup> Less than .1 percent.

Sources: 1950 and 1960 Censuses of Population.  
1968 estimated by Housing Market Analyst.

Table IV

Household Changes  
Binghamton, New York, HMA  
April 1, 1950-January 1, 1968

<u>Area</u>	<u>April 1, 1950</u>	<u>April 1, 1960</u>	<u>January 1, 1968</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1968</u>	
				<u>Number</u>	<u>Rate<sup>a/</sup></u>	<u>Number<sup>b/</sup></u>	<u>Rate<sup>a/</sup></u>
HMA total	<u>61,923</u>	<u>74,080</u>	<u>81,300</u>	<u>1,215</u>	<u>1.8</u>	<u>930</u>	<u>1.2</u>
Broome County	<u>53,040</u>	<u>63,383</u>	<u>68,700</u>	<u>1,034</u>	<u>1.8</u>	<u>690</u>	<u>1.1</u>
Binghamton City	23,381	23,887	22,975	51	.2	-120	-.5
Chenango town	1,641	2,824	3,300	118	5.4	70	2.1
Union town	16,166	16,856	18,750	69	.4	240	1.4
Endicott village	5,932	6,155	6,100	22	.4	-5	-.1
Johnson City village	5,737	6,180	6,650	44	.8	60	1.0
Vestal town	2,452	4,365	6,500	191	5.8	280	5.2
Remainder	9,400	15,451	17,175	605	5.0	220	1.4
Tioga County	<u>8,883</u>	<u>10,697</u>	<u>12,600</u>	<u>181</u>	<u>1.8</u>	<u>240</u>	<u>2.2</u>
Owego town	2,961	4,104	5,150	114	3.2	130	3.0
Remainder	5,922	6,593	7,450	67	1.0	110	1.6

a/ Derived through the use of a formula designed to calculate the rate of change on a compound basis.

b/ Rounded. Detail may not add to totals because of rounding.

Sources: 1950 and 1960 Census of Housing.  
1968 estimates by Housing Market Analyst.

Table V

Trend of Housing Inventory  
Binghamton, New York, HMA  
April 1, 1950-January 1, 1968

<u>Area</u>	<u>April 1, 1950</u>	<u>April 1, 1960</u>	<u>January 1, 1968</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1968</u>	
				<u>Number</u>	<u>Rate<sup>a/</sup></u>	<u>Number</u>	<u>Rate<sup>a/</sup></u>
HMA total	<u>64,700</u>	<u>78,261</u>	<u>85,100</u>	<u>1,356</u>	<u>2.0</u>	<u>880</u>	<u>1.1</u>
Broome County	<u>55,264</u>	<u>66,727</u>	<u>71,800</u>	<u>1,146</u>	<u>1.9</u>	<u>650</u>	<u>1.0</u>
Binghamton City	23,834	24,763	23,800	93	.4	-125	-.6
Chenango Town	1,773	3,012	3,425	124	5.3	50	1.7
Union town	16,507	17,501	19,400	99	.6	245	1.4
Endicott village	6,028	6,451	6,475	42	.7	5	.1
Johnson City village	5,858	6,377	6,750	52	.9	50	.8
Vestal town	2,523	4,520	6,650	200	5.8	275	5.0
Remainder	10,627	16,931	18,525	630	4.6	200	1.2
Tioga County	<u>9,436</u>	<u>11,534</u>	<u>13,300</u>	<u>210</u>	<u>2.0</u>	<u>230</u>	<u>2.0</u>
Owego town	3,095	4,330	5,150	124	3.4	110	2.5
Remainder	6,341	7,204	8,150	86	1.3	120	1.7

<sup>a/</sup> Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Source: 1950 and 1960 Censuses of Housing.  
1968 estimated by Housing Market Analyst.

