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Analysis of the
**BOSTON, MASSACHUSETTS
HOUSING MARKET**

as of October 1, 1966

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

October 1967

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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.

Table of Contents

	<u>Page</u>
Summary and Conclusions	i
Housing Market Area	1
Map of Area	3
Economy of the Area	
Character and History	4
Employment	5
Principal Employers	7
Military Installations	9
Unemployment	11
Future Employment	11
Income	12
Demographic Factors	
Population	14
Households	15
Housing Market Factors	
Housing Supply	18
Residential Building Activity	20
Tenure of Occupancy	23
Vacancy	23
Sales Market	25
Rental Market	28
Urban Renewal Activity	29
Military Housing	29
Public Housing	30
Demand for Housing	32
Area Summaries	34
Central Submarket	34
Northern Submarket	50
Western Submarket	60
Southern Submarket	69
Elderly Housing	79
Nursing Homes	83

ANALYSIS OF THE
BOSTON, MASSACHUSETTS, HOUSING MARKET
AS OF OCTOBER 1, 1966

Summary and Conclusions

1. A steady upward trend in employment in the Boston Housing Market Area since 1960 has been accentuated in the more recent years. Wage and salary employment increased from a monthly average of 1,078,500 workers in 1960 to 1,146,000 workers in 1965. Of the over-all gain of 67,600 workers in this six-year period, 45,500 workers (67 percent) were added in the last two years. Additional increases in the first seven months of 1966 indicate that the average for the year will approach or equal the spectacular 36,200-job gain in 1965. An unemployment rate of only 3.8 percent of the total work force in the first seven months of this year indicates that 1966 will probably set a new low for the 1960's. Employment in the next two years is expected to increase at about 20,000 jobs a year.
2. The current median annual income for all families, after federal income tax deductions, is estimated at \$8,300. By October 1, 1968 this median is expected to reach \$8,780. Over the same two-year period, the median annual income of renter households of two or more persons is expected to increase from the current \$6,910 to \$7,300.
3. The population of the Boston HMA as of October 1, 1966 is estimated at 2,724,000, an increase of more than 128,500 (five percent) since the 1960 census. This increase represents a net growth since 1960 of 19,775 a year as compared with 18,100 a year in the previous decade. By October 1, 1968 the population is expected to increase by 27,400 a year to reach a total of 2,778,800. The current estimate of 839,200 households represents an increase of almost 67,100, or 10,300 a year, since the last census. The growth in the next two years is expected to be about 14,925 households a year.
4. The 839,200 units comprising the current housing inventory reflect a net addition of 67,325 units since April 1960, or an average annual increment of 10,350 units. A net addition of 86,725 units through new construction and conversions was offset by a loss of 19,400 units through urban renewal, highway construction, and other causes. The proportion of owner-occupied units increased slightly from 52.3 percent in 1960 to a current 52.5 percent.
5. The 4,000 vacant units available for sale and 12,800 available for rent establish current homeowner and rental vacancy rates of 0.9 percent and 3.1 percent, respectively.

6. An annual demand for 17,900 new units over the next two years will arise from the anticipated growth in the area and requirements for replacement of demolition losses. The demand includes 8,200 single-family units and 9,700 multifamily units. The multifamily demand includes 1,770 units of middle-income housing which can be supplied only through below-market-interest-rate financing or assistance in land acquisition or cost. This demand estimate does not include public low-rent housing or rent-supplement accommodations.
7. The demand for 8,200 single-family units a year is distributed by price class in the housing demand section of each of the submarket summaries. Likewise, the submarket summaries contain distributions, by gross monthly rents and unit size, of the demand for 7,930 units of multifamily housing achievable without below-market-interest-rate financing or other public benefits.
8. The demand for housing for independent living among elderly persons is predominantly at rents achievable only in public housing. The annual over-all demand for 9,700 multifamily units, however, includes an undetermined number which will be absorbed by the older segment of the population. The demand for projects designed especially for the elderly is limited to about 300 a year during the next two years and should be undertaken only when patronage can reasonably be assured.
9. The Boston area ranks among the highest in the nation in the number of nursing home beds in relation to its population. In view of some 1,250 nursing home accommodations currently under construction or proposed, an annual demand for 200 new beds in the next two years is indicated. This demand is in addition to the requirements for modernizing or replacing 10,450 existing accommodations to bring them up to the high standards set for participation in the Federal medicare program.

ANALYSIS OF THE
BOSTON, MASSACHUSETTS, HOUSING MARKET
AS OF OCTOBER 1, 1966

Housing Market Area

For the purpose of this analysis, the Boston Housing Market Area (HMA) is defined as coextensive with the Boston Standard Metropolitan Statistical Area as presently defined. The 17 cities and 61 towns which comprise the HMA occupy Suffolk County in its entirety and parts of Essex, Middlesex, Norfolk, and Plymouth Counties. Since the 1960 Census, the Bureau of the Budget has extended the area to include the towns of Sherborn (Middlesex County) and Millis (Norfolk County). As currently defined, the area had a 1960 population of 2,575,481, with the city of Boston accounting for 697,197, or 27 percent, of the total.

Bounded on the east by Massachusetts Bay, the area is contiguous to the Lawrence-Haverill and Lowell Standard Metropolitan Statistical Areas on the north and Brockton and Providence on the south.

The HMA has four harbors capable of handling ocean and coastwise ships. The largest, that of Boston, is one of the best deep water harbors in the world. The other three harbors are Fore River, Back River (both in Weymouth), and Salem.

The three major railroads of the area are the Boston and Albany Division of the New York Central, the Boston and Maine, and the New York, New Haven, and Hartford.

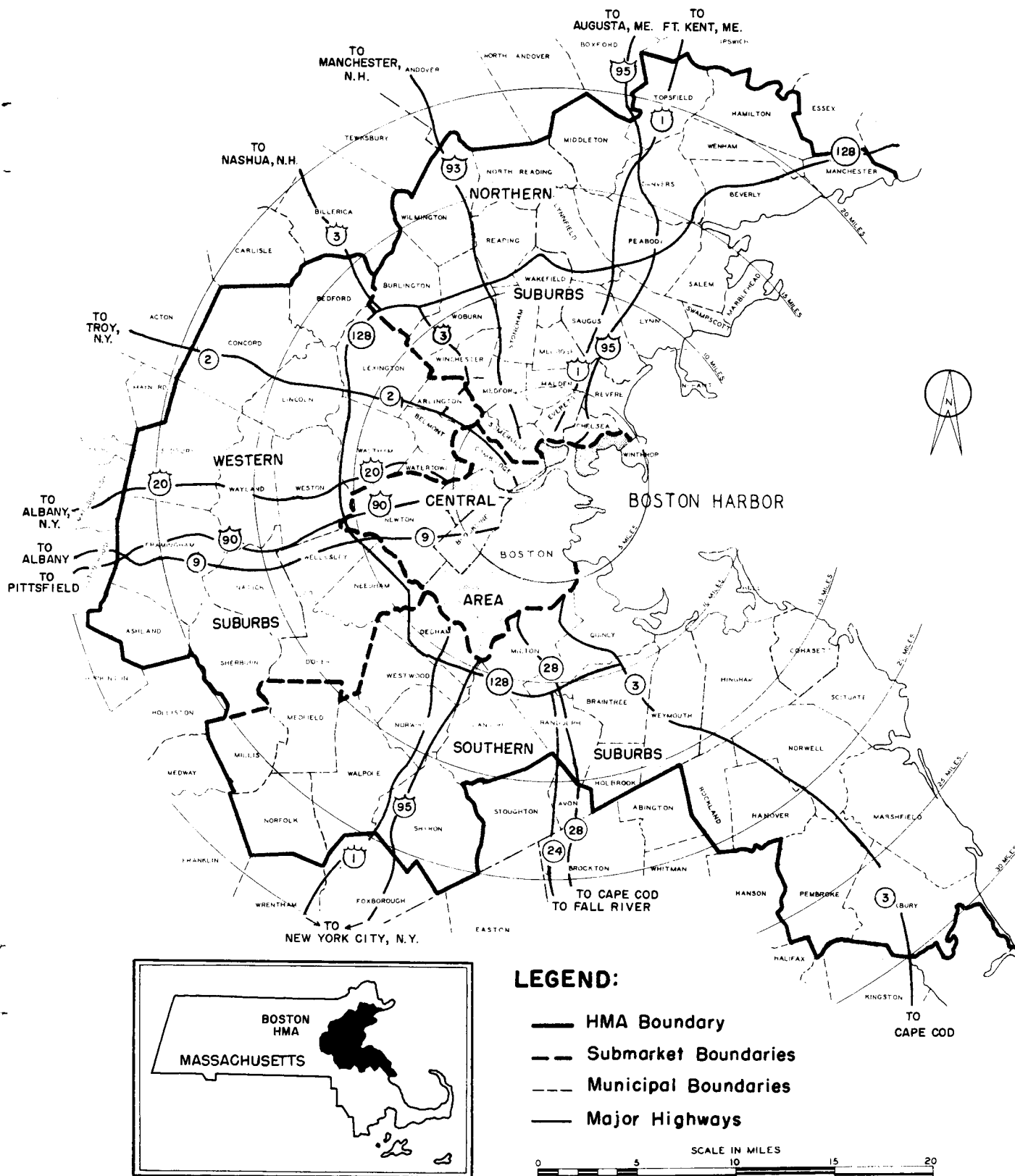
Major highways extend from the center of the area in a spoke-like pattern, tied together by Route 128, a limited access circumferential route from Gloucester to Hingham. The Massachusetts Turnpike (Interstate 90) extends westward from downtown Boston to the New York State line at West Stockbridge, where it connects with the New York Thruway. Interstate 95 (not completed) runs from Salisbury at the New Hampshire line to Attleboro at the Rhode Island line and includes the Northeast Expressway from Boston to Revere. U.S. Route 1 passes through Boston on its way from Maine to Key West, Florida. U.S. Route 20 comes from Albany, New York and terminates in Boston. These highways are supplemented by a system of state routes that provide for adequate intrastate travel and interstate connections. Interstate Route 695, an inner belt, is in early stages of development and will circle west from the Charlestown section of Boston through Somerville, Cambridge, and Brookline to the Roxbury section of Boston.

The Logan International Airport provides facilities for major national and international airlines. Located on 2,000 acres of filled-in land extending into Boston Harbor, it is only ten minutes driving time from the center of Boston and may be reached on the Boston subway.

Several hundred trucking firms provide local and long-distance freight service. Passenger service is provided by 37 interstate and local bus companies. The Massachusetts Bay Transportation Authority, a state-controlled agency, operates most of the facilities for local transportation throughout the area, including bus, trolley bus, street car, and rapid transit trolley and train services. Operating deficits of this system are subsidized by the municipalities served. Extensions of rapid transit service, some of which will be in operation in 1967, include the following: South Station (Boston) to South Weymouth, 15 miles; Charlestown (Boston) to Malden-Melrose, 6.5 miles; Harvard Square (Cambridge) to Arlington, 2.5 miles; West Hills to West Roxbury (both in Boston), 4.3 miles; and Lechmere Square (Cambridge) to Somerville, 1.1 miles.

The abundance of employment opportunities and the excellent transportation system attract a large number of commuters to the labor market of the area. In 1960, about 75,450 workers commuted to the area. An out-commutation of almost 26,300 area workers resulted in a net in-commutation of about 49,150 workers. Although 71 percent of the in-commuters came from those portions of Essex, Middlesex, Norfolk, and Plymouth Counties outside the HMA, many commuted from nearby Maine, New Hampshire, and Rhode Island. No recent study of commuting patterns has been made.

BOSTON, MASSACHUSETTS HOUSING MARKET AREA



Economy of the Area

Character and History

The swift and successful colonization and industrialization that followed the establishment of the first settlement in the area at Weymouth in 1622 and other early settlements at Boston, Beverly, Lynn, and Salem can be attributed to the abundance of water power and marine resources. Boston, with its superior harbor, rapidly assumed the leadership as the trade, industrial, financial, cultural, and political center of Massachusetts and all New England.

The rich historical heritage of the region, which is familiar to practically every American school child, makes the area one of the more popular tourist centers of the nation.

The natural harbors of the area gave rise to one of its earliest industries, that of shipbuilding. Shipbuilding remains today the leading industry of Quincy. Water power made possible the early development of manufacturing, the production of leather goods and textiles being notable examples.

With the development of electrical power and establishment of improved transportation facilities in other locations, industry began to migrate from New England to sources of raw materials and to areas of cheaper labor. The exodus of a large part of the textile industry to the South between 1920 and 1940 is a prime example. The economic decline in the Boston area which resulted from this migration and from other causes, continued up to World War II. At that time defense activities resulted in the rapid rise of the new field of electronics, developed largely through the facilities of the Radiation Laboratory of the Massachusetts Institute of Technology (M.I.T.), in Cambridge. The renaissance of industry that centers on the products and processes developed through the research and development activities of M.I.T., Harvard University, and other area institutions has been accompanied by a spectacular relocation of industry, with many new industrial facilities locating in areas bordering Route 128. The result has been that this highway, derisively referred to after its opening in 1951 as the "road to nowhere," is now known as the "electronics belt" or the "golden crescent."

In 1964, the Congress approved a decision to establish facilities in Cambridge for the National Aeronautics and Space Administration. This agency is now operating with several hundred employees in rented space in Cambridge. When all of its facilities are completed in 1969, the agency is expected to employ some 6,000 persons. NASA will exert a much greater influence on the economy of the area than is indicated by its direct employment, since it will spend \$50 million a year (by current estimate) in research grants to private industries and universities. Of 96 awards amounting to \$5.3 million which the Cambridge Center made in fiscal year 1966, 28 awards amounting to \$1.5 million went to Massachusetts establishments, the highest proportion for any single state.

The requirements for land for new facilities have spurred the establishment of more than 50 new industrial parks in widely dispersed locations but generally close to Route 128. The success of these developments varies, depending on relative congestion, accessibility, and other economic considerations, and upon whether they represent mere assemblages of land available for industry or whether they are actively promoted by specialists in industrial realty. The urban renewal plans of several localities envision the attraction of industry in their land re-use proposals. One of the newest industrial parks, in Somerville, already has its first four tenants and expects to attract a number of the 94 firms being displaced by the NASA project.

Employment

Current Estimate and Past Trend. Total nonagricultural employment averaged 1,277,900 in the first seven months of 1966, an increase of 34,000, or 2.7 percent, over that for the comparable period in 1965. Annual average non-agricultural employment rose steadily from 1,199,900 in 1960 to 1,258,800 in 1965. These figures do not include employees involved in labor disputes, shown separately in table I.

Wage and salary employment, which constituted 91 percent of all nonagricultural employment in 1965, increased from an annual average of 1,078,500 in 1960 to 1,146,100 in 1965. The level for the first seven months of 1966 was 1,169,200, or 39,600 above that for the same period in 1965. After gains of less than one percent a year from 1960 through 1964, employment in 1965 showed a sharp rise of 3.3 percent over that for 1964. The increase in the first seven months of 1966 over the same period in 1965 was 3.5 percent.

Trend in Nonagricultural Wage and Salary Employment
Boston, Massachusetts, Housing Market Area, 1960-1966
(thousands of employees)

<u>Period</u>	<u>Employment</u>	<u>Change</u>	
		<u>Number</u>	<u>Percent</u>
1960	1,078.5	-	-
1961	1,086.5	8.0	0.7
1962	1,095.4	8.9	0.8
1963	1,100.6	5.2	0.5
1964	1,109.9	14.5	0.8
1965	1,146.1	36.2	3.3
1965, 1st 7 mos.	1,129.5	-	-
1966, 1st 7 mos.	1,169.2	39.7	3.5

Source: Massachusetts Division of Employment Security.

Employment in manufacturing declined each year from an annual average of 303,800 in 1960 to 275,500 in 1964. An increase to 284,400 in 1965 reflected a recovery in employment in the durable goods industries from 139,200 in 1964 to 148,300 in 1965 (see table II). The greatest gain from 1964 to 1965 in employment in the durable goods industries was that in transportation equipment, which rose from 14,600 to 18,700 largely as the result of ship-building activities in Quincy.

Employment in the nondurable goods industries dropped steadily from 148,300 in 1960 to 136,100 in 1965. In this category, printing and publishing was the only industry to maintain employment strength, increasing (with fluctuations) from 23,600 in 1960 to 24,000 in 1965.

Nonmanufacturing employment increased from 774,600 in 1960 to 861,700 in 1965. The growing importance of this category is more clearly seen in the fact that in 1965 it constituted 75 percent of total wage and salary employment as compared with only 72 percent in 1960. Three industries in the nonmanufacturing group (trade, services, and government) each exceed in employment the total in either durable goods or nondurable goods manufacturing.

Wholesale and retail trade employment rose from 240,900 in 1960 to 255,700 in 1965, a gain of six percent. This rise included a gain of 2,600 from 1960 to 1961, a slight decline from 1962 to 1963, and substantial gains of 4,500 and 6,600, respectively, from 1963 to 1964 and from 1964 to 1965.

Employment in services has experienced gains since 1960, ranging from 6,000 to 12,200 a year to reach 246,900 in 1965. This category includes the many educational, medical, and engineering and research activities that are becoming characteristic of the economy of the area.

Government employment increased steadily by 15 percent from 142,200 in 1960 to 163,300 in 1965.

Construction, transportation, and finance, the three remaining nonmanufacturing groups shown in table II, each exceeded in employment any single category of manufacturing employment in 1965. Increases in the number of workers in both contract construction and finance, insurance, and real estate have been small but persistent, except for a slight 1960-61 decline in construction. Employment in transportation has fluctuated, with the 1965 average of 66,400 being higher than for any year since 1960, when 68,000 were reported. Containerized shipping, which was to begin in August after an agreement was reached with the maritime union, offers the prospect for an increase in employment in water transportation. However, a second delay has been encountered in a jurisdictional dispute between unions over who drives trucks in the terminal area.

Employment Participation Rates. Workers residing in the HMA, as enumerated by the Bureau of the Census, constituted 38.6 percent of the population in 1950 and 39.5 percent in 1960. Because of a large in-commutation into the area, these ratios are considerably lower than the 46.5 percent in 1960 and the 47.0 percent in 1966 computed on the basis of workers employed in the area in relation to the resident population. The participation rate is expected to increase further as employment growth continues and in-commuters are drawn to the Boston area in increasing numbers.

Principal Employers

According to the Greater Boston Chamber of Commerce, there are eight manufacturing firms which employ 3,500 or more workers in the Boston HMA.

Principal Manufacturing Firms Boston, Massachusetts, Housing Market Area

<u>Firm</u>	<u>Employment</u>
General Electric	15,300
Raytheon Company	19,000 ^{a/}
Sylvania Electric Products, Inc.	10,435
General Dynamics	6,300
B.F. Goodrich Footwear Company	5,500
Honeywell Corporation	5,350
Avco Corporation	4,500
Polaroid Corporation	3,500

^{a/} State total.

Source: 1966-1967 Directory of Manufacturers in
Greater Boston.

The General Electric Company is the largest of the manufacturing firms, with most of its local operations centering in Lynn. The four departments operating there design, develop, and produce such diverse products as small aircraft gas turbines, steam turbine generators for marine, utility and industrial uses, electrical aerospace and industrial instruments, and direct energy conversion systems. A plant in Everett produces components for large aircraft jet engines. An apparatus service shop operates in Medford to repair special large electrical and mechanical apparatus. An industrial plants section operates in Chelsea. A computer center under construction in Watertown will serve a nationwide medical information network (Medinet) to hospitals.

The Raytheon Company, headquartered in Lexington, operates area facilities in Norwood, Newton, Waltham, Burlington, Bedford, Wayland, and Sudbury, all relating to research and development or to the manufacture of electronic and aerospace products. The experience of this company points up the hazards

involved in a rapidly developing and rapidly changing field. At the peak of its employment in 1960, the firm was the largest industrial employer in the State. When one of its chief products, an electronic component, became suddenly obsolete, employment plummeted. The company has regained some of its pre-eminence through its current development and production of electronic teaching devices.

Sylvania Electric Products, a subsidiary of the General Telephone and Electronics Corporation, operates in Waltham, Needham, West Roxbury (Boston), Salem, Woburn, and Bedford, producing various electronics and electric lighting products and engaging in research and development activities.

General Dynamics, through its Electric Boat Division, operates the shipyard in Quincy which it recently acquired from the Bethlehem Steel Company. It is working on a \$64 million contract to build three ships for containerized shipping for the Sapphire Steamship Line. It has a three-year backlog of contracts for the design and production of ships for the Navy and for NASA, but its chief concern at present is the development of a proposal for the design, construction, and maintenance of a fleet of fast deployment logistics (FDL) ships for the Navy. This proposal represents a new concept in naval procurement.

The vitality of the foregoing firms is evident in the fact that a substantial portion of their activities is concerned with research and development. Research and development play such a growing role in the industrial activities of the area that the Greater Boston Chamber of Commerce publishes a separate directory of firms devoted to electronics and to research and development. Establishments which are engaged solely in research and development are generally small, but the larger ones include such well-known names as Arthur D. Little and Stone and Webster.

The economic role played by the educational institutions of the area has been mentioned. The Massachusetts Institute of Technology, with some 14,000 employees, is a prime example. Its own laboratories have produced or contributed to the innovations in electronics and space science of the past two decades, and its personnel have participated in the functions of such installations as the Lincoln Laboratories, in Lexington, which developed the continental defense system, and of the Mitre Corporation in Bedford. The former is operated by M.I.T. under contract with the U.S. Air Force. The latter is an independent non-profit corporation which provides technical services to federal agencies. Most of its board of directors are M.I.T. personnel.

Harvard University, with almost 12,000 employees, engages in research not so limited in scope as that done by M.I.T. Operating on an established principle that its faculty should spend half its time in

academic pursuits and half in creative or research activities, the University is currently working on contracts with 58 governmental agencies as well as with non-governmental organizations.

Military Installations

All of the military services operate facilities in the Boston area. The Navy, with its various activities under the First Naval District Headquarters in Boston, accounts for the largest number of employees.

Military and Civilian Employees at Major Military Installations in the Boston, Massachusetts, Housing Market Area

<u>Service or installation</u>	<u>Employment, Dec. 31, 1965</u>	
	<u>Military</u>	<u>Civilian</u>
Navy, total	6,329	7,575
Ashore	2,254	-
Homeported	4,075	-
Hanscom Field (Air Force)	2,110	3,064
Coast Guard	1,671 ^{a/}	248 ^{a/}
Boston Army Base	174 ^{b/}	298
Boston City (inc. NE Eng. Div.) (Army)	507 ^{b/}	564
Natick Laboratories (Army)	213 ^{b/}	1,584
Watertown Arsenal (Army)	19 ^{b/}	1,668
Total	11,023	15,001

^{a/} As of September 1966.

^{b/} As of March 1966.

Source: U.S. Department of Defense.

Navy. Total naval strength in the HMA dropped steadily from 8,075 officers and enlisted men in December 1962 to 6,325 in December 1965. Similarly, civilian employment dropped from 9,800 in 1962 to 7,575 in 1965. Most of the decline was in Boston, where uniformed personnel dropped from 6,600 in 1962 to 4,925 in 1965 and where civilian personnel at the Naval Shipyard in Charlestown dropped from 8,650 to 6,425 during this period. The Naval Hospital in Chelsea has shown a more moderate decline in its uniformed complement, from about 625 in 1962 to 575 in 1965; the number of civilian employees has remained fairly constant at about 250. The Naval Air Station at South Weymouth, with 625 naval personnel and 105 civilians at the end of 1965, is the only Naval activity not located within five miles of downtown Boston. The remainder of the employees of the Navy are distributed among some 12 or 13 smaller activities and offices, centered mostly in Boston.

Air Force. Hanscom Field, originally established as the Bedford Airport, has been used exclusively by the U.S. Air Force only since 1950. It now serves as headquarters of the Air Force Command and Control Development Division, functioning mainly as a research center for electronics systems. Over the past ten years, the military strength has fluctuated, standing at a current low of under 2,100 officers and enlisted men. Civilian employment, on the other hand, has shown a general rise, from under 2,000 workers in 1957 to more than 3,000 currently.

Army. The Boston Army Base, located in the Boston port area, was established in 1918. It originally operated under the Boston Quartermaster Depot, whose principal function was the procurement of all footwear for the U.S. Army. In 1942, the base operated as a sub-port of the New York Port of Embarkation. It now serves as headquarters of a number of army and other military functions. As an independent installation, the base is being phased out; the 1965 employment of 500 military personnel and 300 civilians compares with 1,300 military and 2,650 civilian employees in 1956.

One of the newer Army installations is the New England Division of the U.S. Army Corps of Engineers. Headquartered at Waltham, the command is responsible for the supervision of various civil works, such as river and harbor work and flood control projects. Its personnel is predominantly civilian.

Two other installations, the Watertown Arsenal and the Natick Laboratories, are under control of the Army but are largely civilian in personnel. The Watertown Arsenal is one of the oldest of the U.S. Army ordnance plants. Converted from its original function of manufacturing conventional weapons, it now specializes in rocket and missile support items, special weapons, and other nonconventional materiel, with considerable emphasis on research. The arsenal, with current employment (civilian) of under 1,700 compared with levels of over 2,800 in years prior to 1963, is scheduled for closing by September 1967.

The Quartermaster Research and Engineering Command, familiarly known as the Natick Laboratories, has increased in employment from about 1,225 in 1956 to almost 1,600 (mostly in the past three years). It functions through five divisions, covering research and engineering in chemicals and plastics, environmental protection, mechanical engineering, pioneering research, and research in textiles, clothing, and footwear.

Coast Guard. The Coast Guard, with headquarters in Boston, is responsible for the maintenance of aids to navigation, inspection of merchant vessels, and the operation of the International Ice Patrol.

Unemployment

The number of unemployed area workers in 1966 has ranged from a low of 45,200 in April to 56,000 in June. The resulting average unemployment rate of 3.8 percent of the work force for the first seven months of 1966 compares with 4.4 percent average for the comparable period of 1965. The annual average unemployment rate since 1960 (see table I) has fluctuated from a high of 4.7 percent in 1961 to a 1965 low of 4.0 percent. This narrow range attests to the relative stability of employment in the area over this period.

Estimated Future Employment

Employment over the next two years is expected to increase substantially, but at a somewhat slower rate than has been displayed in the past year and a half. Chief deterrents to a continuing sharp upswing are the tight labor and money markets and the prospect of possible anti-inflation measures. The rate of construction of new industrial facilities shows no signs of moderating. Building permit valuations of new industrial buildings authorized during 1965 totaled \$24.6 million, up from \$19.3 million in 1964 and \$11.8 million in 1963. Authorizations for 1966 are certain to surpass the 1965 level, since industrial building permits issued during the first eight months showed valuations of \$23.5 million, as compared with \$13.8 million for the comparable period of 1965. Not all new industrial construction will result in additional employment, however, since a considerable part will represent plant relocations from urban renewal areas, replacement of present facilities, or construction to house activities not requiring large numbers of additional employees.

Most of the prospective gains in employment are expected in the nonmanufacturing industries, with NASA as an important factor in the prospects for this sector. Employment in services will increase by no less than 7,500 a year over the next two years. Government employment gains will average about 4,000 a year, while trade will add about 2,000. Some decline may be expected during the first part of the forecast period in contract construction and in finance, insurance, and real estate, but these categories should show over-all gains over the next two years, as should transportation.

Manufacturing employment can be expected to increase by 5,000 workers a year in the forecast period, practically all of which will be in the durable goods industries. Greatest strength will be displayed by machinery manufactures (both electrical and other), which together will add about 3,000 workers a year. Transportation equipment employment gains are expected to average about 1,500 jobs a year, and all other durable goods industries, no less than 500 jobs a year.

Among nondurable goods manufacturers, printing displays the greatest strength and stability, but neither this industry nor nondurable goods industries in general are expected to experience any significant employment gains by October 1968.

On the basis of the foregoing considerations, an estimated increase in employment of 20,000 jobs a year in the next two years can be anticipated. A substantial part of the additional employees can be expected to be female workers from the local labor market and commuters from localities outside the HMA, including out-of-state residents.

Income

Average Weekly Earnings. The average earnings of production and nonsupervisory workers in manufacturing industries have increased steadily from \$82 a week in 1958 to \$106 a week in 1965, or a gain of 29 percent for the period. It is significant that average weekly earnings have risen not only because of rising wage rates but also because of increases in the average hours worked, as shown in the following table.

Average Weekly Earnings and Hours Worked in Manufacturing Industries Boston, Massachusetts, Housing Market Area, 1958-1965

<u>Year</u>	<u>Durable goods</u>		<u>Nondurable goods</u>		<u>All manufacturing</u>	
	<u>Earnings</u>	<u>Hours</u>	<u>Earnings</u>	<u>Hours</u>	<u>Earnings</u>	<u>Hours</u>
1958	\$ 88.43	40.3	\$77.49	38.4	\$ 82.27	39.2
1959	91.85	40.4	80.90	38.7	85.81	39.5
1960	93.53	40.1	82.80	38.1	87.62	39.0
1961	100.11	40.8	86.12	38.3	92.51	39.5
1962	103.19	40.8	89.15	38.5	95.55	39.6
1963	106.79	40.8	92.22	38.6	98.88	39.6
1964	109.88	41.0	94.46	38.4	101.77	39.6
1965	113.99	41.3	98.03	38.9	105.86	40.1

Source: U.S. Department of Labor.

Workers in durable goods industries, with wage increases of 29 percent from 1958 to 1965, fared better than those in nondurable goods industries, whose increase was 27 percent for the period. Wages were highest for workers in the nonelectrical machinery (\$126 a week in 1965) and the transportation equipment (\$131) classifications among the durable goods industries, and for printing (\$123) and chemical (\$123) workers among the nondurable goods industries. Lowest earnings were those of workers in apparel (\$73), textiles (\$86), and leather (\$85). Details of earnings by industry are shown in table III.

Current Annual Income. The current median income, after deduction of federal income taxes, of all families in the Boston HMA is estimated at \$8,300, while that for renter households of two or more persons is estimated at \$6,910. Incomes are highest in the western suburbs, where all families have a median annual income of \$9,700, and renter households, a median of \$8,070. Lowest incomes are in the central area, where the medians are \$7,540 and \$6,730, respectively.

Nineteen percent of all families and 28 percent of renter households have an income under \$5,000 a year. An annual income of \$12,000 or more is earned by 22 percent of all families and 11 percent of renter households. Distributions of families and households by income are shown in table IV.

Future Family Income. The median annual after-tax income for all families is expected to reach \$8,780 by October 1, 1968, an increase of \$480 over the current median. The median renter household income is expected to rise \$390 to \$7,300 a year. These increases will result in a decline to 17 percent in the proportion of all families earning less than \$5,000 annually, and to 26 percent among renter households. The proportion of all families earning \$12,000 a year and over is expected to rise to 26 percent, and of renter households, to 14 percent.

Demographic Factors

Population

Current Estimate. The population of the Boston HMA is estimated at 2,724,000, an increase of 128,500, or 19,775 a year since 1960. The central area lost almost 44,750 inhabitants, or about 6,875 annually since the last census. A continued flight to the suburbs accounts, in part, for population gains in each of the sub-areas, as shown in the table below.

Population Trends. The population of the area grew from 2,414,000 in April 1950 to 2,595,000 in April 1960, or by 18,100 persons a year. There are substantial differences in growth trends, however, among the sub-areas. The central area lost population between 1950 and 1960 at the rate of 11,050 a year. The northern suburbs, which include a large number of the older cities and towns, grew by 7,450 a year, as compared with annual gains of 10,050 and 11,625, respectively, in the western and southern suburbs.

Population Trend in the Boston, Massachusetts, Housing Market Area
April 1, 1950-October 1, 1966

<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>October 1966</u>	<u>Average annual change</u>	
				<u>1950-1960</u>	<u>1960-1966</u>
Central area	1,061,767	951,341	906,600	-11,050	-6,875
Northern suburbs	763,553	838,313	902,000	7,475	9,800
Western suburbs	293,151	393,767	444,000	10,050	7,725
Southern suburbs	<u>295,897</u>	<u>412,060</u>	<u>471,400</u>	<u>11,625</u>	<u>9,125</u>
Total HMA	2,414,368	2,595,481	2,724,000	18,100	19,775

Sources: 1950 and 1960 Censuses of Population.
1966 estimated by the Housing Market Analyst.

Future Population. By October 1, 1968, the population of the area is expected to reach 2,778,800, or an increase of about 27,400 a year over the next two years. Population growth during the forecast period will exceed the average since 1960 because of greater employment growth. By 1968, the northern suburbs will have gained about 12,775 inhabitants a year to attain a population of 927,550, surpassing that of the central area, which will have declined still further to 896,000, or by about 5,300 a year. The largest rates of increase are expected in the western (9,425 a year) and southern suburbs (10,500 a year), which will have populations of 462,850 and 492,400, respectively.

Components of Population Change. It is not possible to derive competent estimates of the separate effects of natural increase (excess of births over deaths) and migration upon the increase in population in the HMA because of duplications in the reporting of births in Massachusetts when the births occur outside the city or town of residence of the mother. For the State, the yearly overstatement of births through 1963 is estimated at about four percent. Because of the high concentration of hospitals in the city of Boston, the extent of error for the HMA probably exceeds four percent a year.

Unadjusted figures produce an estimated natural increase averaging 28,375 persons a year between 1950 and 1960 and an out-migration of about 10,275 persons a year. Unadjusted figures since 1960 result in an average net natural increase of about 27,800 persons a year and an imputed out-migration of about 8,025 a year. Because of improved economic conditions, recent out-migration should be substantially below these levels, with little or no out-migration at the present time.

Households

Current Estimate. There are about 839,200 households in the HMA, an addition of 67,050, or 10,300 a year, since April 1, 1960. Despite a loss of population since the last census, the central area shared with the suburbs an increase in the number of households, but at a smaller rate. The increase in this area resulted from gains in the number of small households.

Trend in Number of Households Boston, Massachusetts, Housing Market Area April 1950 - October 1966

<u>Area</u>	<u>1950</u>	<u>1960</u>	<u>1966</u>	<u>Average annual change</u>	
				<u>1950-1960</u>	<u>1960-1966</u>
Central area	288,271	303,572	315,000	1,530	1,750
Northern suburbs	210,882	246,655	267,900	3,577	3,275
Western suburbs	75,896	107,921	124,700	3,203	2,575
Southern suburbs	<u>80,431</u>	<u>113,992</u>	<u>131,600</u>	<u>3,356</u>	<u>2,700</u>
Total HMA	655,480	772,140	839,200	11,666	10,300

Sources: 1950 and 1960 Censuses of Housing.
1966 estimated by Housing Market Analyst.

Past Trend. The number of households increased between 1950 and 1960 by 116,650 to a total of 772,100. This represented an average annual gain of 11,650, or 1.7 percent a year. The increase in this period is somewhat exaggerated by a change in definition which added to the 1960 household count a number of single persons who were not considered to be households in 1950. This exaggeration contributes to an inconsistency that exists in the lower increases in the number of households since 1960 than occurred between 1950 and 1960, as compared with higher increases in population since 1960 than occurred in the previous decade (see page 14). A part of this apparent inconsistency is further accounted for by the substantial gain since 1960 in the nonhousehold population, which will be discussed in a later section.

Future Estimate. Over the next two years, the number of households is expected to increase by 14,550 a year to reach a total of 868,300 by October 1, 1968. By sub-areas, the annual increase is distributed as follows: central area, 2,675; northern suburbs, 4,550; western suburbs, 3,575; and southern suburbs, 3,750.

Average Size of Households. The average size of HMA households has declined steadily from 3.44 persons in 1950, to 3.23 in 1960, to an estimated 3.11 in 1966. The projected population by October 1, 1968, assumes additional declines in household size, as shown in the following table.

<u>Average Size of Households</u>				
<u>Boston, Massachusetts, Housing Market Area</u>				
<u>April 1950 to October 1968</u>				
<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>October 1966</u>	<u>October 1968</u>
Central area	3.39	2.95	2.65	2.56
Northern suburbs	3.38	3.33	3.29	3.28
Western suburbs	3.62	3.49	3.41	3.38
Southern suburbs	3.59	3.54	3.52	3.51
Total HMA	3.44	3.23	3.11	3.05

Sources: 1950 and 1960 Censuses of Population.
1966 and 1968 estimated by Housing Market Analyst.

Nonhousehold Population. Persons not living in households numbered almost 99,125 in 1960. An estimated increase of 18,675 persons since 1960 accounts for a current nonhousehold total of about 117,800 persons. A large part of this increment results from increases in college enrollments. Some 60 institutions of higher learning, with an aggregate 1965 enrollment of almost

129,700 students, operate in the Boston area. After excluding community colleges, junior colleges, and technical schools which normally draw students from residents living at home and from nonresidents who commute regularly from outside the area, college enrollments are estimated to have increased by about 19,500 students since 1960. This figure, of course, includes some students living in households (residents living at home, nonresident commuters, and nonresident married students and others who constitute households while in the area). An estimated dormitory population of about 33,200 students at present includes some 9,450 students living in dormitory facilities provided since 1960, by either new dormitory construction (some \$45.6 million) or the conversion of apartments or other buildings to dormitory use. Students also account for a considerable part of the 8,425 increase since 1960 in the number of persons living in rooming and boarding houses.

Inmates and resident staff members of institutions are estimated to have increased by 2,050, to a current total of 37,800 persons. Military personnel not in households have declined by about 1,225 persons.

Components of Nonhousehold Population
Boston, Massachusetts, Housing Market Area
April 1, 1960 and October 1, 1966

<u>Type of quarters</u>	<u>1960</u>	<u>1966</u>	<u>Change</u>
College dormitories	23,759	33,200	9,441
Institutions	35,747	37,800	2,053
Military	9,034	7,800	-1,234
Rooming houses and other	<u>30,578</u>	<u>39,000</u>	<u>8,422</u>
Total	99,118	117,800	18,682

Sources: 1960 Census of Population.

1966 estimated by the Housing Market Analyst.

Housing Market Factors

Housing Supply

Current Estimate. The 883,200 housing units which comprise the current housing inventory of the Boston HMA represent a net increase of 67,325, or an average annual increment of 10,350, since 1960. This increase results from the construction of almost 85,725 new units, a net addition of 1,000 units through conversion, and the loss of 19,400 units through demolition or disaster.

Although the central area had the largest addition of housing units through new construction and conversions (26,100), this increase was offset by a large volume of demolitions (14,300 units), principally through urban renewal and highway construction. The resulting net increase of 11,800 units in the central area was the smallest increase among all the sub-areas.

Past Trend. Between 1950 and 1960, the number of housing units in the HMA increased by an average of 13,325 units a year to a total of 815,875. Some part of this increase results from the use of a more inclusive definition of "housing unit" in the 1960 census than that of "dwelling unit" used in 1950. The housing trends for the HMA, 1950-1966, are shown in table V.

Type of Structure. Single-family units, including semidetached units, row houses, and trailers, constitute 48 percent of the present housing supply. Units in structures with two to four units account for 33 percent and units in structures with five or more units for the remaining 19 percent.

Housing Inventory, by Units in Structure Boston, Massachusetts, Housing Market Area April 1, 1960 and October 1, 1966

<u>Units in structure</u>	<u>April</u>	<u>October</u>	<u>Percent of total</u>	
	<u>1960</u>	<u>1966</u>	<u>1960</u>	<u>1966</u>
1 unit	386,548	427,300	47.4	48.4
2 to 4 units	297,669	288,900	36.5	32.7
5 or more units	<u>131,614</u>	<u>167,000</u>	<u>16.1</u>	<u>18.9</u>
Total	815,831 ^{a/}	883,200	100.0	100.0

^{a/} This total differs from inventory shown in table V because units in structure were enumerated on a sample basis.

Sources: 1960 Census of Housing.
1966 estimated by Housing Market Analyst.

The increases since 1960 in the proportions of single-family units and of units in structures with five or more units result not only from the volume added to the supply in the past six and a half years but also from the substantial net loss of units in two- to four-unit structures. Urban renewal and highway construction took a disproportionate toll of such units, notably of the three-unit, three-decker structures characteristic of much of the city of Boston. Moreover, since 1960 relatively few two- to four-unit structures have been built.

Age of Structure. Sixty-two percent of the present housing supply was built in 1929 or earlier. The low rates of construction in the depression and war years account for units built in the 1930's and 1940's representing only seven percent and six percent, respectively, of the current inventory. One-fourth of the housing supply has been built since 1949, 15 percent in the 1950's, and 10 percent since 1959. These percentages are based on 1960 census data, adjusted for additions and losses since the census date.

Housing Supply by Year Built
Boston, Massachusetts, Housing Market Area
As of October 1, 1966

<u>Year built</u>	<u>Percentage distribution</u>				
	<u>Central area</u>	<u>Northern suburbs</u>	<u>Western suburbs</u>	<u>Southern suburbs</u>	<u>Total HMA</u>
1960 - 1966	7.9	9.1	13.9	12.9	10.0
1955 - 1959	1.6	7.0	13.2	11.9	6.6
1950 - 1954	4.3	7.6	13.0	12.3	7.9
1940 - 1949	4.3	4.4	8.9	9.0	5.7
1930 - 1939	6.5	7.9	7.3	8.3	7.4
1929 and earlier	75.4	64.0	43.7	45.6	62.4
Total	100.0	100.0	100.0	100.0	100.0

Source: 1960 Census of Housing, adjusted by Housing Market Analyst for changes since 1960. The basic data reflect an unknown degree of error occasioned by inaccuracies in response to enumerators' questions as well as by errors in sampling.

Condition of the Inventory. Ninety-three percent of the present housing supply is judged to be acceptable, i.e., neither dilapidated nor lacking any plumbing facility. The current proportion of acceptable housing is a slight improvement over the 92 percent classed as acceptable in 1960, but a considerable improvement over the 86 percent so classified in 1950. Some reservation is attached to the 1950-1960 change, however, because deteriorating units were not identified separately in 1950, and some of the units considered dilapidated would possibly have been classified as deteriorating on the basis of 1960 concepts.

Value and Rent. The current median value of owner-occupied housing units is estimated at \$17,800. This estimate, which compares with a 1960 median of \$15,900, takes into account new construction and demolitions since 1960, shifts from owner to renter occupancy, the present occupancy of units which were vacant in 1960, and a further adjustment for the general appreciation in value of that part of the 1960 inventory which is still owner-occupied.