Table VI

Dwelling Units Authorized by Building Permits  
Binghamton, New York, HMA, 1960-1967

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>Jan.-Oct.</u> <u>1967</u>	<u>Total</u>
Total	826	1,280	913	1,524	848	1,505	1,069	673	8,638
Broome County									
Binghamton City	96	108	165	504 <sup>a/</sup>	45	115	263 <sup>b/</sup>	49	1,345
Binghamton town	33	37	39	24	54	62	54	39	342
Chenango town	NA	28	39	31	30	171	29	NA	328
Conklin town	36	60	45	32	26	42	25	27	293
Deposit village	-	-	-	-	-	-	-	-	-
Dickinson town	13	13	9	5	9	8	7	NA	64
Endicott village	29	22	26	95	30	31	170	15	418
Fentor town	4	17	3	11	11	9	20	NA	75
Johnson City village	4	17	17	9	28	86	27	NA	188
Kirkwood town	48	34	25	23	28	86	29	NA	273
Port Dickinson village	-	3	1	25	-	1	1	NA	31
Union town	152	266	168	217	310	330	162	149	1,754
Vestal town	275	411	166	389	149	408	157	313	2,268
Windsor	NA	-	3	NA	NA	1	3	NA	7
Tioga County									
Newark Valley town	9	6	3	7	9	10	16	NA	60
Owego town	112	215	199	149	110	139	101	81	1,106
Owego village	15	43	5	2	5	1	2	NA	73
Waverly village	-	-	-	1	4	5	3	NA	13

<sup>a/</sup> Includes 93 units of public housing.

<sup>b/</sup> Includes 205 units of public housing.

Sources: Local building inspectors and U.S. Department of Commerce, C-40 Construction Reports.



Table VII

Trend of Housing Tenure  
Binghamton, New York, HMA  
April 1, 1950-January 1, 1968

<u>Tenure</u>	<u>Broome County</u>	<u>Tioga County</u>	<u>HMA total</u>
<u>April 1, 1950:</u>			
Total housing inventory	<u>55,264</u>	<u>9,436</u>	<u>64,700</u>
Total occupied	53,040	8,883	61,923
Owner occupied	31,900	6,145	37,145
Pct. of total occupied	58.4%	69.2%	60.0%
Renter occupied	22,040	2,738	24,778
Pct. of total occupied	41.6%	30.8%	40.0%
Total vacant	2,224	553	2,777
<u>April 1, 1960:</u>			
Total housing inventory	<u>66,727</u>	<u>11,534</u>	<u>78,261</u>
Total occupied	63,383	10,697	74,080
Owner occupied	41,046	8,140	49,186
Pct. of total occupied	64.8%	76.1%	66.4%
Renter occupied	22,337	2,557	24,894
Pct. of total occupied	35.2%	23.9%	33.6%
Total vacant	3,344	837	4,181
<u>January 1, 1968:</u>			
Total housing inventory	<u>72,100</u>	<u>13,300</u>	<u>85,400</u>
Total occupied	68,700	12,600	81,300
Owner occupied	45,725	10,050	55,775
Pct. of total occupied	66.6%	79.7%	68.6%
Renter occupied	22,975	2,550	25,525
Pct. of total occupied	33.4%	20.3%	31.4%
Total vacant	3,400	700	4,100

Sources: 1950 and 1960 Censuses of Housing.  
1968 estimated by Housing Market Analyst.

Table VIII

Vacancy Trends  
Binghamton, New York, HMA  
April 1, 1950-January 1, 1968

<u>Vacancy characteristics</u>	<u>Broome County</u>	<u>Tioga County</u>	<u>HMA total</u>
<u>April 1, 1950:</u>			
Total vacant units	<u>2,224</u>	<u>553</u>	<u>2,777</u>
Available vacant units	551	103	654
For sale	183	44	227
Homeowner vacancy rate	.6%	.7%	.6%
For rent	368	59	427
Rental vacancy rate	1.6%	2.1%	1.7%
Other vacant	1,673	450	2,123
<u>April 1, 1960:</u>			
Total vacant units	<u>3,344</u>	<u>837</u>	<u>4,181</u>
Available vacant units	1,443	313	1,756
For sale	375	136	511
Homeowner vacancy rate	.9%	1.6%	1.0%
For rent	1,068	177	1,245
Rental vacancy rate	4.6%	6.5%	4.8%
Other vacant	1,901	524	2,425
<u>January 1, 1968:</u>			
Total vacant units	<u>3,100</u>	<u>700</u>	<u>3,800</u>
Available vacant units	1,225	250	1,475
For sale	400	100	500
Homeowner vacancy rate	.8%	1.0%	.9%
For rent	825	150	975
Rental vacancy rate	3.5%	5.6%	3.7%
Other vacant	1,875	450	2,325