The median gross monthly rent in the area has increased from \$82 since 1960 to about \$101, a difference of \$19. This estimate was derived in a manner comparable with that used for estimating current value, as explained above. This increase in gross rents is somewhat greater than the rent increases reported for the Boston Standard Metropolitan Statistical Area by the Bureau of Labor Statistics. The estimate reflects changes in the rental housing inventory, while the BLS index is based on a fixed sample of units. From April 1960 to July 1966 the consumer price index for shelter rent increased in the Boston area from 107.4 to 124.6 (1957-59=100). Gross rents would not have increased quite as sharply, since the same index shows that fuel and utilities increased in cost only from 101.7 to 108.2 in the same period.

Residential Building Activity

New Construction. More than 85,725 housing units have been added to the housing supply of the area through new construction since April 1960. Over half (43,375), of the new units were single-family homes, while five percent (4,575) were units in two- to four-unit structures, and 44 percent (37,725) were in structures containing five or more units. Only seven percent of the new single-family units were in the central area; the remainder were fairly well distributed among the suburbs. On the other hand, the central area accounted for 52 percent of the multifamily units (two-or-more families per structure). Further details on unit composition and building trends by areas are shown in the separate submarket reports. Because the foregoing estimates represent only completed housing units, they differ from the authorizations shown in the following table, which includes units under construction or not yet started. All of the HMA is covered by building permit authorizations or assessors' reports.

Housing Units Authorized, Boston, Massachusetts, Housing Market Area
Annually 1960-1965, First Nine Months 1965, 1966

Year	Privately financed by units in structure				Publicly financed	Private and public
	One	Two to four	Five or more	Total		
1960	7,774	493	1,698	9,965	361	10,326
1961	7,294	429	4,276	11,999	761	12,760
1962	6,527	731	6,041	13,299	610	13,909
1963	6,448	922	7,399	14,769	34	14,803
1964	6,646	1,123	12,609	20,378	444	20,822
1965	5,997	643	6,993	13,633	804	14,437
<u>First 9 mos.</u>						
1965	4,300	596	3,548	8,444	644	9,088
1966	3,853	281	3,015	7,149	544	7,693

Source: Massachusetts Department of Labor and Industries.

Single-family authorizations have declined irregularly from a 1960 high of 7,775 units to 6,000 in 1965. Authorizations of this type in the first nine months of 1966 indicate a further decline for the year from the 1965 level. Authorizations for structures with five-or-more units, on the other hand, increased from 1,700 units in 1960 to a high of 12,600 in 1964. These authorizations declined to 7,000 units in 1965, and the nine-month total suggests that the 1966 total may be about half the 1965 volume. Yearly distributions of authorizations for each of the 78 cities and towns in the Boston HMA are shown in table VI.

Units Under Construction. As of October 1, 1966, there are about 1,175 single-family homes and 8,650 multifamily units under construction. About 5,150 uncompleted units, including 760 which were started on the authorization of a foundation permit,^{1/} are apartment units in the central area. These figures are not in agreement with the number of units enumerated as under construction in the postal vacancy survey (table VIII) for a number of reasons, including a difference in timing, omissions of construction under way in areas not currently covered by postal routes, and construction in areas not covered by the postal survey.

Seasonal Units. Cottages and cabins intended for part-time or seasonal use constitute a substantial portion of the housing supply of the seacoast towns, with the heaviest concentrations in Duxbury, Hull, Marshfield, Revere, and Scituate. The 1960 census gives an indication of the volume of such units in its enumeration of 13,500 "seasonal vacancies" for the

^{1/} Not included in the preceding authorization table or in table VI.

entire area. Building permit reports show that since April 1960, there has been an addition of about 75 units in "camps, cabins, and summer cottages", more than half of which were reported by Hull (6 units), Marshfield (23), and Pembroke (15). These additions are reported separately from units intended for year-around occupancy and are not included either in the foregoing account of new construction or in table VI.

Conversions. Substantial additions to the housing supply through conversion of houses to multifamily units or of non-residential structures to housing units are reflected in building permit reports. Such activity is particularly high in the central areas and in the older cities such as Lynn, Malden, Somerville, Quincy, and Waltham. These reports, however, do not cover most losses of units through conversions of use, since these conversions do not ordinarily involve structural changes. Losses of housing units in the area through conversions of residential structures to nonresidential uses are judged to be substantial. Because of the unusually high number and dollar volume of alterations recently taking place in the central area, an estimated net increase of 1,000 converted units is believed to have occurred since 1960. In all other areas, additions of housing units through conversion have been considered to be completely offset by conversions of housing units to nonresidential uses.

In the next two years an estimated net increase of 500 units through conversions is anticipated, again in the central area.

Demolitions. Since April 1960, about 19,400 housing units have been demolished. Urban renewal programs in the central area and northern suburbs accounted for 10,600, or well over half of the units razed, while highway construction removed an additional 2,750 units. The remaining 6,050 units were lost through voluntary actions, governmental condemnations, fire, or other causes.

In the next two years about 8,500 units are expected to be demolished, an annual rate of 4,250 units compared with an annual average of 3,000 units since 1960. Clearance for highway construction, involving mostly Interstate Route 95, will account for 4,025 of the units. Urban renewal and code enforcement will account for an additional 3,250 units, and about 1,225 units will be lost through other causes.

Five localities, Brookline, Chelsea, Saugus, Canton, and Dedham, are proposing to raze an aggregate of 175 units under a program of code enforcement assisted with Federal funds. The number involved is relatively small but might be exceeded if interest in this new program develops.

Tenure of Occupancy

The proportion of owner-occupied housing units increased from 52.3 percent of all occupied units in 1960 to a current 52.5 percent. This gain is slight as compared with the 1950-1960 increase of 7 percentage points over 1950, when homeowners represented 45.0 percent of all households. Details of tenancy of occupied units are shown in table V.

Vacancy

Past Census. The 1960 Census of Housing reported 43,725 vacant units in the area, of which 19,450 units were available for sale or rent. The 3,950 vacant units available for sale represented a homeowner vacancy of 1.0 percent. Of the vacant units available for sale, 94 percent were acceptable (neither dilapidated nor deficient in plumbing facilities). The 15,500 units available for rent represented a rental vacancy of 4.0 percent. Only 75 percent of the rental vacancies were considered acceptable. Table V shows details of vacancies.

Postal Vacancy Survey. The Boston Post Office, along with 37 other area post offices having city delivery routes, conducted a postal vacancy survey during the period July 18-29, 1966. In the Boston survey area, the vacancy survey was conducted on a sample of letter carrier routes. These routes were selected from the post office listings of the total possible deliveries to residences and apartments on each numbered route in each station and branch. It is estimated that the sample survey findings in the Boston area cover 52 percent of the total possible deliveries to residences and 83 percent of the possible deliveries to apartments. For the area outside the jurisdiction of the Boston Post Office, 37 cities and towns were selected for representation.

On the basis of full coverage of 808,600 total possible deliveries, it is estimated that 2.0 percent of all residences and apartments were vacant. This proportion represented about 13,170 vacant units previously occupied and 2,755 vacant units never occupied. In addition, 7,830 new units were in all stages of construction.

Of an estimated total of 441,100 possible deliveries to residences, about 5,740 were vacant. The vacancy rate of 1.3 percent represented 4,460 units previously occupied and 1,280 newly-completed units. An additional 2,400 dwellings were under construction.

Among the estimated 367,500 total possible deliveries to apartments, 2.8 percent were vacant, including 8,710 vacant apartment units that were previously occupied and 1,475 new apartment units. An additional 5,430 apartment units were under construction.

The following table summarizes the results of the surveys, by submarket, in the Boston area.

Postal Vacancy Survey
Boston, Massachusetts Area
July 18-29, 1966

<u>Area</u>	<u>All units</u>		<u>Residences</u>		<u>Apartments</u>	
	<u>Total</u> <u>units</u>	<u>Percent</u> <u>vacant</u>	<u>Total</u> <u>units</u>	<u>Percent</u> <u>vacant</u>	<u>Total</u> <u>units</u>	<u>Percent</u> <u>vacant</u>
Boston HMA total	<u>808,600</u>	2.0	<u>441,100</u>	1.3	<u>367,500</u>	2.8
Central area	301,770	2.6	90,500	2.1	211,270	2.8
Northern suburbs	267,075	1.9	141,900	1.4	125,175	2.6
Western suburbs	115,975	1.1	102,900	.8	13,075	3.4
Southern suburbs	123,780	1.4	105,800	1.0	17,980	3.7

The results of the postal vacancy survey, as represented by individual post offices and stations, are shown in table VIII.

A postal vacancy survey conducted in the Boston area in 1963 revealed vacancy levels somewhat lower than those in the current survey. At that time the area had an over-all vacancy of 1.9 percent, of 1.3 percent in residences, and 2.5 percent in apartments. In the central area there was an over-all vacancy of 2.1 percent, 1.2 percent in residences, and 2.6 percent in apartments.

It is important to note that the postal vacancy survey data are not entirely comparable with data published by the Bureau of the 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. 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.

Current Vacancies. Total vacancies for the entire area are estimated at 44,000 as of October 1, 1966, for an over-all vacancy rate of 5.0 percent. Unoccupied units available for sale or rent number 16,800, a nondilapidated, nonseasonal (net) vacancy rate of 2.0 percent. The 4,000 units available for sale establish a homeowner vacancy rate of 0.9 percent, and the 12,800 units available for rent, a rental vacancy of 3.1 percent (see table V). These estimates are based on the postal vacancy survey, with adjustments for areas not covered by the survey, units not covered in 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 census concept of owner and renter units used in this study rather than with the post office definitions of residences and apartments. The adjustment for seasonality attempts to make seasonal vacancies comparable with such vacancies at the time (April 1) of the 1960 census. This is facilitated by the fact that most of the units occupied in seashore resort areas during the postal vacancy survey period were not on city routes and consequently not surveyed. Consideration was given also to seasonal vacancies resulting from summer vacations of student households.

Sales Market

General Conditions. Home construction has been declining over the past six and a half years. New houses completed in 1960 numbered over 7,500. From this total, construction leveled off at about 6,500 a year from 1962 through 1964, then declined in 1965 to 6,000. The 1966 volume of new homes is expected to be somewhat lower. The rising cost of land resulting from a growing land scarcity, particularly in and around the central area, has caused home building of low and moderate cost homes to move beyond the limits of the HMA. Home building has been particularly active in Acton, Holliston, Hudson, and Marborough, all in Middlesex County, just outside the HMA. The growth in industry that has taken place in the suburbs has enabled workers to move beyond the present area boundaries and still to be within convenient commuting distance of their jobs.

The current sales market for both new and existing homes is governed by the availability of financing. Home sales in the first six months of 1966 were well above sales in the comparable period of 1965. Because of third quarter declines because of scarcity of mortgage funds, however, sales for the first nine months of the year are down three percent from the comparable period in 1965.

Aside from difficulties in obtaining funds, there are several instances in which the inability to sell new housing has resulted from poor location. Other instances involve homes overpriced relative to location. Poor choice of location and not price was the factor in the poor sales experience in these instances, since price alone is not a deterrent in the present market. In fact, higher priced homes appear to move best.

Subdivision Activity. Subdivisions are most numerous in the towns at the outer limits of the area, where most open land for development is available. Individual developments in recent years have been small, usually averaging no more than 10 to 15 completions a year. Completions of as many as 50 homes a year in a single subdivision are infrequent.

Although all 78 cities and towns comprising the area have planning boards and zoning regulations, eight have so little open land that they find it unnecessary to have any subdivision regulations: Arlington, Belmont, Boston, Cambridge, Chelsea, Marblehead, Somerville, and Watertown.

Unsold Inventory. A survey of subdivisions in the Boston HMA, conducted by the Boston Insuring Office in January 1966, covered 162 developments in which five or more homes were completed in 1965.^{1/} Of almost 2,200 homes completed in these subdivisions during the year, 830 (38 percent) were sold before the start of construction. Of 430 completed homes that were unsold at the end of the year, 100 had been completed for less than a month, 170 for two to three months, and 140 for four to six months. Of almost 300 homes still under construction at the time of the survey, 170 were unsold.

New Sales Housing Completed in 1965 in Selected Subdivisions
Boston, Massachusetts, Housing Market Area

<u>Price</u>	<u>Total completions</u>	<u>Number presold</u>	<u>Speculative houses</u>				
			<u>Total</u>	<u>Number sold</u>	<u>Unsold</u>		
					<u>Number</u>	<u>Percent</u>	
Under \$15,000	53	28	25	9	16	64	
15,000 - 17,499	198	103	95	78	17	18	
17,500 - 19,999	329	117	212	171	41	19	
20,000 - 24,999	734	210	524	340	184	35	
25,000 - 29,999	479	154	325	200	125	38	
30,000 - 34,999	182	75	107	71	36	34	
35,000 and over	218	143	75	64	11	15	
Total	2,193	830	1,363	933	430	32	

A similar survey covering completions in 1964 revealed that 825, or 39 percent of the 2,125 homes completed in 151 subdivisions were presold and that 22 percent of those speculatively built were unsold at the end of the year. Almost 90 percent of the homes unsold in 1964 had been completed less than four months. These findings indicate somewhat less satisfactory marketing in 1965 than in 1964.

^{1/} The coverage of 1964 and 1965 completions in the unsold inventory surveys was about one-third of all completions in the HMA in each year. Thus, they may not be representative of a substantial proportion of new single-family construction.

Foreclosures. Mortgage foreclosures have been increasing in number each year since 1960, as shown in the five-county table below. The table is presented only as an indicator of trend because the figures reported cover real estate mortgage foreclosures completed on all types of nonfarm properties and because Suffolk County is the only one of the five counties represented which is included in its entirety in the Boston HMA.

Number of Nonfarm Mortgage Foreclosures
Five Massachusetts Counties, 1960-66

<u>County</u>	<u>Year</u>						<u>First-half</u>		<u>1960-66</u>
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1965</u>	<u>1966</u>	<u>Total</u>
Essex	138	208	251	380	436	523	275	231	2,167
Middlesex	140	196	204	265	316	344	187	218	1,683
Norfolk	a/	90	119	146	148	155	78	96	754
Plymouth	a/	77	170	165	211	229	133	122	974
Suffolk	<u>267</u>	<u>230</u>	<u>212</u>	<u>224</u>	<u>209</u>	<u>176</u>	<u>96</u>	<u>111</u>	<u>1,429</u>
All counties	545	801	956	1,180	1,320	1,427	769	778	7,007

a/ Not available.

Source: Federal Home Loan Bank Board.

FHA Foreclosures. The following table shows that from 1960 to 1965, foreclosures of FHA-insured home mortgages increased from 33 to 122, or almost 270 percent, as compared with an increase of about 160 percent for foreclosures of all types of real estate mortgages. The sharper rise in foreclosures of FHA-insured home mortgages since 1960 than was experienced in all real estate mortgage foreclosures reflects the higher risks involved in the mortgage insurance programs.

Foreclosures of FHA-insured Home Mortgages
Boston, Massachusetts, Housing Market Area
Annually 1960-1965 and First Half 1966

<u>Period</u>	<u>Sec 203</u>	<u>Sec 221</u>	<u>Sec 222</u>	<u>All programs</u>
1960	31	-	2	33
1961	50	-	5	55
1962	64	-	6	70
1963	79	-	6	85
1964	98	-	6	104
1965	117	1	4	122
1966 (6 mos.)	<u>56</u>	<u>13</u>	<u>2</u>	<u>71</u>
Total	495	14	31	540

The Boston Insuring Office currently has 64 foreclosed home properties on hand. These are widely scattered throughout the area, with concentrations only in the cities of Boston (19), and Lynn (14).

Outlook. The prospects for continued economic growth over the next two years indicate a growing demand for sales housing to accommodate new workers and to provide replacements for the substantial volume of housing units programmed for demolition. Increasing incomes should make possible the satisfaction of a large part of this demand, despite rising costs of land, labor, materials, and mortgage financing. Possible shortage of mortgage funds, however, presents a potential obstacle to the maintenance of even the current level of homebuilding. The decline in building results in the strengthening of the market for existing homes, especially in the mid-\$20,000 range, although price increases may be due also to increasing demand and inadequacy of supply. The rising cost of home financing will be offset to some extent by reductions in real estate taxes which some localities are making as the result of the availability of funds from the state sales tax, which became effective in March 1966.

Rental Market

General Conditions. The growing volume of multifamily units that have come on the market in the past several years has been readily absorbed, with many of even the larger apartment projects showing a satisfactory percentage of rentals before completion. Although a high turn-over in tenants is reported, particularly in newer apartments in areas bordering Route 128, this turnover has not adversely affected the low rate of vacancies in most localities. Instances of slow absorption in a few projects can be attributed to specific causes rather than to general market conditions.

One of the chief deterrents to any large-scale multifamily construction in the area is the problem of land assembly. Few suitable tracts under single ownership are available, and negotiations with numbers of separate owners generally make land acquisition quite expensive.

Apartment construction in the suburbs could be greater than that which has taken place in the past six and a half years, except for opposition to high-density development in some localities. Zoning ordinances prohibit apartments in 18 of the towns -- two in the northern suburbs, seven in the western, and nine in the southern. Special exceptions to zoning regulations have permitted limited multifamily construction in Lexington, Needham, and Winchester.

Conditions in specific sub-areas, as well as accounts of building activity in these areas, are treated in the separate submarket summaries.

Urban Renewal

Twenty-four municipalities have workable programs for federal urban renewal assistance under the National Housing Act. Of this number, 13 have been active in the execution of their renewal programs or have proposals that will affect their actions in the next two years. Electorates of four localities have voted either to defer or to abandon further planning. Except for prospective activity in Dedham, urban renewal progress to date has been confined largely to the central area and the northern suburbs.

In addition to underwriting half of the local cost of urban renewal projects under the Federal program, the state has an independent program under which it reimburses 50 percent of the local costs of preparing sites for commercial or industrial development. Weymouth and Woburn are the only localities in the area so far to express an interest in the state program.

Current progress and future plans for urban renewal in individual communities are discussed in the submarket summaries.

Military Housing

The Navy and Air Force, because of the size of their military complements, are the services most concerned with family housing. According to their latest housing surveys, about 3,750 military families were living in the area, with about 825 in adequate military quarters and some 1,250 in suitable private housing.

Housing of Naval and Air Force Families Stationed in the Boston, Massachusetts, Housing Market Area

<u>Type housing</u>	<u>Navy complex</u>	<u>Hanscom Field</u>
Total accommodations	<u>2,242</u>	<u>1,501</u>
Military controlled ^{a/}	236	594
Private housing	<u>2,006</u>	<u>907</u>
Suitable	1,020	210
Unsuitable	<u>986</u>	<u>697</u>
Excessive distance	175	4
Substandard	583	192
Excessive cost	228	501

^{a/} All reported as suitable.

Sources: Naval housing survey of October 1965; Air Force housing survey of May 31, 1966.

Military accommodations available to naval families include the 150-unit Wherry project at Squantum, formerly occupied by personnel of the Naval Air Station, which has been closed. In addition to military housing under its control, which includes 395 Capehart units, the Air Force has available to it surplus housing at Fort Devens, which is outside the area in Ayer.

The Army has few militarily controlled units for its use. Thirty-five units of Capehart housing serving the Natick Laboratories are located in Sudbury. Other available accommodations include about 70 units at Fort Banks, which has been deactivated, and 120 Capehart units formerly used by scattered NIKE installations, only 72 units of which are in the HMA (at Beverly, Bedford, Hull, Randolph and Topsfield). The Coast Guard has no base housing other than the Commandant's quarters at Hospital Point. The last housing survey (1964) showed that only 35 percent of its uniformed personnel had families requiring housing in the local area. Almost two-thirds of the privately housed families reported unsatisfactory accommodations because of distance, substandard quarters, or excessive expense.

Public Housing

Public housing in Massachusetts operates under both state and federal programs. Veterans projects were built under two state programs. Of about 1,800 units built under Chapter 372 of the Acts of 1946, all have been sold except 36 units still under public management in Quincy. About 9,950 units of veterans housing built under Chapter 200 of the Acts of 1948 are in operation in the Boston area.

Since 1954, when the first state-aided housing for the elderly was built in Waltham under Chapter 667, almost 3,275 units have been completed in the area. An additional 575 units are in preconstruction stages, and 475 units are under construction. Under this program, localities finance projects under 40-year state-guaranteed mortgages, and the State subsidizes operating deficits.

Active federally-aided projects cover 16,775 units in the Boston area. Almost 13,850 units are in operation and 350 units are under construction. The 2,575 units in preconstruction or pre-acquisition stages include 1,000 units under a program which enables local housing authorities to lease privately owned housing for rent to low-income families. All 1,000 units are under the Boston Housing Authority. The totals for federal projects include an aggregate of 3,000 units for the elderly, of which 900 units are under management, 500 are under construction, and 1,600 are in preconstruction or preacquisition stages.

Most public housing projects, both state and federal, are fully occupied and have waiting lists. Long waiting periods for occupancy are prevalent among the projects for the elderly. A distribution of public housing units by program and locality is shown in table VII. Projects for the elderly are treated more fully in the special market summary for elderly housing.

Demand for Housing

A demand for 17,900 new housing units in the Boston HMA in each of the next two years is based on the projected growth in the number of households, with adjustments for prospective losses to the current housing inventory, shifts in tenure among present households, and a shift from owner to renter occupancy among single-family homes. The estimated total annual demand is divided between 8,200 single-family units and 9,700 units in multifamily housing. The multifamily demand includes 1,770 units which will require some form of public benefits or assistance but excludes demand for low-rent housing and rent-supplement accommodations.

The annual demand in the forecast period is substantially above the level of new privately financed units authorized in most recent years, but is below the volume of authorizations in 1964. The 1966 decline in new construction reflects difficulties in obtaining financing and does not detract from the demand generated by the increased rate of population and household growth and the need for replacement of prospective losses to the housing inventory. In the next two years the rate of demolitions will increase to about 4,250 units a year as compared with an annual rate of less than 3,000 between 1960 and October 1966.

The estimated demand of 8,200 single-family units a year suggests a need to increase the rate of single-family construction to a level not attained since prior to 1960. The greater portion of the single-family demand will be in the suburban areas.

The demand for 9,700 units of multifamily housing approximates the average rate of construction of such units since 1962. About 70 percent of the multifamily demand is expected to occur in the central area and the northern suburbs. The following table shows the over-all demand for single-family and multifamily housing distributed by sub-areas. A qualitative analysis of demand is shown for each sub-area in the separate submarket summaries.

Projected Annual Demand for New Housing
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Area</u>	<u>Number of units</u>		
	<u>Single-family</u>	<u>Multifamily</u>	<u>Total</u>
Central area	600	4,450	5,050
Northern suburbs	3,050	2,250	5,300
Western suburbs	1,800	1,850	3,650
Southern suburbs	<u>2,750</u>	<u>1,150</u>	<u>3,900</u>
HMA total	8,200	9,700	17,900

Present vacancy levels for both single-family and multiple unit structures are below levels consistent with the current rate of economic, population, and household growth. Thus, there is a pressure of demand for housing arising from this factor alone. Should building activity continue to decline because of inadequate funds, sale prices and rents would tend to rise. However, should future employment levels and demolition volume fail to materialize, demand pressures would tend to diminish. For these reasons, employment, new construction, and demolition trends should be carefully evaluated during the forecast period to determine whether the aggregate demand levels indicated above require adjustment.

Housing Market Summary
Central Submarket
Boston, Massachusetts, Housing Market Area

Housing Market Area

The Central Submarket includes the cities of Boston, Cambridge, and Newton and the town of Brookline and, traditionally, has been considered as the core of the Boston Standard Metropolitan Area. Most of the major transportation routes pass through or originate from this core. Employment is concentrated in government, services, and trade. Manufacturing, which has been declining, is represented mostly by small firms engaged primarily in the making of nondurable goods.

Family incomes in Boston and the eastern part of Cambridge are among the lowest in the entire HMA, while families in western Cambridge, Brookline, and Newton are among the most affluent. The current median income for all central area families is \$7,540 and for renter households of two or more persons, \$6,730. By October 1968, the all-family median is expected to increase to \$7,980 and the renter household median, to \$7,200. Distributions of families and renter households by income are shown in table IV.

Demographic Factors

Population

The current population of the Central Submarket is estimated at 906,600, which represents an average annual decrease of about 6,875 persons since 1960, when 951,300 persons were enumerated. This decline compares with an annual average decrease in population from 1950 to 1960 of 11,050 persons. By October 1968, the population is expected to drop still further to 896,000, or by 5,300 a year in the next two years.

Households

Current Estimate and Trend. The number of households in the Central Submarket is estimated at 315,000, or an average annual increase of 1,750 households since 1960. In the preceding decade, households increased in number by 1,530 a year. A part of the increase in this period, however, results from a shift from the "dwelling unit" concept used in the 1950 census to that of "housing unit" used in 1960. In the next two years an annual increase of 2,675 households is anticipated. The upward trend in number of households, as opposed to a continuing decline in population, results from consistent decreases in household size.

Household Size. The average size of households in the Central Submarket has declined steadily from 3.39 persons in 1950, to 2.95 in 1960, to 2.65 in 1966. By October 1968 a further decline to 2.56 is forecast.

Housing Market Factors

Housing Supply

Current Estimate and Trend. There are currently about 331,700 housing units in the Central Submarket. This represents an increase of 11,800 units, or an average of more than 1,800 a year, since April 1960. This average compares with an annual average increase of 2,625 units during the 1950's. However, some part of the 1950-1960 increase resulted from the "housing unit" concept used in the 1960 census, as explained previously.

Units in Structure. The preponderance of multifamily units provided in new construction since 1960 and the toll taken in units in two- to four-family structures through demolition have resulted in considerable changes in the proportion of units these structure types represent in the inventory. Whereas single-family units remained steady at 21 percent of the housing supply in both 1960 and 1966, the number of units in two- to four-unit structures declined from 47 percent to 43 percent, while units in structures of five or more units increased from 32 percent to 36 percent.

Age and Condition. More than three-fourths of the housing units in the Central Submarket were built before 1930, as shown in the table on page 19. Twelve percent of the units are judged to be unacceptable because they are either dilapidated or lack some or all plumbing facilities.

Residential Building Activity

New Construction. More than 25,100 units have been added to the housing supply of the Central Submarket through new construction since April 1, 1960. This total differs from the totals in the following table showing permit authorizations; authorization data include about 4,450 units under construction or not yet started, of which almost 4,400 units are in structures of two or more units. Authorizations do not include a 760-unit project in Brookline on which construction was started on a foundation permit.

Housing Units Authorized in the Central Submarket
Boston, Massachusetts, Housing Market Area
Annually 1960-1965, First Nine Months 1965, 1966

<u>Year</u>	<u>Privately financed, by units in structure</u>				<u>Publicly financed</u>	<u>Private and public</u>
	<u>One</u>	<u>Two to four</u>	<u>Five or more</u>	<u>Total</u>		
1960	551	135	777	1,463	86	1,549
1961	452	119	1,838	2,409	398	2,807
1962	479	174	2,271	2,924	458	3,382
1963	467	443	4,126	5,036	34	5,070
1964	891	732	8,958	10,581	82	10,663
1965	217	174	3,741	4,132	214	4,346
<u>First 9 mos.</u>						
1965	155	148	1,314	1,617	214	1,831
1966	138	52	1,332	1,522	204	1,726

Source: Massachusetts Department of Labor and Industries.

Demolitions. Losses to the Central Submarket inventory since 1960 through demolition or other causes amount to about 14,300 units. Urban renewal programs in Boston (8,500 units), Brookline (350 units), and Cambridge (200 units) account for the largest portion of demolitions. Highway construction removed a total of 2,250 units from Boston and Newton. Of the remaining 3,000 units lost for other reasons, 2,000 units were in Boston.

In the next two years the Central Submarket will lose at least 6,400 units, 2,925 through urban renewal, 3,275 through highway construction, and 200 units through other causes. The toll will be greatest in Boston, where urban renewal will require the displacement of 2,700 units and highway construction an additional 2,000 units. Highway right-of-way clearance will remove about 1,225 units from Cambridge and 50 from Brookline.

Conversions. Because of the unusual amount of building activity involving additions, alterations, and general property improvement that is going on, it is only in the Central Submarket that a net addition to the inventory through conversions in the use of existing structures has been considered to have taken place. Since 1960, a net increase of 1,000 units has been estimated. An additional net increase of 500 units in the next two years is expected to result from conversions.

Tenure

Homeownership in the Central Submarket is less prevalent than in the other submarkets; less than 30 percent of the occupied units are occupied by their owners. As seen in the following table, the homeownership rate has declined since 1960, after showing an increase from 1950 to 1960, a reflection of the increased construction volume of multifamily structures.

Tenure of Occupied Housing Units in the Central Submarket
Boston, Massachusetts, Housing Market Area
1950, 1960, and 1966

<u>Tenure</u>	<u>Apr. 1, 1950</u>	<u>Apr. 1, 1960</u>	<u>Oct. 1, 1966</u>
Total occupied units	<u>288,271</u>	<u>303,572</u>	<u>315,000</u>
Owner-occupied units	82,156	94,313	93,700
Percentage	28.5	31.1	29.7
Renter-occupied units	206,115	209,259	221,300
Percentage	71.5	68.9	70.3

Sources: 1950 and 1960 Censuses of Housing.
1966 estimated by Housing Market Analyst.

Vacancy

Past Census. The 1960 census reported 10,650 vacant units available for sale or rent in the Central Submarket. The 725 units available for sale accounted for a homeowner vacancy rate of 0.8 percent, while the 9,925 units available for rent represented a rental vacancy rate of 4.5 percent.

Postal Vacancy Survey. Estimates based on a survey made by local post offices in July 1966 show a vacancy rate of 2.1 percent in residences and of 2.8 percent in apartments, or an over-all vacancy rate of 2.6 percent. The lack of comparability between the postal survey results and data published by the Bureau of the Census was explained in the discussion of vacancies in the entire HMA.

Current Estimate. There are currently about 8,000 vacant units available for sale or rent in the Central Submarket. About 800 units available for sale represent a homeowner vacancy rate of 0.8 percent, the same as reported by the Bureau of the Census in 1960. The 7,200 available rental units represent a rental vacancy of 3.2 percent, somewhat less than in 1960.

Vacant Housing Units in the Central Submarket
Boston, Massachusetts, Housing Market Area
April 1, 1960 and October 1, 1966

<u>Status of vacancy</u>	<u>1960</u>	<u>1966</u>
Total vacant units	<u>16,323</u>	<u>16,700</u>
Available vacant units	<u>10,639</u>	<u>8,000</u>
For sale	722	800
Homeowner vacancy rate	0.8	0.8
For rent	9,917	7,200
Rental vacancy rate	4.5	3.2
Other vacant units	5,684	8,700

Sources: 1960 Census of Housing.
1966 estimated by Housing Market Analyst.

The anomalous situation that exists with respect to a decline since 1960 in available rental units and an increase in unavailable vacancies results from the urban renewal taking place in the Central Submarket. Many tenants in areas programmed for renewal vacate voluntarily in anticipation of being displaced. In these areas, landlords often have difficulty in renting vacant units, and sometimes they withhold properties from the market because it is not economically feasible to make the long-range repairs or improvements necessary to make the units acceptable.

Single-family Housing Market

General Conditions. Apart from mortgage market considerations, the scarcity of land and the resulting high land costs limit the market for new single-family homes in the Central Submarket. Generally, as measured by deed recordings, sales in the Central Submarket are down 16 percent in the first nine months of 1966 compared with the same period of 1965. Most of this decline was in the third quarter, which was down 27 percent from the third quarter in 1965. There continues to be a strong market for larger existing homes in Brookline and Newton.

Subdivision Activity. The limited availability of open land restricts home building in the Central Submarket largely to Newton and to the outer reaches of the city of Boston. Small developments in Boston offer detached houses at prices generally in the low \$20,000 range. Row houses or town houses range from \$15,000 to \$20,000. Most new homes currently being marketed in Newton range upward from \$45,000.

Existing Houses. Existing properties are available in Boston in all price ranges, depending on age, condition, and location. Most numerous offerings are in the \$17,500 to \$25,000 range. Houses priced below \$17,500 are generally older structures or two-bedroom units. Existing houses for sale in the other three localities are priced most frequently above \$25,000, with many offerings above \$35,000.

Units Under Construction. There are only about 50 single-family units currently under construction in the Central Submarket. Forty of these are in outlying neighborhoods of Boston, with prices around \$25,000. About a dozen homes are under construction in Newton, all priced above \$30,000. Brookline and Cambridge each have several homes uncompleted.

Multifamily Housing Market

General Conditions. New multifamily units that have been coming on the market are satisfactorily absorbed in most instances. However, a large volume of units (over 5,000) is currently under construction. The timing of their completion during the forecast period will be coincident with the reduced volume available from starts in late 1966 and early 1967. While a dwindling supply of available new homes will not necessarily influence many prospective home buyers to become apartment dwellers, an anticipated strengthening of the market for existing homes will facilitate the sale of homes by older persons or couples who wish to become renters.

Several instances of slow absorption of new multifamily units stem from causes other than conditions of the market.

New Multifamily Housing. Completions of new privately-financed multifamily units in the Central Submarket since 1963 are over two and one-half times their 1961-1963 average rate of about 2,000 annually. About one-fifth of all new multifamily housing since 1959 has been in FHA-insured projects, and new high-rise apartments have been predominantly FHA-insured.

Rents. New apartments in Boston rent generally at \$150 for efficiencies, \$200-\$240 for one-bedroom units, \$225-\$325 for two-bedroom units, and \$350 and up for three-bedroom units. There is little variation in rents among the different municipalities of the central area with respect to new apartments of comparable quality and offering comparable amenities. Rents in somewhat lower ranges for apartments which are characteristic of those built under FHA's 221(d)(4) program range upward from \$160 for one-bedroom units and \$190 for two-bedroom units. New apartments at even lower rents are offered in many small developments of 16- to 32-unit walk-up apartments located away from the downtown areas. Rents for these range upward from \$110 for efficiencies, \$130 for one-bedroom units, and \$140 for two-bedroom units. The small walk-up developments seldom offer three-bedroom apartments.

Rents in existing apartments vary according to age, condition, and location. In buildings 15 to 20 years old (comparable to projects under FHA's Section 608 program) rents range upward from \$95 for efficiencies, \$115 for one-bedroom apartments, and \$120 for two-bedroom apartments. The lowest rents are those in the two- and three-family structures, in which two- and three-bedroom units are obtainable for as little as \$80, excluding heat.

Allowing for differentials due to age of structure and to differences in amenities, rents in older apartments have remained competitive with those for newer structures. Many operators have managed to maintain their competitive status through upgrading their existing units as well as through careful maintenance.

Multifamily Units Under Construction. More than two-fifths (2,100 units) of the 5,150 multifamily units under construction in the Central Submarket are in luxury apartments. The Bostonview Apartments, a 145-unit project of efficiencies and one-bedroom units located close to the State House, is ready to receive its first occupants.

Tremont-on-the-Commons, a project of 375 units, and another project of 115 units at 180 Beacon Street in Boston will be ready for occupancy around January 1, 1967.

The 535 units in the 26-story tower buildings comprising the first two of three planned in the Prudential Center development will be available for occupancy around July 1, 1967.

The Farm, a 760-unit elevator project, is in the foundation stage. Situated off Boyleston Street in Brookline, this project is part of an urban renewal complex which also includes a 115-unit cooperative apartment for moderate-income families and a low-rent public housing project.

The Prince Apartments, a 35-unit conversion of a commercial structure, is one of the first efforts to redevelop the waterfront in Boston. Occupancy is scheduled for January 1967.

Construction has just started on Chestnut Hill Towers, a 245-unit project in Newton.

About 1,775 units (35 percent) of the apartments under construction are in projects for moderate-income families. All are located in Boston. Two other privately-financed projects to be completed, both in Cambridge, include a total of 430 units, 200 of which are for married students of M.I.T.

Multifamily Housing Proposals. Many of the proposals for new multifamily housing are involved in long-range plans for urban renewal areas, which are discussed in the following section. Development that may take place in renewal areas in the forecast period include 600 units in luxury apartments in the waterfront area, and 200 units at Park Square in the Central Business District of Boston.

Major proposals other than Federally assisted urban renewal projects include a third tower apartment (about 275 units) in the Prudential Center and the replacement of the Beaconsfield Hotel in Brookline with 700 units in two 16-story apartment buildings.

Foreclosures of Multifamily Projects. There have been no reports of foreclosure of mortgage on any major multifamily project in the Central Submarket in recent years.

Urban Renewal Activity

The vastness of the Boston urban renewal program, which covers over one-fourth of the area of the city, overshadows the programs in Brookline and Cambridge. Plans for urban renewal in Newton have not developed beyond a community renewal study made in 1962.

Boston Program. The following table summarizes the urban renewal projects and proposals in Boston with respect to residential use. Project and general neighborhood redevelopment areas are depicted on the accompanying map.

Changes in Housing Inventory in Boston
Urban Renewal Areas
October 1, 1966

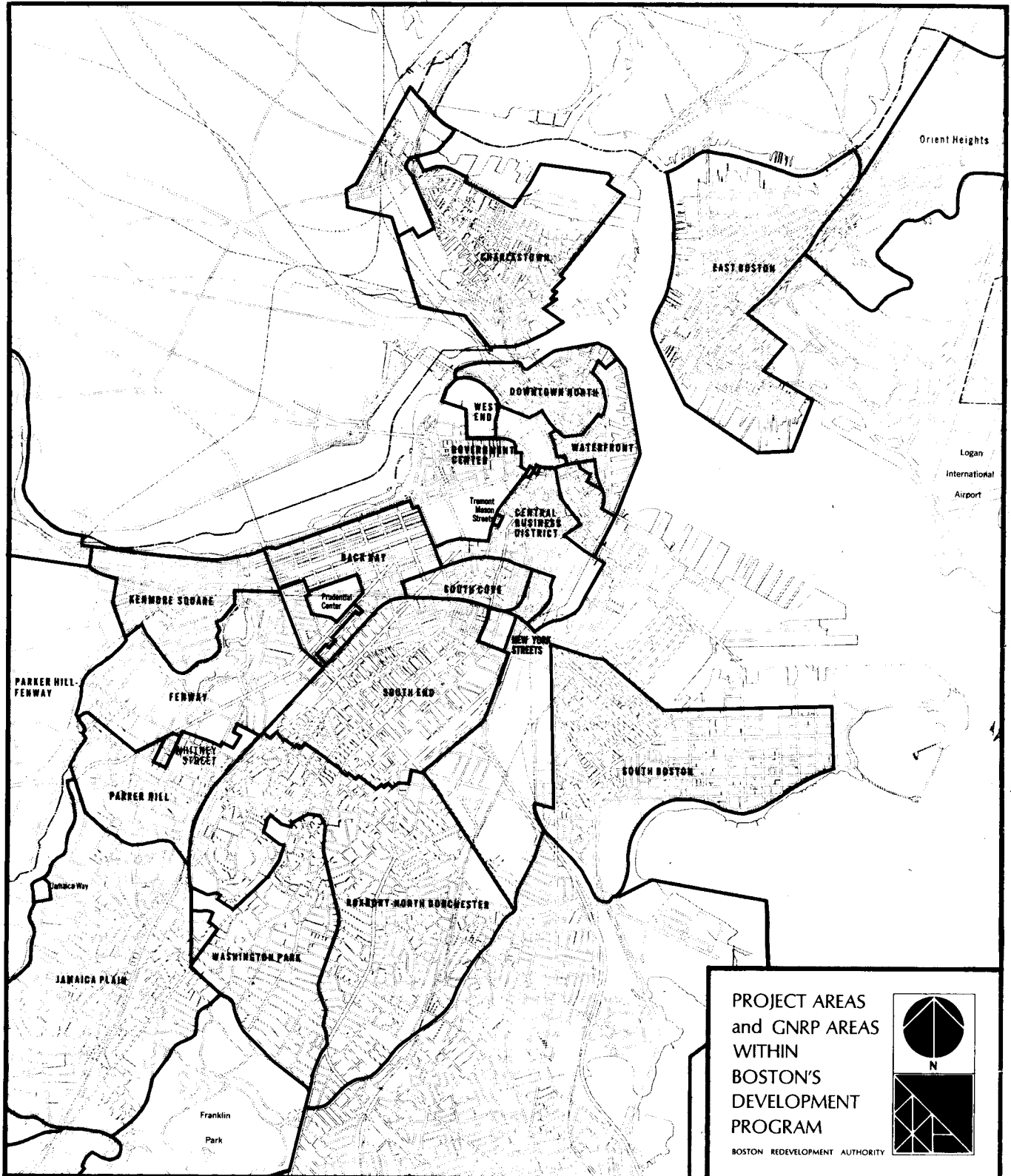
<u>Project</u>	<u>Demolitions (units)</u>			<u>New construction (units)</u>			
	<u>Cleared</u>	<u>To be cleared</u>	<u>Total</u>	<u>Completed</u>	<u>Under construction</u>	<u>Planned</u>	<u>Total</u>
Total	<u>8,515</u>	<u>6,983</u>	<u>15,498</u>	<u>2,615</u>	<u>2,179</u>	<u>13,829</u>	<u>18,623</u>
Federally assisted	<u>8,075</u>	<u>6,983</u>	<u>15,058</u>	<u>1,911</u>	<u>1,059</u>	<u>13,211</u>	<u>16,181</u>
New York Streets	998	-	998	-	-	-	-
West End	3,510	-	3,510	1,440	-	960	2,400
Washington Park	2,400	117	2,517	471	431	669	1,571 ^{a/}
Government Center	989	-	989	-	-	-	-
North Harvard	28	-	28	-	-	200	200
Charlestown	-	675	675	-	-	1,400	1,400
Waterfront	-	-	-	-	32	1,928	1,960 ^{b/}
South End ^{c/}	150	5,100	5,250	-	596	3,504	4,100
South Cove	-	281	281	-	-	600	600
Fenway	-	810	810	-	-	3,500	3,500
Central Business District	-	-	-	-	-	450	450
Without federal assistance	<u>440</u>	-	<u>440</u>	<u>704</u>	<u>1,120</u>	<u>618</u>	<u>2,442</u>
Whitney Street	437	-	437	422	-	148	570
Prudential	-	-	-	-	542	270	812
Tremont-Mason	-	-	-	-	378	-	378
Jamaicaway	3	-	3	282	-	-	282
Allston-Waverly	-	-	-	-	-	100	100
Back Bay	-	-	-	-	200	100	300

^{a/} Includes 71 privately developed and sponsored units.