Sources: 1950 and 1960 Censuses of Housing.  
1968 estimated by Housing Market Analyst.

Table IX

## Binghamton, New York-Pennsylvania, Area Postal Vacancy Survey

November 28, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	70,648	1,677	2.4	1,542	135	747	53,856	780	1.4	672	108	253	16,792	897	5.3	870	27	494	1,671	39	2.3
New York portion	65,337	1,475	2.3	1,342	133	730	48,690	596	1.2	490	106	236	16,647	879	5.3	852	27	494	1,583	37	2.3
Binghamton City	31,626	606	1.9	550	56	401	20,860	187	0.9	145	42	102	10,766	419	3.9	405	14	299	442	4	0.9
Main Office	8,851	225	2.5	224	1	207	6,576	57	0.9	56	1	7	2,275	168	7.4	168	-	200	357	4	1.1
Stations:																					
East Side	3,533	45	1.3	45	-	-	2,965	19	0.6	19	-	-	568	26	4.6	26	-	-	15	-	0.0
Southview	7,945	138	1.7	108	30	183	5,768	63	1.1	33	30	84	2,177	75	3.4	75	-	99	45	-	0.0
Westview	11,297	198	1.8	173	25	11	5,551	48	0.9	37	11	11	5,746	150	2.6	136	14	-	25	-	0.0
Other Towns and Villages	33,711	869	2.6	792	77	329	27,830	409	1.5	345	64	134	5,881	460	7.8	447	13	195	1,141	33	2.3
Deposit	1,158	75	6.5	73	2	8	912	59	6.5	57	2	6	246	16	6.5	16	-	2	61	5	8.2
Endicott (12-6-67)	14,942	331	2.2	305	26	93	12,226	119	1.0	94	25	74	2,716	212	7.8	211	1	19	342	3	0.9
Johnson City	6,724	105	1.6	92	13	45	5,407	43	0.8	30	13	23	1,317	62	4.7	62	-	22	169	3	1.8
Owego (2-1-68)	2,912	111	3.8	110	1	6	2,164	39	1.8	38	1	6	748	72	9.6	72	-	-	166	5	3.0
Vestal	5,118	102	2.0	70	32	168	4,578	71	1.6	51	20	20	540	31	5.7	19	12	148	187	10	5.3
Waverly	2,857	145	5.1	142	3	9	2,543	78	3.1	75	3	5	314	67	21.3	67	-	4	216	7	3.2
Pennsylvania portion	5,311	202	3.8	200	2	17	5,166	184	3.6	182	2	17	145	18	12.4	18	-	-	88	2	2.3
Forest City (11-22-67)	1,588	73	4.6	73	-	8	1,588	73	4.6	73	-	8	-	-	-	-	-	-	12	-	0.0
Montrose	1,849	56	3.0	54	2	8	1,721	40	2.3	38	2	8	128	16	12.5	16	-	-	40	2	5.0
Susquehanna	1,874	73	3.9	73	-	1	1,857	71	3.8	71	-	1	17	2	11.8	2	-	-	36	-	0.0

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; and apartment represents one possible stop with more than one possible delivery.

The estimates of total possible deliveries to residences, apartments, and house trailers were made by the postal carriers. The data in this table, therefore, are not strictly comparable to the corresponding data for surveys conducted prior to 1966. The combined totals, however, are as recorded in official route records.

Source: FBA postal vacancy survey conducted by collaborating postmaster(s).