^{b/} Includes 560 units of new housing converted from mercantile and storage buildings.

^{c/} Includes Castle Square.

Source: Boston Redevelopment Authority - Research Division.



Two of the projects listed in the table involve no residential reuse. The completed New York Streets project is one of industrial redevelopment. The Government Center will be devoted primarily to public buildings, including a new State office building (completed), a federal office building (completed), a new city hall (under construction), and private offices.

In many of the areas a large part of the renewal efforts will be in the rehabilitation of existing structures. Such activity is under way in the South End project, where the South End Community Development Corporation, operating under a demonstration grant from the Department of Housing and Urban Development, and four church groups are actively engaged in acquiring and rehabilitating older homes. Competition between these groups and individual developers in the acquisition of sound existing structures is causing a substantial rise in prices.

Two notable large developments which are being privately executed are the Prudential Center and the Christian Science Church redevelopment area. The former is being developed by a limited dividend urban redevelopment corporation formed under State law. Among other advantages, this law extends to the corporation the right of eminent domain (through the local housing authority) and provides for tax abatement (with payments in lieu of taxes on the improvements that have been completed). The completed portion of this project includes the 52-story Prudential Tower (offices), a hotel, and shopping facilities. Plans include a third apartment building in addition to the two under construction, with the eventual possibility of three additional tower apartments.

The Christian Science Church project involves 31 acres owned largely by the Church, adjacent to the Prudential Center. Plans involve the expenditure of about \$8 million for a church center on a 15-acre tract surrounding the present church structure and publishing house. A separate phase will be a privately developed apartment and commercial complex estimated to cost \$63 million. Although 3,500 additional housing units are contemplated within the next eight years, residential development within the next two is likely to be negligible.

Brookline Program. Brookline has two active projects:

The Farm comprises a complex of 100 units of low-rent public housing, 115 units of cooperative housing for moderate-income families, and 760 units of upper-income housing on 18 acres off Boylston Street. The first two projects are in operation, while the last is under construction.

The Marsh Area envisions a \$4 million complex of housing for the elderly, a nursing home, and a recovery center.

Cambridge Program. Four projects are in various stages of development or completion in Cambridge. The extent of dislocation of families through urban renewal; along with the pending displacements that will result from the demolition of approximately 1,225 housing units for the inner beltway, has prompted the founding of the Cambridge Corporation, a nonprofit corporation formed jointly by Harvard University and M.I.T. to promote good housing in Cambridge. The corporation has assets of \$1 million with which to operate, but no specific plan of action has been determined.

A brief description of each of the four Cambridge urban renewal projects follows:

Rogers Block is a central city project on land formerly occupied by Rogers Block and Lever Brothers. The two completed office buildings on the site are known as Technology Square because of the many research and development activities which they house.

Riverview is a two-acre area on Riverview Avenue. The 79-unit Riverview Apartment occupies the site.

Wellington-Harrington is a 127-acre project in the survey and planning stage. Emphasis will be on rehabilitation, but plans include the construction of 130 units of moderate-income housing on the site of an abandoned school.

Kendall Square is the 43-acre site which includes the 29-acre N.A.S.A. project. The remaining 14 acres will be redeveloped for general business use.

Public Housing

Public housing projects in the Central Submarket under both State and Federal programs are listed in table VII.

Demand for Housing

Quantitative Demand

The demand for additional housing in the Central Submarket in the two years beginning October 1, 1966 is based primarily on the expected growth in the number of households and on replacement requirements that will result from an increased rate of demolition. Consideration also is given to anticipated changes in tenure and to current construction volume. Based on these considerations, an annual demand for 5,050 new housing units is forecast, 600 units of single-family homes and 4,450 units in multifamily structures. The multifamily demand includes 1,250 units achievable only with below-market-interest-rate financing or assistance in land acquisition and cost. The demand does not include public low-rent housing or rent-supplement accommodations.

The demand for 600 single-family homes in the Central Submarket is somewhat above the volume of building activity in almost every year since 1960. Homebuilding in the three years 1961 through 1963 averaged about 450 units annually and rose sharply to almost 900 in 1964. The precipitous decline in permits in 1965 and 1966 is not necessarily reflected in actual building rates, which are affected by the tempering influences of lags in construction starts and the phasing of construction over the required period for completion. The improved economic climate, the low homeowner vacancy rate, and the accelerated growth in the number of households suggest justification for a higher level of building activity.

A substantial increase in the demand for multifamily housing from recent levels of completions for this type of construction takes into account the number of apartment units under construction which will be marketed in the next twelve months. Apartment building rates over the past several years have not been as irregular as would appear to be indicated by the building permit trend; many of the units now in advanced stages of construction were started on the authority of permits issued in 1964, the high year for multifamily permits since 1959.

An increased production of multifamily units in the Central Submarket is suggested by the excellent absorption of recently built projects, the low vacancy rate, the large volume of demolitions programmed under urban renewal plans, and the accelerated volume of new employment anticipated. The replacement of demolitions is especially important insofar as it affects families of moderate income who are desirous of remaining in their present neighborhoods. However, the rate of demolition activity and of employment growth should be observed carefully and, if future volume varies from expected levels, multifamily demand should be adjusted accordingly.

Qualitative Demand

Single-family Housing. The expected distribution of the annual demand for 600 single-family units in the following table is based on ability to pay, as determined by current family income levels and the ratio of sales price to income typical of the area. The minimum selling price at which acceptable houses can be produced in the Central Submarket is estimated at \$15,000.

Annual Demand for New Single-family Housing, by Price Class
Central Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Price class</u>	<u>Single-family units</u>	
	<u>Number</u>	<u>Percentage</u>
\$15,000 - \$17,499	45	8
17,500 - 19,999	95	16
20,000 - 24,999	225	37
25,000 - 29,999	85	14
30,000 - 34,999	40	7
35,000 and over	<u>110</u>	<u>18</u>
Total	600	100

It should be noted that the foregoing distribution differs from that in the table on page 26 showing the experience in selected subdivisions in the entire HMA during 1965. Thus, they do not reflect the experience in the Central Submarket. Moreover, the 1965 survey data do not include new construction in subdivisions with fewer than five completions during the year, nor do they reflect individual or contract construction on scattered lots. More expensive housing and some of the low-value homes are likely to be concentrated in smaller building operations, which are quite numerous. The preceding demand estimates consider all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Because of the unavailability of open land, home building will be restricted to small developments and individual lots, concentrated largely in Newton and the outlying areas of Boston.

Multifamily Housing. The monthly rentals at which privately-financed net additions to the aggregate multifamily housing inventory financed at market rates of interest might best be absorbed in the rental market are indicated for various size units in the following table. 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 demand in the higher rental ranges has been adjusted to account for the fact that the number of units currently under construction in these ranges constitute a potential oversupply. If experience shows that luxury apartments completed in the Central Submarket in the next nine to twelve months are readily absorbed, the demand for units at higher rents may be increased moderately above the level indicated. The production of new units in higher rental ranges than those indicated in the table also may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

On the basis of current construction and land costs and current terms of financing,^{1/} the minimum gross rents achievable without public benefits or assistance in financing or land acquisition are estimated at \$105 for efficiencies, \$125 for one-bedroom units, \$145 for two-bedroom units, and \$165 for three-bedroom units. The demand at and above these minimum rents will be for 3,200 units a year in the next two years.

Annual Demand for New Multifamily Housing
by Gross Monthly Rent and Unit Size
Central Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Gross monthly rent^{a/}</u>	<u>Number of units, by unit size</u>			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
\$105 and over	260	-	-	-
115 " "	200	-	-	-
125 " "	150	1,700	-	-
135 " "	75	1,400	-	-
145 " "	25	1,000	1,000	-
155 " "	-	640	800	-
165 " "	-	350	640	240
180 " "	-	100	480	175
200 " "	-	25	300	120
225 " "	-	-	160	80
250 " "	-	-	80	55

a/ Gross monthly rent is shelter rent plus cost of utilities.

Note: The figures above are cumulative and cannot be added vertically. For example, the demand for one-bedroom units to rent between \$135 and \$145 is 400 (1,400 minus 1,000).

The annual demand for 1,250 multifamily units below these rent levels, excluding low-rent public housing and rent-supplement accommodations, can be satisfied only through the use of below-market-interest-rate financing or assistance in land acquisition and cost. This total includes 75 efficiency units at minimum rents of \$75 a month, 475 one-bedroom units at rents of \$90 a month or more, 575 two-bedroom units at rents of \$105 a month or more, and 125 three-bedroom units at rents of \$120 a month or more.

^{1/} Calculated on the basis of a long-term mortgage (40 years) at six percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

Location is an especially important factor 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, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group.

The preceding distributions of average annual demand for new multifamily units are based on projected renter-household income, the size distribution of renter households, and rent-paying propensities in the area; consideration is given also to the recent absorption experience of new multifamily housing. Thus, it represents a pattern for guidance in the production of multifamily housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit the effective marketing of a single project differing from this demand distribution. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirm the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods.

Housing Market Summary
Northern Submarket
Boston, Massachusetts, Housing Market Area

Housing Market Area

The Northern Submarket consists of 12 cities and 19 towns (see map, page 3):

<u>Cities</u>		<u>Towns</u>		
Beverly	Melrose	Burlington	Middleton	Swampscott
Chelsea	Peabody	Danvers	Nahant	Topsfield
Everett	Revere	Hamilton	North Reading	Wakefield
Lynn	Salem	Lynnfield	Reading	Wenham
Malden	Somerville	Manchester	Saugus	Wilmington
Medford	Woburn	Marblehead	Stoneham	Winchester
				Winthrop

The concentration in this area of 12 of the 17 cities in the total area gives evidence of the relative age of the area with respect to the housing inventory and stage of development. Many of the leading employers in the HMA are represented here: General Electric in Lynn and Everett, Raytheon in Burlington, Sylvania in Salem and Woburn, and Avco in Wilmington and Everett. Peabody is known as the Leather City because of the number of firms producing leather goods. This industry also is prominent among manufacturers in Danvers, Salem, and Wakefield. More recent industrial developments in the field of electronics and of research and development center in Burlington, with about 20 establishments in these categories, and in other cities and towns on or near Route 128: Beverly, Danvers, Peabody, Wakefield, Wilmington, and Woburn.

Incomes in the Northern Submarket are higher than those in the Central Submarket; the current median averages \$8,070 for all families and \$7,370 for renter households of two or more persons. By October 1968, median income is expected to increase to \$8,530 for all families and to \$7,790 for renter households (see table IV).

Demographic Factors

Population

The current population in the Northern Submarket is estimated at 902,000, or an increase of almost eight percent over the 838,300 inhabitants enumerated in 1960. An average annual increase of 9,800 persons a year since April 1, 1960 compares with an average annual gain of 7,475 in the previous decade. By October 1, 1968, the population is expected to increase about 12,775 a year to a total of 927,550.

Households

Current Estimate and Trend. The 267,900 households currently estimated for the Northern Submarket represents an average annual gain of about 3,275 over the 246,655 households enumerated in 1960. A larger average gain of 3,575 a year for the decade ending April 1, 1960, reflects an exaggerated increase resulting from a definition change in the 1960 Census, as explained previously. In the next two years, increases of 4,550 households a year are anticipated.

Household Size. The average size of households in the Northern Submarket has declined steadily from 3.38 persons in 1950, to 3.33 in 1960, to 3.29 in 1966. Households are expected to decline to an average of 3.28 persons over the next two years.

Housing Market Factors

Housing Supply

Current Estimate and Trend. The present housing supply in the Northern Submarket numbers about 279,500 housing units, or an increase of 21,300 units since April 1, 1960. This increase averages 3,275 a year, as compared with the average of 3,925 units a year in the previous decade. The higher average for the 1950's was influenced by the shift to the use of "housing unit" in the 1960 Census.

Units in Structure. The proportion of single-family units has increased slightly since April 1960 from 52 percent of the total inventory to almost 53 percent at present. In the same period, units in structures with five or more units increased from nine percent of the inventory to 11 percent. The excess of units demolished over new units provided in two- to four-unit structures since April 1960 caused the proportion of units in this structural type to drop from 39.5 percent of the inventory in 1960 to a current 36 percent.

Age and Condition. Almost two-thirds (64 percent) of the housing units in the Northern Submarket were built before 1930, as shown in the table on page 19. Almost five percent of the units are judged to be unacceptable because they are either dilapidated or lack some or all plumbing facilities.

Residential Building Activity

New Construction. About 24,975 units have been added to the housing supply of the Northern Submarket through new construction since April 1, 1960. This total differs from the total of units authorized by building permits, shown in the following table, because authorizations include units under construction or not yet started. Of some 1,675 authorized units which are under construction or not yet started, 1,200 involve structures of two or more units.

Housing Units Authorized in the Northern Submarket
Boston, Massachusetts, Housing Market Area
Annually 1960-1965, First Nine Months 1965, 1966

<u>Year</u>	<u>Units in structure, privately financed</u>				<u>Publicly financed</u>	<u>Private and public</u>
	<u>One</u>	<u>Two-four</u>	<u>Five or more</u>	<u>Total</u>		
1960	2,980	174	188	3,342	275	3,617
1961	2,794	73	1,759	4,626	289	4,915
1962	2,685	168	1,307	4,160	152	4,312
1963	2,442	111	1,813	4,366	-	4,366
1964	2,156	119	1,335	3,610	86	3,696
1965	1,986	179	926	3,091	518	3,609
<u>First 9 mos.</u>						
1965	1,379	199	453	2,031	378	2,409
1966	1,334	78	519	1,931	208	2,139

Source: Massachusetts Department of Labor and Industries.

Demolitions. About 3,650 units were lost through demolitions in the Northern Submarket since April 1960, 1,525 units through urban renewal, 350 units through highway construction, and 1,775 through other causes. Urban renewal losses were greatest in Malden (810 units) and Somerville (330 units), with smaller losses in Chelsea (100), Lynn (135), Medford (30), and Revere (120). Practically all of the highway demolitions were in Somerville, with nominal losses in Saugus and Medford.

In the next two years, at least 1,500 units are expected to be razed, about 250 units through urban renewal in Salem (125 units) and code enforcement under the new federal assistance program in Chelsea (125 units), 700 units through highway construction, and 550 through other causes. Clearance of highway right-of-ways will involve 435 units in Somerville, 180 units in Lynn, 50 units in Peabody, and 30 units in Danvers.

Tenure

Homeownership in the Northern Submarket has increased from 51 percent of all occupied units in 1950 to a current 59 percent, as shown in the following table.

Tenure of Occupied Housing Units in the Northern Submarket
Boston, Massachusetts, Housing Market Area
1950, 1960, and 1966

<u>Tenure</u>	<u>April 1, 1950</u>	<u>April 1, 1960</u>	<u>October 1, 1966</u>
Total occupied units	<u>210,882</u>	<u>246,655</u>	<u>267,900</u>
Owner-occupied units	107,857	143,884	157,800
Percentage	51.1	58.3	58.9
Renter-occupied units	103,025	102,771	110,100
Percentage	48.9	41.7	41.1

Sources: 1950 and 1960 Censuses of Housing.
1966 estimated by Housing Market Analyst.

Vacancy

Past Census. The 1960 census reported 5,325 vacant units available for sale or rent in the Northern Submarket. The 1,425 units available for sale accounted for a homeowner vacancy rate of 0.9 percent, while the 3,900 units available for rent represented a rental vacancy rate of 3.6 percent.

Postal Vacancy Survey. Estimates based on a survey made by area post offices in the Northern Submarket in July 1966 show a vacancy rate of 1.4 percent in residences and of 2.6 percent in apartments, or an over-all vacancy rate of 1.9 percent. The lack of comparability between the postal survey results and data published by the Bureau of the Census was explained in the discussion of vacancies in the entire HMA.

Current Estimate. There are currently about 5,400 vacant units available for sale or rent in the Northern Submarket. The 1,400 units available for sale represent a homeowner vacancy rate of 0.9 percent, the same as reported by the Bureau of the Census in 1960. The 4,000 available rental units represent a rental vacancy of 3.5 percent, down slightly from 1960.

Vacant Housing Units in the Northern Submarket
Boston, Massachusetts, Housing Market Area
April 1, 1960 and October 1, 1966

<u>Status of vacancy</u>	<u>1960</u>	<u>1966</u>
Total vacant units	<u>11,530</u>	<u>11,600</u>
Available vacant units	<u>5,318</u>	<u>5,400</u>
For sale	<u>1,433</u>	<u>1,400</u>
Homeowner vacancy rate	0.9	0.9
For rent	3,885	4,000
Rental vacancy rate	3.6	3.5
Other vacant units	6,212	6,200

Sources: 1960 Census of Housing.
1966 estimated by Housing Market Analyst.

Sales Market

General Conditions. The Northern Submarket has experienced a good sales market in recent years. Home building activity, however, has been declining for several years. Deed recordings in the third quarter of 1966 are only six percent under recordings for the same period of 1965, the smallest decline for any of the submarkets. Recordings in the first nine months of 1966 are two percent ahead of those for the same period of 1965.

Subdivision Activity. Single-family developments have been most active in the outlying towns, such as Burlington, Danvers, North Reading, and Wilmington. Peabody and Saugus, although closer to the central core, have also displayed considerable activity. Most subdivisions are small, rarely accounting for more than 50 homes a year. The older cities and towns have little or no vacant land available for building. In Chelsea and Somerville, for example, homebuilding is practically non-existent.

Price Ranges. Practically all new homes fall in a price range of \$17,500 to \$30,000, with most being offered from \$20,000 to \$25,000. A few subdivisions, as for example in Wilmington and Woburn, offer houses from \$15,000 to \$17,500. There are few, if any, homes built to sell for less than \$15,000.

Local sources report a shortage of listings of existing properties with prices of \$17,000 to \$25,000, the range most in demand. Listings are plentiful under \$17,000, but these are mostly older properties or houses with only two bedrooms.

Houses Under Construction. About 475 single-family units are under construction in the Northern Submarket. Despite recent declines in construction, home building continues to show strength notably in Burlington, Peabody, and Wilmington, which together account for about 150 of the units under construction.

Rental Market

General Conditions. New apartment construction in the Northern Submarket since 1959 has been concentrated largely in cities and towns on or near Route 128 or the throughways, Interstate Routes 93 and 95. Local sources complain of a high turnover rate in some of the newer developments, but this turnover does not appear to affect a generally satisfactory occupancy rate.

The Northern Submarket does not exhibit the same degree of opposition to high density development that exists in the other suburban areas, probably because of the age and stage of development of most of the cities and towns. Nahant and Wilmington are the only towns with zoning ordinances prohibiting new multifamily construction.

New Rental Housing. Of more than 7,550 privately-financed units in structures of two or more units completed since 1959, most have been built since 1961. The volume of new rental units was highest in Woburn, with 1,550 units, while Revere, Peabody, Malden, Stoneham, and Melrose each were provided with more than 500 units. The totals for Woburn and Revere each include about 170 units in two-family structures.

The Parkview Apartments, an eight-story apartment building with 320 units in Winchester, is the largest single residential structure in the entire HMA. Its construction on a former industrial site was made possible only as an exception to the zoning regulations of Winchester. Other major new projects include 300 Lynn Shore Drive, Lynn; Stone Hill Towers, Stoneham; North Shore Gardens, Peabody; and the Bowdoin Apartments, Malden. Several of the new developments rent at charges comparable to those in the Central Submarket, but most rents are \$10-\$20 lower than for similar units in the Central Submarket.

Urban Renewal Activity

Fourteen of the thirty-one municipalities in the Northern Submarket have federally approved workable programs for urban renewal. Reading will make the fifteenth if it proceeds with its plans to participate in the Federal program. The electorates of four of the localities (Beverly, Melrose, Stoneham, and Wilmington) have voted to postpone or discontinue their renewal plans.

The accomplishments and proposals of the cities and towns currently active in urban renewal planning are outlined below. Many of the localities listed envision a broadening of their tax base through industrial or commercial reuse of their renewal areas.

Chelsea. The Area I project (UR 22-1) comprises 15.2 acres on which industrial redevelopment has been completed. In the next two years, Chelsea plans to demolish 128 units under the federally-assisted code enforcement program.

Lynn. The Market Street project (R-53), covers 22.5 acres in which the predominant reuse will be commercial. Currently under construction in the portion set aside for residential use are 176 units of federally-assisted housing for the elderly.

The Lynnway-Summer project (R-106) is in the planning stage. The 108 acres comprising the project site adjoins the Market Street project. One of the reuse proposals is a church-sponsored moderate rental project (Section 221-d-3).

Malden. The Charles Street project (R-23) is being redeveloped for industrial use. The site covers 23.5 acres.

The Suffolk-Faulkner project (R-34) is under development. Although emphasis is on industrial reuse, almost 25 acres of the total of 65 acres will be devoted to residential purposes. The Bowdoin Apartments, a 226-unit project for moderate-income families, occupies part of the site, and a 100-unit federally-assisted housing project for the elderly is under construction.

Medford. The Union-Swan Streets project (UR 6-1) is a completed industrial reuse project on four acres.

Revere. The 13-acre Ocean Avenue project (UR 1-1) was redeveloped to provide public parking facilities.

Salem. The Heritage Plaza East project (R-95) is in the advanced planning stage. About 115 housing units will be cleared from the 39-acre site, with proposed reuse including public and semi-public purposes, commercial, industrial, and residential.

Somerville. The Linwood-Joy project (UR 8-1), comprising 25 acres, has been redeveloped for industrial use.

The Inner Belt project (R-112), on 26 acres, also will be redeveloped for industrial use. It is currently in the survey and planning stage.

Woburn. The city council has approved plans to apply for state aid in the development of a 200-acre industrial park under the state commercial and industrial redevelopment program. The early establishment of this industrial park is proposed to assure relocation of industry from the Woburn Square project (R-119), a federally aided project in the early planning stages.

In addition to the cities and towns listed above, Peabody has engaged consultants to assist in its urban renewal plans, while Winthrop is currently inactive.

Public Housing

Public housing projects in the Northern Submarket under both State and Federal programs are listed in table VII.

Demand for Housing

Quantitative Demand

The estimated annual demand for 5,300 new housing units in the Northern Submarket in each of the next two years, 3,050 single-family units and 2,250 units of multifamily housing, is based primarily on the growth in the number of households arising from the anticipated economic expansion and on the replacements required for units to be demolished, largely under urban renewal and highway construction proposals. Consideration is given also to anticipated changes in tenure and to shifts of single-family units from owner to renter occupancy. The multifamily demand for 2,250 units includes 300 units achievable only with below-market-interest-rate financing or assistance in land acquisition and cost in those municipalities eligible for participation in FHA's Section 221(d)(3) program by virtue of having workable programs for urban renewal. The projected demand for new housing does not include public low-rent housing or rent-supplement accommodations.

The demand for 3,050 single-family units in each of the next two years approximates the building rates prior to 1960, as measured by permit authorizations. Despite the fact that single-family authorizations have declined steadily since 1960 in the Northern Submarket, they have maintained a greater strength than other areas. With an easier supply of mortgage funds, new construction may be expected to respond because of the very low vacancy rate, anticipated growth in the area, and the need for replacement housing because of stepped-up demolitions planned for urban renewal and highway construction.

The multifamily demand for 2,250 units during the forecast period is considerably above the annual average of 1,560 multifamily units authorized in the 1961-1965 period and the peak of 1,925 units in 1963. However, the same factors tending to increase single-family demand are operative with respect to multifamily demand. With the present modest vacancy rate, the anticipated economic expansion may be thwarted unless adequate housing is made available.

Qualitative Demand

Single-family Housing. The expected distribution of the annual demand for 3,050 single-family units in the following table is based on ability to pay, as determined by current family income levels, and the ratio of sales price to income typical of the area. The minimum sales price at which acceptable sales housing can be produced in the Northern Submarket is estimated to be \$15,000.

Annual Demand for New Single-family Housing, by Price Class
Northern Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Price class</u>	<u>Single-family units</u>	
	<u>Number</u>	<u>Percentage</u>
\$15,000 - \$17,499	175	6
17,500 - 19,999	650	21
20,000 - 24,999	1,300	43
25,000 - 29,999	550	18
30,000 - 34,999	150	5
35,000 and over	225	7
Total	3,050	100

It should be noted that the foregoing distribution differs from that in the table on page 26 showing the experience in selected subdivisions in the entire HMA during 1965. Thus, they do not reflect the experience in the Northern Submarket. Moreover, the 1965 survey data do not include new construction in subdivisions with fewer than five completions during the year, nor do they reflect individual or contract construction on scattered lots. More expensive housing and some of the low-value homes are likely to be concentrated in smaller building operations, which are quite numerous. The preceding demand estimates consider all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Multifamily Housing. The monthly rentals at which privately financed net additions to the aggregate multifamily housing inventory might best be absorbed by the rental market are indicated for various size units in the following table. 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 those indicated may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

On the basis of current construction and land cost and current terms of financing^{1/}, the minimum gross rents achievable without public benefits or assistance in financing or land acquisition are estimated at \$105 for efficiencies, \$125 for one-bedroom units, \$145 for two-bedroom units, and \$165 for three-bedroom units. The demand at and above these minimum rents will be for 1,950 units a year in the next two years.

Annual Demand for New Multifamily Housing
by Gross Monthly Rent and Unit Size
Northern Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Gross monthly rent^{a/}</u>	<u>Number of units, by unit size</u>			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
\$105 and over	85	-	-	-
115 " "	70	-	-	-
125 " "	45	775	-	-
135 " "	25	630	-	-
145 " "	-	475	860	-
155 " "	-	330	810	-
165 " "	-	210	710	230
180 " "	-	100	500	185
200 " "	-	40	250	135
225 " "	-	15	125	75
250 " "	-	-	50	50

a/ Gross monthly rent is shelter rent plus cost of utilities.

Note: The figures above are cumulative and cannot be added vertically. For example, the demand for one-bedroom units to rent between \$135 and \$145 is 155 (630 minus 475).

The annual demand for 300 units at rentals below these levels can be satisfied only through the use of below-market-interest-rate financing or other public assistance in land acquisition or cost. The distribution of these units by unit size and monthly rental range is as follows: 20 efficiency units to rent for \$75 or more, 115 one-bedroom units at \$90 or more, 120 two-bedroom units at \$105 or more, and 45 units of three or more bedrooms at \$120 or more. The extension of workable programs to additional localities which do not now have them would increase this segment of the demand, however. The premises on which the distribution of demand is based and the qualifying conditions involved in the applications of these estimates are discussed under the qualitative demand in the Central Submarket summary.

^{1/} Calculated on the basis of a long-term mortgage (40 years) at 6 percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

Housing Market Summary
Western Submarket
Boston, Massachusetts, Housing Market Area

Housing Market Area

The Western Submarket consists of the city of Waltham and 17 towns:

Arlington	Framingham	Sudbury
Ashland	Lexington	Watertown
Bedford	Lincoln	Wayland
Belmont	Natick	Wellesley
Concord	Needham	Weston
Dover	Sherborn	

Of the 18 municipalities in the area, Waltham, Watertown, and Framingham are the most industrialized. Raytheon and Sylvania account for a large part of the manufacturing employment in Waltham. Altogether Waltham has over 50 firms engaged in electronics or research and development, ranking next to Boston and Cambridge in the number of such establishments in the entire HMA.

Employment by the B.F. Goodrich Company, makers of rubber footwear, represents about half of the civilian manufacturing employment in Watertown. Watertown is the site for the new General Electric computer center (under construction), which will serve a nationwide network of hospitals. The closing of the Watertown Arsenal by the Army in 1967 is not expected to affect the economy of the area adversely, since the employees (about 1,700) can readily be absorbed in the current tight labor market. Moreover, the town has the right of acquiring 49 acres of the vacated property if no government agency can make use of the land and buildings vacated. Its objective would be the establishment of an industrial center in order to broaden its tax base. A number of firms are interested in such a development.

Manufacturing employment in Framingham in 1964 numbered around 9,000, with workers at the Dennison Paper Company, the Fisher Body Division of General Motors, and the Computer Control Company representing almost half of the total.

Industrialization of the Western Submarket is increasing. According to building permit records, authorizations have been granted since 1959 for over \$36.5 million in major industrial construction projects involving about 35 firms. This amount exceeds the combined volume of industrial construction authorized in the Northern and Southern Submarket areas. A large portion of the new construction was for electronics and research and development facilities in Bedford (\$4.5 million), Concord (\$700,000), Lexington (\$3.4 million), and Sudbury (\$1.7 million).

Many of the municipalities in the area are predominantly residential communities of middle- and high-income families. The median income of all families is currently \$9,700, and for renter households of two or more persons, \$8,070. These are the highest in the HMA. By October 1968, the median incomes are expected to be \$10,240 for all families and \$8,530 for renter households.

Demographic Factors

Population

The Western Submarket currently has about 444,000 inhabitants, or almost 13 percent more than in 1960. This increase represents an average gain of 7,725 a year, as compared with 10,050 a year in the decade ending April 1, 1960. An estimated gain of about 9,425 persons a year is forecast for the next two years, to a total population of 462,850 by October 1, 1968.

Households

Current Estimate and Trend. The Western Submarket currently has approximately 124,700 households, which represent an average annual gain of 2,575 over the 107,900 enumerated in 1960. The larger average annual gain of 3,200 households during the previous intercensal period reflects a change in 1960 in the census definition of household. In the next two years additional increases of about 3,575 households a year are anticipated.

Household Size. Households have decreased in size from an average of 3.62 persons in 1950 to 3.49 in 1960, to 3.41 in 1966. A further slight decline to 3.38 persons per household by October 1, 1968 is anticipated.

Housing Market Factors

Housing Supply

Current Estimate and Trend. Approximately 127,500 housing units comprise the current housing inventory of the Western Submarket, an increase of almost 16,525, or an average of 2,550 units a year since 1960. This annual gain is less than the average 3,325-unit increase in the previous decade because of the shift to the housing unit concept used in the 1960 enumeration.

Units in Structure. Since April 1960, units in structures with five or more units have more than doubled, constituting almost eight percent of the current inventory as compared with less than four percent in 1960. Over the same period, single-family units have declined from 72 percent of the total to 71 percent at present, and units in two- to four-unit structures have dropped from 24 percent of the total to 21 percent.

Age and Condition. About 44 percent of the housing units in the Western Submarket were built prior to 1930 (see table on page 19), making the inventory in this area relatively newer than those in the other sectors of the HMA. Less than two percent of the units are judged to be unacceptable because they are either dilapidated or lack some or all plumbing facilities.

Residential Building Activity

New Construction. Approximately 17,375 units have been added to the housing supply of the Western Submarket through new construction since April 1, 1960. This total differs from the total of units authorized by building permits, shown in the following table, because authorizations include units under construction or not yet started. Of more than 1,525 units authorized but not yet started, about 1,225 involve structures of two or more units.

Housing Units Authorized in the Western Submarket Boston, Massachusetts, Housing Market Area Annually 1960-1965, First Nine Months 1965, 1966

<u>Year</u>	<u>Units in structure, privately financed</u>				<u>Publicly financed</u>	<u>Private and public</u>
	<u>One</u>	<u>Two to four</u>	<u>Five or more</u>	<u>Total</u>		
1960	2,015	102	504	2,621	-	2,621
1961	1,946	100	587	2,633	24	2,657
1962	1,429	163	1,317	2,909	-	2,909
1963	1,508	179	1,084	2,771	-	2,771
1964	1,478	192	1,376	3,046	132	3,178
1965	1,572	166	1,310	3,048	72	3,120
<u>First 9 mos.</u>						
1965	1,185	145	1,050	2,380	72	2,452
1966	973	93	521	1,587	48	1,635

Source: Massachusetts Department of Labor and Industries.

Demolitions. Approximately 800 units were lost through demolitions in the Western Submarket since April 1, 1960, 125 units through highway construction and 675 through other causes. Highway right-of-way clearance affected only Arlington (60 units), Belmont (50 units), and Lexington (15 units). Other losses are estimated on the basis of adjusted building permit data.

During the next two years highway construction will require the razing of 50 additional units in the Belmont-Lexington vicinity, while other demolitions are expected to number around 200, making a total of 250 units for all causes.

Tenure

Homeownership in the Western Submarket increased from 64 percent of all occupied units in 1950 to 72 percent in 1960. Since 1960, a net increase in rental units through new construction (6,475 units) and shifts of single-family homes from owner to renter occupancy has caused homeownership to decline to a current 70 percent of all occupied units.

Tenure of Occupied Housing Units in the Western Submarket Boston, Massachusetts, Housing Market Area 1950, 1960, and 1966

<u>Tenure</u>	<u>April 1, 1950</u>	<u>April 1, 1960</u>	<u>October 1, 1966</u>
Total occupied units	<u>75,896</u>	<u>107,921</u>	<u>124,700</u>
Owner-occupied units	48,745	77,293	87,500
Percentage	64.2	71.6	70.2
Renter-occupied units	27,151	30,628	37,200
Percentage	35.8	28.4	29.8

Sources: 1950 and 1960 Censuses of Housing.
1966 estimated by Housing Market Analyst.

Vacancy

Past Census. The 1960 census reported 1,600 vacant units available for sale or rent in the Western Submarket. The 825 units available for sale accounted for a homeowner vacancy rate of 1.1 percent, while the 775 units available for rent represented a rental vacancy rate of 2.5 percent.

Postal Vacancy Survey. Estimates based on a survey made by area post offices in July 1966 show a vacancy rate of 0.8 percent in residences and of 3.4 percent in apartments, or an over-all vacancy rate of 1.1 percent. The lack of comparability between the postal survey results and data published by the Bureau of the Census was explained in the discussion of vacancies in the entire HMA.

Current Estimate. There are currently about 1,500 vacant units for sale or rent in the Western Submarket. The 800 units available for sale represent a homeowner vacancy rate of 0.9 percent, down slightly from the 1960 report of the Bureau of the Census. The 700 available rental units represent a rental vacancy of 1.8 percent, down from 2.5 percent in 1960.

Vacant Housing Units in the Western Submarket
Boston, Massachusetts, Housing Market Area
April 1, 1960 and October 1, 1966

<u>Status of vacancy</u>	<u>1960</u>	<u>1966</u>
Total vacant units	<u>3,044</u>	<u>2,800</u>
Available vacant units	<u>1,608</u>	<u>1,500</u>
For sale	821	800
Homeowner vacancy rate	1.1	0.9
For rent	787	700
Rental vacancy rate	2.5	1.8
Other vacant units	1,436	1,300

Sources: 1960 Census of Housing.
1966 estimated by Housing Market Analyst.

Sales Market. Deed recordings in the Western Submarket in the first nine months of 1966 were substantially the same as for the same period in 1965. After showing considerable strength in the first half of the year, sales in the third quarter of 1966 dropped by nine percent below their 1965 third quarter volume because of declines in building activity and mortgage money shortages.

Subdivision Activity. Single-family housing development is most active in Framingham, where over 50 homes are under construction in small to moderate sized subdivisions. Homebuilding activity has also maintained some strength in Concord, Dover, Sudbury, and Weston. None of the other Western Submarket localities has more than 25 units currently under construction.

Price Range. Most new homes in the Western Submarket are priced at \$25,000 and over. Numerous small developments offer homes upward from \$35,000, while relatively few offerings are priced under \$20,000.

Listings of existing homes are most numerous in the \$20,000-\$25,000 range. Some houses are offered at prices from \$15,000 to \$17,500, but very few are available for less than \$15,000.

Rental Market

General Conditions. About 70 percent of the new privately financed multifamily units completed in the Western Submarket since 1959 have been concentrated in Arlington (1,425 units), Framingham (1,375 units), Waltham (1,350 units), and Watertown (1,075). The low vacancy rates in these communities and in the area in general evidence a strong rental market.

Zoning regulations in seven of the towns in this area do not permit apartment construction: Bedford, Concord, Dover, Sudbury, Wayland, Wellesley, and Weston. Apartment construction in Lexington and Needham is permitted only as exceptions to zoning ordinances.

New Rental Housing. Construction of privately financed multifamily housing in the Western Submarket from 1962 through 1965 has been at an average rate of about 1,425 units a year, more than double the rate for the years 1960 and 1961. New construction has been well absorbed. Most new apartments are garden-type developments generally renting from \$135 for one-bedroom units and \$145 for two-bedroom units. Developments offering special amenities charge somewhat higher rents.

Urban Renewal. Only four of the Western Submarket municipalities have had workable programs approved by the Department of Housing and Urban Development. Certification of those in Concord, Wayland, and Waltham has expired and has not been renewed, leaving Framingham as the only locality currently active. A community renewal program for Framingham is currently in the planning stage.

Public Housing. An account of public housing projects in this area, under both State and Federal programs, is given in table VII.

Demand for Housing

Quantitative Demand

The estimated annual demand for 3,650 new housing units in the Western Submarket in each of the next two years, 1,800 single-family units and 1,850 units of multifamily housing, is based primarily on the growth in the number of households arising from greater economic growth and on the replacements required for units to be demolished through highway construction and other causes. Consideration is given also to current vacancies and rates of new construction, as well as to anticipated changes in tenure and shifts of single-family units from owner to renter occupancy. The multifamily demand for 1,850 units includes 125 units achievable only with below-market-interest-rate financing or assistance in land acquisition or cost in those municipalities eligible for participation in FHA's Section 221(d)(3) program by virtue of having workable programs for urban renewal. The projected demand does not include public housing or rent-supplement accommodations.

The demand for 1,800 single-family units in each of the next two years is somewhat above recent levels of homebuilding, as measured by building permits issuances. After declining steadily from 2,025 units in 1960 to 1,475 in 1964, single-family permits rose to 1,575 units in 1965. This

reversal of trend has been interrupted by a curtailment of building because of the tight-money situation, but low vacancy rates, requirements to meet needs for housing to accommodate an anticipated increase in the number of households, and need for replacements for units lost during the next two years are suggestive of a higher level of demand.

The demand for 1,850 multifamily units in the two years of the forecast period compares with almost 1,500 units in recent years. The same factors suggestive of the absorption of a higher rate of construction of single-family dwellings is operative in the multifamily market.

Qualitative Demand

Single-family Housing. The expected distribution of the annual demand for 1,800 single-family units in the following table is based on ability to pay, as determined by current family income levels, and the ratio of sales price to income typical of the area. The minimum sales price at which acceptable sales housing can be produced in the Western Submarket is estimated to be \$15,000.

Annual Demand for New Single-family Housing, by Price Class
Western Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Price class</u>	<u>Single-family units</u>	
	<u>Number</u>	<u>Percentage</u>
\$15,000 to \$17,499	55	3
17,500 to 19,999	125	7
20,000 to 24,999	450	25
25,000 to 29,999	485	27
30,000 to 34,999	250	14
35,000 and over	<u>435</u>	<u>24</u>
Total	1,800	100

It should be noted that the foregoing distribution differs from that in the table on page 26 showing the experience in selected subdivisions in the entire HMA during 1965. Thus, they do not reflect the experience in the Western Submarket. Moreover, the 1965 survey data do not include new construction in subdivisions with fewer than five completions during the year, nor do they reflect individual or contract construction on scattered lots. More expensive housing and some of the low-value homes are likely to be concentrated in smaller building operations, which are quite numerous. The preceding demand estimates consider all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Multifamily Housing. The monthly rentals at which privately financed net additions to the aggregate multifamily housing inventory might best be absorbed by the rental market are indicated for various size units in the following table. 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 those indicated may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

On the basis of current construction and land costs and current terms of financing^{1/}, the minimum gross rents achievable without public benefits or assistance in financing or land acquisition are estimated at \$105 for efficiencies, \$125 for one-bedroom units, \$145 for two-bedroom units, and \$165 for three-bedroom units. The demand at and above these minimum rents will be for 1,725 units a year in the next two years.

Annual Demand for New Multifamily Housing
by Gross Monthly Rent and Unit Size
Western Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Gross monthly rent^{a/}</u>	<u>Number of units, by unit size</u>			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
\$105 and over	60	-	-	-
115 " "	50	-	-	-
125 " "	40	650	-	-
135 " "	30	575	-	-
145 " "	15	435	800	-
155 " "	-	290	750	-
165 " "	-	180	675	215
180 " "	-	90	450	175
200 " "	-	35	240	130
225 " "	-	15	115	85
250 " "	-	-	55	50

^{a/} Gross monthly rent is shelter rent plus cost of utilities.

Note: The figures above are cumulative and cannot be added vertically. For example, the demand for one-bedroom units to rent between \$135 and \$145 is 140 (575 minus 435).

^{1/} Calculated on the basis of a long-term mortgage (40 years) at 6 percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

The annual demand for 125 units at rentals below these levels can be satisfied only through the use of below-market-interest-rate financing or other public benefits or assistance in land acquisition or cost. The distribution of these units by unit size and monthly rental range is as follows: ten efficiency units to rent at \$75 or more, 50 one-bedroom units at \$90 or more, 45 two-bedroom units at \$105 or more, and 20 units of three or more bedrooms at \$120 or more. The extension of workable programs to additional localities which do not now have them would increase this segment of the demand.

The premises on which the distribution of demand are based and the qualifying conditions involved in the application of these estimates are discussed under the qualitative demand in the Central Submarket summary.

Housing Market Summary
Southern Submarket
Boston, Massachusetts, Housing Market Area

Housing Market Area

The Southern Submarket consists of the city of Quincy and 24 towns:

Braintree	Hull	Pembroke
Canton	Marshfield	Randolph
Cohasset	Medfield	Rockland
Dedham	Millis	Scituate
Duxbury	Milton	Sharon
Hanover	Norfolk	Walpole
Hingham	Norwell	Westwood
Holbrook	Norwood	Weymouth

This sector of the HMA is the least industrialized. Ten towns, largely rural in character, have been included in the Boston Standard Metropolitan Statistical Area only since 1950: Holbrook, Millis, and Norfolk in Norfolk County, and Duxbury, Hanover, Marshfield, Norwell, Pembroke, Rockland, and Scituate in Plymouth County.

Quincy is the most highly industrialized of the Southern Submarket communities, with employment at the General Dynamics shipyard accounting for about two-thirds of its jobs in manufacturing. Other manufacturing industries in Quincy and in the rest of the submarket area represent a wide diversification, covering a wide variety of both durable (machinery, instruments, fabricated metals, etc.) and nondurable goods (printing and publishing, paper, rubber, textiles, leather).

The Southern Submarket has been least affected by the upsurge in electronics and in research and development, although even here a number of such industries have been established; Norwood has eight, Canton and Walpole have four each, and Braintree, Quincy, and Westwood have three each.

An industrial park recently developed in Westwood is predominantly devoted to warehousing, making Westwood a distribution center for products of such well-known companies as General Motors and General Foods.

The median income for all families in this submarket is currently \$8,830, and for renter households of two or more persons, \$7,490. These are expected to increase by October 1, 1968 to \$9,330 and \$7,920, respectively (see table IV).

Demographic Factors

Population

The Southern Submarket currently has about 471,400 inhabitants, or over 14 percent more than enumerated in 1960, giving this area the fastest growth rate in the HMA. A lower average rate of growth of 9,125 persons a year since April 1960, as compared with 11,625 a year in the 1950's, reflects a slackening of migration from the central area since 1960. This same trend was noted in the Western Submarket (see table on page 14). During the next two years, the population is estimated to increase by 10,500 persons a year to an October 1968 total of 492,400.

Households

Current Estimate and Trend. The Southern Submarket currently has about 131,600 households, which represent an average annual gain of 2,700 over the 114,000 households enumerated in April 1960. A larger average gain of 3,350 a year in the previous decade reflects an exaggerated increase introduced by a definition change in the 1960 census. An annual increase of 3,750 households in each of the next two years is anticipated.

Household Size. Households in this sector are generally larger than those in other sub-areas, currently averaging 3.52 persons per household. This average continued a decline from 3.59 persons per household in 1950 to 3.54 persons in 1960. A further decrease in the average to 3.51 persons is expected by October 1, 1968.

Housing Market Factors

Housing Supply

Current Estimate and Trend. Since April 1960, the housing supply has increased from 126,800 to 144,500 units, a gain of 17,700 units, or an average of almost 2,725 a year. A higher average gain of more than 3,450 units a year in the 1950's was influenced by the shift to the use of "housing unit" in the 1960 census.

Units in Structure. Construction since April 1960 in structures with five or more units has increased the proportion of units in such structures from slightly over two percent to more than four percent of the total inventory at present. Over the same period, single-family units declined from 82 percent of the total to 81.5 percent, and units in structures with two to four units declined from 15.5 percent to slightly more than 14 percent.

Age and Condition. Almost 46 percent of the housing units of the Southern Submarket were built before 1930. Slightly more than three percent of the units are considered unacceptable because they are either dilapidated or lack some or all plumbing facilities.

Residential Building Activity

New Construction. Almost 18,275 units have been added to the housing supply of the Southern Submarket through new construction since April 1, 1960. This total differs from that for units covered by building permits, shown in the following table, because permit authorizations include units under construction or not yet started. Of 1,425 authorized units which are under construction or not started, about 1,075 involve structures of two or more units.

Housing Units Authorized in the Southern Submarket Boston, Massachusetts, Housing Market Area Annually 1960-1965, First Nine Months 1965, 1966

<u>Year</u>	<u>Units in structures privately financed</u>				<u>Publicly financed</u>	<u>Private and public</u>
	<u>One</u>	<u>Two to four</u>	<u>Five or more</u>	<u>Total</u>		
1960	2,228	82	229	2,539	-	2,539
1961	2,102	137	92	2,331	50	2,381
1962	1,934	226	1,146	3,306	-	3,306
1963	2,031	189	376	2,596	-	2,596
1964	2,121	80	940	3,141	144	3,285
1965	2,222	124	1,016	3,362	-	3,362
<u>First 9 mos.</u>						
1965	1,581	104	711	2,396	-	2,396
1966	1,408	58	643	2,109	84	2,193

Source: Massachusetts Department of Labor and Industries.

Demolitions. About 650 units have been demolished in the Southern Submarket since April 1960, 25 units for highway construction and 625 units for other causes.

In the next two years, Dedham will raze about 60 units under its urban renewal and federally-aided code enforcement programs. Code enforcement plans in Canton will require a small number of demolitions. Additional losses of 285 units from miscellaneous causes will account for a total of 350 demolitions in the forecast period.

Tenure

The proportion of owner-occupied units increased from 70 percent of all occupied housing units in 1950 to 78 percent in 1960. A net increase in rental units through new construction (4,250 units) and shifts in tenure of single-family units has caused the homeownership ratio to decline to a current 77 percent.

Tenure of Occupied Housing Units in the Southern Submarket
Boston, Massachusetts, Housing Market Area
1950, 1960, and 1966

<u>Tenure</u>	<u>Apr. 1, 1950</u>	<u>Apr. 1, 1960</u>	<u>Oct. 1, 1966</u>
Total occupied units	<u>80,431</u>	<u>113,992</u>	<u>131,600</u>
Owner-occupied units	56,317	88,590	101,800
Percentage	70.0	77.7	77.4
Renter-occupied units	24,114	25,402	29,800
Percentage	30.0	22.3	22.6

Sources: 1950 and 1960 Censuses of Housing.
1966 estimated by Housing Market Analyst.

Vacancy

Past Census. The 1960 census reported 1,875 vacant units available for sale or rent in the Southern Submarket. The 975 units available for sale accounted for a homeowner vacancy rate of 1.1 percent, while the 900 units available for rent represented a rental vacancy rate of 3.4 percent.

Postal Vacancy Survey. Estimates based on a survey made by area post offices in July 1966 show a vacancy rate of 1.0 percent in residences and of 3.7 percent in apartments, or an over-all vacancy rate of 1.4 percent. The lack of comparability between the postal survey results and data published by the Bureau of the Census was explained in the discussion of vacancies in the entire HMA.

Current Estimate. There are currently about 1,900 vacant units for sale or rent in the Southern Submarket. The 1,000 units available for sale represent a homeowner vacancy rate of 1.0 percent, down slightly from the 1960 report of the Bureau of the Census. The 900 available rental units represent a rental vacancy of 2.9 percent, down from 3.4 percent in 1960.

Vacant Housing Units in the Southern Submarket
Boston, Massachusetts, Housing Market Area
April 1, 1960 and October 1, 1966

<u>Status of vacancy</u>	<u>1960</u>	<u>1966</u>
Total vacant units	<u>12,838</u>	<u>12,900</u>
Available vacant units	<u>1,873</u>	<u>1,900</u>
For sale	974	1,000
Homeowner vacancy rate	1.1	1.0
For rent	899	900
Rental vacancy rate	3.4	2.9
Other vacant units	10,965	11,000

Sources: 1960 Census of Housing.
1966 estimated by Housing Market Analyst.

Single-Family Housing Market. The current decline in new single-family construction is more serious in the Southern Submarket than in the other two suburban submarkets. Deed recordings in the Southern Submarket for nine months in 1966 are six percent below the same period in 1965. The third quarter volume is 16 percent below that of the third quarter in 1965.

Subdivision Activity. The building of single-family homes in the Southern Submarket has been most active in the outlying towns, with substantial volumes in Braintree, Canton, Randolph, and Weymouth, and in the more southerly towns of Hanover, Marshfield, and Pembroke. Marshfield has been least affected by the current slackening of home building, accounting for about a tenth of the 380 homes under construction at present.

Even with a greater availability of open land in this area, subdivisions are generally small in size, builders seldom producing more than 20 to 25 new homes a year in any one subdivision.

Price Range. The availability of land and lower land costs in some of the Southern Submarket localities are reflected in the sales prices of new homes. It is only in this sector of the HMA that any substantial volume of housing is built to sell for less than \$17,500. Such offerings are available in Hanover, Holbrook, Marshfield, Pembroke, and Randolph.

Outside the towns listed above, the predominant demand is for homes selling for \$20,000 to \$30,000, while in some of the localities, such as Cohasset, Hingham, Milton, Norwell, and Scituate, a demand for four-bedroom homes with two and one-half baths and family room results in prices upward from \$35,000.

Offerings of existing houses are mostly at prices under \$25,000, with a considerable volume under \$15,000. Those selling for under \$15,000 include older properties and small, two-bedroom units.

Multifamily Housing

General Conditions. Although the Southern Submarket is the most inclined toward homeownership of the submarkets of the HMA, there has been a considerable increase in apartment construction since 1960. The current rental experience is generally satisfactory, despite the fact that the 3.7 percent vacancy rate in July was the highest in the HMA.

Zoning regulations in nine of the 25 cities and towns in the Southern Submarket do not permit construction of multifamily structures: Cohasset, Duxberry, Hingham, Marshfield, Milton, Norwell, Pembroke, and Westwood.

The 1,075 apartment units currently under construction in this area are a reflection of the increased demand for apartments occurring because of recent rapid employment growth. Most of the new construction is in those localities which are or will be served by improved transportation facilities, including the extension of rapid transit service from Boston.

New Multifamily Housing. Of about 4,350 privately-financed multifamily units completed since 1959, more than two-thirds were built in Norwood and Quincy (each with about 1,150 units completed) and in Randolph, where 210 of the 675 completed units were in two-family structures.

Windsor Gardens, in Norwood, is reported to be New England's largest apartment development. When completely developed it will contain about 2,000 units, all in small garden-type structures.

Rents in new apartments are typically about \$130-\$140 for one-bedroom units and \$160 and up for two-bedroom units. Some of the apartments under construction are advertised at proposed rents above those prevailing in existing developments.

Urban Renewal. Five municipalities in the Southern Submarket have workable programs for urban renewal: Canton, Dedham, Hull, Quincy, and Weymouth. Weymouth is currently inactive insofar as the federal program is concerned, but it is currently developing a proposal for industrial redevelopment under the State program.

The status of the programs in the localities that are currently active under the Federal program is outlined below.

Canton. The Washington Street project (R-105) comprises 25 acres in the central business district which will be redeveloped for off-street parking and retail business expansion. The project is in a survey and planning stage.

Dedham. The Bussey Street project (R-78) covers 14.5 acres which are occupied predominantly by nonresidential structures. Plans involve demolition of 54 housing units on the site within the next 12 months. Re-use will include commercial, residential, and public construction.

Hull and Quincy each have programs in early planning stages, details of which are not yet definite.

Public Housing. Projects in various stages of planning and development under both State and Federal programs are shown in table VII.

Demand for Housing

Quantitative Demand

The estimated annual demand for 3,900 new housing units in the Southern Submarket in each of the next two years, 2,750 single-family units and 1,150 units of multifamily housing, is based primarily on the expected growth in the number of households arising from increased employment prospects, and on the replacements required for units to be demolished through urban renewal and other causes. Consideration is given also to current vacancies and rates of new construction, as well as to anticipated changes in tenure and shifts of single-family units from owner to renter occupancy. The multifamily demand for 1,150 units includes about 95 units achievable only with below-market-interest-rate financing or assistance in land acquisition or cost in those municipalities eligible for participation in FHA's Section 221(d)(3) program by virtue of having workable programs for urban renewal. The projected demand does not include public housing or rent-supplement accommodations.

The annual demand for 2,750 single-family units over the next two years is considerably higher than recent levels of homebuilding, as measured by building permits issued. Single-family authorizations increased steadily from 1,925 units in 1962 to 2,225 in 1965. The current interruption of this trend because of the shortage of mortgage funds does not detract from an increasing demand for housing to accommodate the anticipated population growth in this section. The demand for 1,150 multifamily units a year during the forecast period approximates multifamily building rates of the past two years.

Qualitative Demand

Single-family Housing. The expected distribution of the annual demand for 2,750 single-family units in the following table is based on ability to pay, as determined by current family income levels, and the ratio of sales price to income typical of the area. The minimum sales price at which acceptable sales housing can be produced in the Southern Submarket is estimated to be \$14,000, lower than in the other suburban sub-areas because of the availability of lower cost land.

Annual Demand for New Single-family Housing, by Price Class
Southern Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Price class</u>	<u>Single-family units</u>	
	<u>Number</u>	<u>Percentage</u>
Under \$17,499	550	20
\$17,500 - 19,999	550	20
20,000 - 24,999	800	29
25,000 - 29,999	525	19
30,000 - 34,999	140	5
35,000 and over	185	7
Total	2,750	100

It should be noted that the foregoing distribution differs from that in the table on page 26 showing the experience in selected subdivisions in the entire HMA during 1965. Data on page 26 do not specifically reflect the experience in the Southern Submarket. Moreover, the 1965 survey data do not include new construction in subdivisions with fewer than five completions during the year, nor do they reflect individual or contract construction on scattered lots. More expensive housing and some of the low-value homes are likely to be concentrated in smaller building operations, which are quite numerous. The preceding demand estimates consider all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Multifamily Housing. The monthly rentals at which privately financed net additions to the aggregate multifamily housing inventory might best be absorbed by the rental market are indicated for various size units in the following table. 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 those indicated may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

On the basis of current construction and land costs and current terms of financing^{1/}, the minimum gross rents achievable without public benefits or assistance in financing or land acquisition are estimated at \$105 for efficiencies, \$125 for one-bedroom units, \$145 for two-bedroom units, and \$165 for three-bedroom units. The demand at and above these minimum rents will be for 1,055 units a year in the next two years.

Annual Demand for New Multifamily Housing
By Monthly Gross Rent and Unit Size
Southern Submarket
Boston, Massachusetts, Housing Market Area
October 1, 1966 to October 1, 1968

<u>Gross monthly rent^{a/}</u>	<u>Number of units by unit size</u>			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
\$105 and over	45	-	-	-
115 " "	35	-	-	-
125 " "	25	435	-	-
135 " "	10	350	-	-
145 " "	-	250	475	-
155 " "	-	125	400	-
165 " "	-	90	320	100
180 " "	-	40	225	80
200 " "	-	15	135	60
225 " "	-	-	65	40
250 " "	-	-	25	25

^{a/} Gross rent is shelter rent plus cost of utilities.

Note: The figures above are cumulative and cannot be added vertically. For example, the demand for one-bedroom units to rent between \$135 and \$145 is 100 (350 minus 250).

^{1/} Calculated on the basis of a long-term mortgage (40 years) at 6 percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

The annual demand for 95 units at rentals below these levels can be satisfied only through the use of below-market-interest-rate financing or other public benefits or assistance in land acquisition or cost. The distribution of these units by unit size and monthly rental range is as follows: 10 efficiency units to rent at \$75 or more, 30 one-bedroom units at \$90 or more, 35 two-bedroom units at \$105 or more, and 20 units of three or more bedrooms at \$120 or more. The extension of workable programs to additional localities which do not now have them would increase this segment of the demand.

The premises on which the distribution of demand are based and the qualifying conditions involved in the application of these estimates are discussed under the qualitative demand in the Central Submarket summary.

Demand for Housing for the Elderly

Elderly Population and Households. Persons 65 years old or older in the Boston HMA currently number about 300,700, 11 percent more than the 256,500 elderly inhabitants enumerated in the 1960 census. Older persons are most highly concentrated in the central and northern submarkets, where 12 percent and 11 percent, respectively, of the population in 1960 had attained an age of 65 years or more. In both the western and southern submarkets, these proportions were nine percent. Current ratios may differ from those in 1960 because of different growth rates among the sub-areas, since the localities with the higher rates of population growth will have the smaller concentrations of older residents.

Households headed by an elderly person are currently estimated to number 161,950, representing an increase of 12,600, or 1,940 a year, over the 149,350 reported in 1960. Since 1960, the average size of elderly households has decreased from 1.72 persons to 1.69.

Income. Current incomes of elderly households cannot be estimated readily with any degree of reliability. The following distribution reveals that the median annual income in 1959 for all households with a head 60 years old or older was \$3,825. More significantly, the median annual income for households headed by a person 65 years old or over was \$3,375, or \$1,550 less than that for elderly households whose heads are in the 60-64 year age class.

Percentage Distribution of Elderly Households
by Gross Annual Income in 1959
Boston, Massachusetts, Housing Market

<u>Annual income^{a/}</u>	<u>Elderly households, by age of head</u>		
	<u>All 60 and over</u>	<u>60-64</u>	<u>65 and over</u>
Under \$2,000	30.6	13.8	34.0
\$2,000 - 2,499	6.4	4.0	6.9
2,500 - 2,999	5.0	3.7	5.3
3,000 - 3,999	9.8	8.8	9.9
4,000 - 4,999	9.1	10.0	8.6
5,000 - 5,999	8.1	10.5	7.2
6,000 - 6,999	6.2	8.7	5.6
7,000 and over	24.8	40.5	22.5
Total	100.0	100.0	100.0
Median	\$3,825	\$4,925	\$3,375

^{a/} Before deductions for federal income tax.

Source: 1960 Census of Population (Unpublished data).

Incomes in the foregoing distribution are not a true measure of the ability of elderly households to buy or to rent housing, inasmuch as they do not take into account other resources available, such as savings, convertible properties or other assets, or assistance available from relatives.

Current Accommodations. Elderly persons in the Boston area are fortunate in having a wide choice in housing accommodations. In addition to home-ownership or renter occupancy in conventional housing, there are available public housing projects especially designed for the elderly and accommodations in profit and nonprofit homes.

State Program. The Massachusetts public housing program for the elderly antedates the Federal program. Projects are financed by State-guaranteed loans, and the State pays whatever part of the mortgage payments cannot be met from rental income. Admission requirements include a minimum age limit of 65 years and maximum annual income limits, as well as citizenship and residence requirements. The composition of the housing units is fairly standard, generally consisting of a combined living-dining room, a full bedroom, a full bath, and a full kitchen. The 4,550 units in operation or under development in the 43 localities under the State program are shown in table VII. Projects in most of these localities have waiting lists for admission.

Federal Program. Housing for the elderly with federal assistance is operated as a part of the overall low-rent public housing program. The more than 3,000 units in operation or under development under the Federal program are shown by locality in the following table. Most projects are fully occupied, with sizeable waiting lists for admission.

Federally Assisted Elderly Housing Projects
Boston, Massachusetts, Housing Market Area
October 1, 1966

<u>Locality</u>	<u>Number of units</u>			
	<u>Pre-construction</u>	<u>Under construction</u>	<u>In use</u>	<u>Total</u>
HMA total	<u>1,607</u>	<u>512</u>	<u>897</u>	<u>3,016</u>
Central area	<u>1,360</u>	<u>236</u>	<u>695</u>	<u>2,291</u>
Boston	<u>1,304</u>	<u>64</u>	<u>482</u>	<u>1,850</u>
Brookline	-	100	28	128
Cambridge	-	-	88	88
Newton	56	72	97	225
Northern suburbs	<u>200</u>	<u>276</u>	<u>162</u>	<u>638</u>
Lynn	-	176	-	176
Malden	-	100	-	100
Medford	200	-	-	200
Revere	-	-	20	20
Somerville	-	-	142	142
Western suburbs	<u>47</u>	-	<u>40</u>	<u>87</u>
Waltham	<u>47</u>	-	<u>40</u>	<u>87</u>

Source: Housing Assistance Agency, U.S. Department of Housing and Urban Development.

Federal Direct-Loan Program. Sponsors in three cities, Malden, Quincy, and Melrose, have obtained direct Federal loans under Section 202 for construction of housing for the elderly. Salem Towers, in Malden, is an 80-unit project sponsored by Congregation Beth Israel, completed in June 1965. Quincy Point Congregational Church Homes, Inc. is sponsor of a 216-unit project in Quincy. A 109-unit project sponsored by Congregational Retirement Homes is under construction in Melrose.

Rest Homes and Infirmaries. Any home or institution in Massachusetts is required to be licensed as a rest home if it houses three or more persons 65 years old or older who are ambulatory and require supervision. Infirmaries are publicly maintained institutions housing aged and other persons with little or no means of support. Altogether, rest homes and infirmaries in the Boston area provide accommodations for more than 2,550 persons, 1,650 in nonprofit institutions (including public) and 900 in proprietary homes.

Accommodations in Rest Homes and Infirmaries, 1964
Boston, Massachusetts, Housing Market Area

<u>Area</u>	<u>Number of accommodations</u>		
	<u>Non-profit</u>	<u>Proprietary</u>	<u>Total</u>
Central area	847	344	1,191
Northern suburbs	587	294	881
Western suburbs	166	76	242
Southern suburbs	67	181	248
Total	1,667	895	2,562

Source: Rest Homes, February 1964, Massachusetts Department of Public Health.

Admission requirements vary widely with institutions. Monthly charges also vary, including no charge for some of the accommodations in charitable homes, charges based on ability to pay, life contracts and flat weekly or monthly fees. Weekly rates in nonprofit homes range from \$35 downward. In proprietary homes, rates generally average about \$35 a week but go as high as \$75-\$90 a week in Newton. With the growing proportion of old people who receive social security payments or who draw pensions, there is an increasing reluctance on the part of the elderly to be committed to long-term contracts where homes normally offer life-care agreements. Consequently, a number of homes are abandoning these arrangements in favor of monthly payments.

Demand for Elderly Housing. The over-all demand for 9,700 new multifamily units a year in the HMA over the next two years includes a substantial portion that will be absorbed by elderly households, predominantly in efficiency and one-bedroom units.

While a strong demand for housing for the elderly persists, as evidenced by the sizeable waiting lists for publicly assisted units, the demand for units in projects offering a secure environment and special amenities associated with the needs of the aged at rents above the levels in public projects is limited because of the availability of accommodations either in apartments providing independent living or in institutional facilities. The demand for projects especially designed for the elderly at rents above those in public housing is estimated at about 300 units a year over the next two years. The undertaking of such projects would advisedly take into consideration specific proposals for which the demand is well defined, as for example, projects sponsored by nonprofit groups whose membership or patronage can most reasonably assure complete occupancy.

Demand for Nursing Homes
Boston, Massachusetts, Housing Market Area

Massachusetts ranks fourth among the States in the number of available nursing home beds in relation to the population. The 1965 ratio of 5.6 available nursing home beds per 1,000 population was surpassed only by higher ratios in Oklahoma, Washington, and New Hampshire. More than half of the nursing home facilities in Massachusetts are in the Boston HMA, with a high concentration in the city of Boston. The Boston HMA currently has 5.6 beds per 1,000 population, the same ratio as that for the State in 1965.

Existing Facilities. There are about 15,150 nursing home beds available in the Boston HMA. All are required to meet State standards in order to be licensed, but only 3,400, or 22 percent, are "conforming" according to the more rigid Federal standards set up under provisions of the Hill-Burton Act.

Nursing Home Beds in the Boston, Massachusetts, Housing Market Area
October 1, 1966

<u>Submarket</u>	<u>Total beds</u>	<u>Conforming</u>	<u>Percentage</u>
Central area	6,800	2,250	33
Northern suburbs	4,250	600	14
Western suburbs	2,000	200	10
Southern suburbs	<u>2,100</u>	<u>350</u>	17
	15,150	3,400	22

Source: Massachusetts Department of Health, adjusted for completions since 1965.

Nursing homes in Massachusetts are rated by the State on a point system covering personnel (60 percent) and physical facilities (40 percent). At the inception of this point system in 1965 almost two-thirds of the facilities fell within the two lowest of five rate classes. Since then revisions of procedures and physical improvements have resulted in substantial upgrading of facilities.

Public assistance payments for patients unable to pay for their own care are made to nursing homes by the State according to the point system ranging from \$6.99 to \$9.59 a day. It is estimated that about 70 percent of the nursing care in the State is publicly assisted. Unassisted rates in the newer nursing homes begin at a fairly uniform rate of \$85 a week.

The current occupancy ratio, based on a July 1966 study by the State Division of Nursing Homes and Related Facilities, is about 93 percent, with little variation between nonprofit and proprietary facilities or between the older and the newer homes. A similar survey is planned for January 1967, after Medicare (PL 89-97) becomes effective.

Nursing Homes Under Construction. According to building permit records, construction is under way on three nursing homes with an aggregate capacity for about 200 beds. These include new facilities in Boston and Cohasset and an addition to an existing home in Beverly.

Proposals for New Nursing Homes. Four applications are in process for mortgage insurance under FHA's nursing home program (Section 232). These involve the proposed construction of almost 500 new bed accommodations, 120 beds in Cambridge, 120 beds in Lynn, 100 beds in Saugus, and 50 beds in Woburn. In addition, major proposals include a new 250-bed facility at Boston University and 300 beds on the grounds of Massachusetts General Hospital. The latter proposal is being delayed by land acquisition problems.

Demand for New Nursing Homes. A projection of need for nursing home beds by 1970 contained in the Massachusetts Plan for Nursing Homes, submitted by the State Department of Health to the U. S. Department of Health, Education, and Welfare in May 1966, does not envision an over-all quantitative need for additional beds in the Boston HMA, but does recognize a need for modernization or replacement of almost 10,450 beds to bring the inventory up to "conforming" standards. In view of the current high utilization of facilities (93 percent), the present supply of beds is inadequate (an occupancy rate of 90 percent is generally considered desirable). The 1,250 beds in facilities now under construction or proposed will do much to alleviate this situation. The new construction will result in a ratio of 5.9 beds per 1,000 population by October 1, 1968 and the utilization rate may decline, assuming that all present facilities will continue in operation. In consideration of the increasing number of older persons in the population and of the additional demand anticipated with the beginning of nursing home benefits under Medicare beginning in January 1967, a demand for 200 additional beds a year over the next two years is indicated. These beds, as distinct from those expected to replace substandard facilities, should be located in those communities where an inadequate supply of beds may develop. According to the State plan, shortages are likely to become evident in or near Beverly, Somerville, Quincy, and Weymouth.

The final determination of need, however, lies with the State Department of Health, which is responsible for issuing certificates of needs in the case of proposals for FHA-insured financing. The competitive replacement of substandard operations entails a great risk. While many of the existing homes fall short of the rigid standards for safety, sanitation, and efficient operations established for a conforming classification, they do provide acceptable care at prices patients can afford. As long as they meet State standards for licensure, even marginal homes may prove difficult to displace competitively by more expensive facilities.

APPENDIX TABLES

Table I

Trend of Civilian Work Force Components
Boston, Massachusetts, Housing Market Area, 1960-1966
 (annual averages in thousands)

<u>Components</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>First 7 months</u> <u>1965</u>	<u>1966a/</u>
Civilian work force	<u>1,264.1</u>	<u>1,276.4</u>	<u>1,276.8</u>	<u>1,280.3</u>	<u>1,291.0</u>	<u>1,318.1</u>	<u>1,308.4</u>	<u>1,336.4</u>
Unemployment	51.5	60.4	55.6	58.2	59.7	52.4	57.1	50.7
Percent of work force	4.1	4.7	4.4	4.5	4.6	4.0	4.4	3.8
Labor disputes	6.8	.1	.4	.2	.3	1.0	1.5	1.9
Employment, total	<u>1,205.8</u>	<u>1,215.9</u>	<u>1,220.8</u>	<u>1,221.9</u>	<u>1,231.0</u>	<u>1,264.7</u>	<u>1,249.8</u>	<u>1,283.8</u>
Agricultural employment	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9
Nonagricultural employment	<u>1,199.9</u>	<u>1,210.0</u>	<u>1,214.9</u>	<u>1,216.0</u>	<u>1,225.1</u>	<u>1,258.8</u>	<u>1,243.9</u>	<u>1,277.9</u>
Wage and salary empl.	1,078.5	1,086.5	1,095.4	1,100.6	1,109.9	1,146.1	1,129.5	1,169.2
Self-employed & domestics ^{b/}	121.4	123.5	119.5	115.5	115.2	112.7	114.3	108.7

Note: Components may not add to totals because of rounding.

a/ Preliminary.

b/ Includes unpaid family workers.

Source: Massachusetts Division of Employment Security.

Table II

Nonagricultural Wage and Salary Employment by Type of Industry
Boston, Massachusetts, Housing Market Area, 1960-1966
 (annual averages in thousands)

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>First 7 months</u>	
							<u>1965</u>	<u>1966^{a/}</u>
Total wage and salary employment	<u>1,078.5</u>	<u>1,086.5</u>	<u>1,095.4</u>	<u>1,100.6</u>	<u>1,109.9</u>	<u>1,146.1</u>	<u>1,129.5</u>	<u>1,169.2</u>
Manufacturing	<u>303.8</u>	<u>298.9</u>	<u>294.0</u>	<u>284.7</u>	<u>275.5</u>	<u>284.4</u>	<u>280.0</u>	<u>292.5</u>
Durable goods	<u>155.5</u>	<u>155.1</u>	<u>151.4</u>	<u>145.3</u>	<u>139.2</u>	<u>148.3</u>	<u>144.8</u>	<u>158.5</u>
Primary metals	4.8	4.1	4.1	4.1	4.1	4.1	3.9	4.4
Fabricated metals	16.6	16.7	17.3	16.6	16.5	17.1	17.1	17.9
Machinery, excl. electrical	28.2	28.2	28.7	29.9	31.3	33.2	32.5	34.5
Electrical machinery	62.0	59.7	57.7	51.6	46.2	47.7	46.7	51.6
Transportation equipment	18.4	21.9	17.7	15.8	14.6	18.7	17.7	20.6
Instruments	14.5	13.5	14.7	16.2	15.8	16.3	15.9	18.0
Other durable goods	11.2	11.0	11.2	11.0	10.7	11.2	11.0	11.7
Nondurable goods	<u>148.3</u>	<u>143.8</u>	<u>142.7</u>	<u>139.4</u>	<u>136.3</u>	<u>136.1</u>	<u>135.2</u>	<u>134.0</u>
Food	29.3	27.5	26.7	26.5	26.1	25.6	25.2	25.5
Textiles	6.8	6.7	6.9	6.7	6.1	6.4	6.3	6.3
Apparel	23.9	22.4	22.2	21.0	20.4	20.2	20.3	18.5
Paper	11.1	10.9	10.9	10.8	10.6	10.5	10.4	10.3
Printing and publishing	23.6	23.7	23.4	23.5	23.4	24.0	23.7	23.8
Chemicals	9.4	9.3	9.4	9.5	9.3	9.1	9.1	9.2
Rubber	15.5	15.7	17.0	16.4	15.3	15.3	15.5	14.8
Leather	21.4	20.6	19.4	18.5	18.2	18.1	17.9	18.2
Other nondurable goods	7.4	6.9	6.8	6.7	6.9	6.9	6.8	7.2
Nonmanufacturing	<u>774.6</u>	<u>787.6</u>	<u>801.4</u>	<u>815.9</u>	<u>834.4</u>	<u>861.7</u>	<u>849.5</u>	<u>876.7</u>
Contract construction	46.8	45.5	47.2	48.4	50.2	50.5	48.5	48.7
Transportation, public util.	68.0	65.9	65.7	66.0	65.9	66.4	65.7	66.6
Wholesale and retail trade	240.9	243.5	245.2	244.6	249.1	255.7	251.8	259.7
Finance, ins., and real est.	73.4	75.1	75.9	76.7	77.6	78.9	78.6	79.8
Services and miscellaneous	203.3	212.9	221.5	228.7	234.7	246.9	243.8	253.4
Government	142.2	144.6	145.9	151.7	156.9	163.3	161.1	168.6

Note: Components may not add to totals because of rounding.

^{a/} Preliminary.

Source: Massachusetts Division of Employment Security.

Table III

Average Weekly Earnings of Manufacturing Production Workers, by Industry
Boston, Massachusetts, Housing Market Area, 1958-1965

	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Manufacturing, total	\$ 82.27	\$ 85.81	\$ 87.62	\$ 92.51	\$ 95.55	\$ 98.88	\$101.77	\$105.86
Durable goods	88.43	91.85	93.53	100.11	103.19	106.79	109.88	113.99
Primary metals	93.04	96.64	96.65	101.03	100.40	103.31	112.73	114.54
Fabricated metals	86.30	93.59	93.56	100.40	102.81	103.05	107.90	111.49
Machinery, excl. elec.	98.34	102.86	105.76	113.50	117.86	118.94	121.95	126.42
Electrical machinery	78.70	81.44	82.66	88.64	92.91	97.13	100.94	102.87
Transportation equip.	108.03	110.17	117.22	120.50	124.45	133.13	130.10	130.60
Instruments	84.19	88.43	91.29	94.48	96.34	97.09	100.04	107.79
Nondurable goods	77.49	80.90	82.80	86.12	89.15	92.22	94.46	98.03
Food	81.80	84.60	86.21	89.34	93.57	96.11	98.16	99.87
Textiles	67.95	73.68	74.04	76.96	80.29	81.86	82.62	86.09
Apparel	59.41	60.34	62.35	63.91	67.36	68.84	70.39	72.89
Paper	77.13	84.96	85.29	90.15	93.75	98.35	100.01	107.75
Printing, publishing	98.60	100.42	105.00	107.74	111.42	116.23	117.44	123.09
Chemicals	96.95	102.75	103.39	110.11	111.30	114.08	117.58	122.78
Rubber	82.98	90.11	90.28	94.91	97.72	97.86	100.50	104.23
Leather	67.74	71.94	73.65	76.47	77.66	81.14	82.73	85.19

Source: U.S. Bureau of Labor Statistics.

Table IV

Percentage Distribution of Families and Renter Households^{a/} by Annual Income
After Deduction of Federal Income Tax
Boston, Massachusetts, Housing Market Area
October 1, 1966 and October 1, 1968

Annual income	Central area				Northern suburbs				Western suburbs				Southern suburbs				Total HMA			
	All		Renter		All		Renter		All		Renter		All		Renter		All		Renter	
	families	1966	1968	households	families	1966	1968	households	families	1966	1968	households	families	1966	1968	households	families	1966	1968	households
Under \$2,000	6	5	9	8	4	3	6	5	2	1	3	2	3	2	4	3	5	4	7	6
\$2,000 - 2,999	4	4	6	5	3	3	5	5	1	1	3	2	2	2	3	3	3	3	5	5
3,000 - 3,999	6	6	8	8	4	4	7	7	3	3	5	5	3	3	4	5	4	4	7	7
4,000 - 4,999	8	7	10	9	7	7	8	8	5	4	7	7	5	4	8	6	7	6	9	8
5,000 - 5,999	10	9	10	9	10	8	11	9	7	7	8	8	8	7	12	9	8	8	12	10
6,000 - 6,999	11	11	10	10	11	10	10	9	9	8	12	10	11	10	14	13	10	9	11	10
7,000 - 7,999	9	8	10	9	10	10	9	9	9	9	11	10	10	11	12	12	10	10	12	11
8,000 - 8,999	8	8	9	9	10	9	8	8	9	8	10	11	10	8	11	12	9	8	9	10
9,000 - 9,999	8	8	7	7	9	9	7	7	8	8	10	9	9	9	10	10	9	8	7	8
10,000 - 10,999	6	6	5	7	7	8	6	7	7	7	9	8	8	8	7	9	7	7	6	6
11,000 - 11,999	5	5	3	4	6	6	5	5	7	7	5	7	7	8	4	5	6	7	4	5
12,000 - 13,999	6	9	6	6	7	9	7	8	10	10	7	9	10	10	5	6	9	9	5	6
14,000 - 15,999	4	4	2	3	4	5	5	4	6	8	5	5	5	7	3	3	4	6	2	3
16,000 - 17,999	3	3	2	2	3	3	3	5	4	4	2	3	3	3	1	2	3	2	2	2
18,000 and over	6	7	3	4	5	6	3	4	13	15	3	4	6	8	2	2	6	9	2	3
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Median-1966	\$7,540		\$6,730		\$8,070		\$7,370		\$9,700		\$8,070		\$8,830		\$7,490		\$8,300		\$6,910	
Median-1968	\$7,980		\$7,200		\$8,530		\$7,790		\$10,240		\$8,530		\$9,330		\$7,920		\$8,780		\$7,300	

^{a/} Excludes single-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Components of Housing Inventory
Boston, Massachusetts, Housing Market Area
April 1, 1950-October 1, 1966

<u>Tenure and vacancy</u>	<u>1950</u>	<u>1960</u>	<u>1966</u>	<u>Average annual change^{a/}</u>	
				<u>1950-1960</u>	<u>1960-1966</u>
Total housing supply	682,512	815,875	883,200	13,336	10,350
Occupied housing units	655,480	772,140	839,200	11,666	10,325
Owner-occupied units	295,075	404,080	440,800	10,901	5,650
Percent of total occupied	45.0	52.3	52.5	-	-
Renter-occupied units	360,405	368,060	398,400	766	4,675
Percent of total occupied	55.0	47.7	47.5	-	-
Vacant housing units	27,032	43,735	44,000	1,670	50
Available units	7,144	19,438	16,800	1,229	-400
For sale	2,433	3,950	4,000	152	10
Homeowner rate	0.8	1.0	0.9	-	-
For rent	4,711	15,488	12,800	1,078	-410
Renter rate	1.3	4.0	3.1	-	-
Other vacant units ^{b/}	19,888	24,297	27,200	441	450

^{a/} Components do not necessarily add to totals because of rounding.

^{b/} Includes seasonal vacancies and units which are dilapidated, rented or sold awaiting occupancy, or held off the market.

Sources: 1950 and 1960, U. S. Bureau of the Census.
1966 estimated by Housing Market Analyst.

Table VI

Number of New Housing Units Authorized by Building Permits
Boston, Massachusetts, Housing Market Area
1960-1966

<u>Municipality</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>First 9 mos. 1966</u>	<u>Total</u>
Total HMA	<u>10,326</u>	<u>12,760</u>	<u>13,909</u>	<u>14,803</u>	<u>20,822</u>	<u>14,442</u>	<u>7,693</u>	<u>94,755</u>
Central Area	<u>1,549</u>	<u>2,807</u>	<u>3,382</u>	<u>5,010</u>	<u>10,663</u>	<u>4,346</u>	<u>1,726</u>	<u>29,543</u>
Boston	p1,174	p1,740	p2,389	3,990	p9,856	p3,426	1,069	23,644
Brookline	139	p 791	323	162	430	52	129	2,026
Cambridge	81	124	p 515	719	196	542	194	2,371
Newton	155	152	p 155	p 199	181	p 326	334	1,502
Northern suburbs	<u>3,617</u>	<u>4,915</u>	<u>4,312</u>	<u>4,366</u>	<u>3,696</u>	<u>3,614</u>	<u>2,139</u>	<u>26,659</u>
Beverly	110	102	122	81	107	p 363	43	928
Burlington	349	289	342	225	150	140	95	1,590
Chelsea	11	62	29	83	4	87	3	279
Danvers	212	239	88	318	137	126	161	1,281
Everett	27	85	50	53	43	71	108	437
Hamilton	39	33	36	36	28	38	22	242
Lynn	p 311	127	147	319	268	p 354	61	1,587
Lynnfield	70	61	68	66	65	86	65	481
Malden	51	p 157	152	358	344	p 275	74	1,411
Manchester	13	13	18	41	18	a/	a/	103
Marblehead	100	104	p 104	169	81	204	62	824
Medford	95	51	p 160	91	119	50	136	702
Melrose	134	95	109	255	106	57	160	916
Middleton	16	16	8	52	31	35	15	173
Nahant	12	8	11	2	9	8	8	48
North Reading	103	56	94	74	114	110	42	593
Peabody	p 511	623	1,162	379	471	217	191	3,554
Reading	100	128	56	150	59	83	108	684
Revere	p 203	p 224	155	515	259	261	96	1,713
Salem	100	p 170	115	184	58	72	168	867
Saugus	160	131	287	160	213	126	89	1,166
Somerville	7	p 106	5	32	20	p 128	17	315
Stoneham	86	152	268	179	118	p 149	104	1,056
Swampscott	p 70	33	27	31	15	24	13	213
Topsfield	77	53	29	30	47	55	24	315
Wakefield	115	282	64	108	49	52	34	704
Wenham	14	21	11	14	24	23	9	116
Wilmington	93	95	123	154	185	134	98	882
Winchester	197	76	59	58	377	74	30	871
Winthrop	11	9	19	34	13	13	35	134
Woburn	220	1,314	p 394	115	164	199	68	2,474
Western suburbs	<u>2,621</u>	<u>2,657</u>	<u>2,909</u>	<u>2,771</u>	<u>3,178</u>	<u>3,120</u>	<u>1,635</u>	<u>18,891</u>
Arlington	228	220	547	369	p 473	280	64	2,181
Ashland	45	51	42	74	35	78	10	335
Bedford	146	101	75	100	93	105	57	677

Table VI (cont'd)

<u>Municipality</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>First 9 mos. 1966</u>	<u>Total</u>
Belmont	55	67	108	81	66	37	41	455
Concord	66	78	73	119	144	119	71	670
Dover	32	35	32	43	51	58	69	320
Framingham	472	562	391	451	1,045	633	496	4,050
Lexington	248	168	197	120	185	278	83	1,279
Lincoln	19	18	26	22	31	78	53	247
Natick	170	52	294	107	66	84	72	845
Needham	158	179	170	150	154	252	59	1,122
Sherborn	23	35	36	23	40	29	38	224
Sudbury	194	138	89	95	75	67	91	749
Waltham	301	p 573	353	368	210	629	232	2,666
Watertown	139	105	229	370	258	142	13	1,256
Wayland	145	99	86	97	84	76	66	653
Wellesley	85	83	74	87	78	91	58	556
Weston	95	93	87	95	90	84	62	606
Southern suburbs	<u>2,539</u>	<u>2,381</u>	<u>3,306</u>	<u>2,596</u>	<u>3,285</u>	<u>3,362</u>	<u>2,193</u>	<u>19,662</u>
Braintree	110	114	233	142	171	173	98	1,041
Canton	119	103	121	113	182	182	57	877
Cohasset	20	46	21	33	40	22	32	214
Dedham	164	130	116	147	108	149	74	888
Duxbury	57	52	40	43	57	59	62	370
Hanover	135	89	67	80	76	a/	a/	447
Hingham	114	101	106	95	115	108	64	703
Holbrook	23	16	31	70	65	55	29	289
Hull	18	11	14	16	9	7	14	89
Marshfield	105	182	158	86	122	224	146	1,023
Medfield	87	104	71	116	95	106	81	660
Millis	33	38	31	51	39	57	6	255
Milton	77	71	45	52	52	22	25	344
Norfolk	35	26	26	46	45	16	16	210
Norwell	47	43	54	62	70	86	55	417
Norwood	176	p 252	730	173	452	216	24	2,023
Pembroke	57	147	156	185	190	161	132	1,028
Quincy	114	113	251	130	p 390	727	175	1,900
Randolph	253	170	493	218	199	274	160	1,767
Rockland	77	46	30	55	56	32	58	354
Scituate	192	127	111	119	91	107	109	856
Sharon	86	56	59	79	59	167	126	632
Walpole	147	137	124	171	149	123	95	946
Westwood	62	67	88	99	90	81	62	549
Weymouth	231	140	130	215	p 363	208	493	1,780

p. Includes public housing units.

a/ Not reported.

Sources: Massachusetts Department of Labor and Industries.
Massachusetts Department of Commerce and Development.

Table VII

Units in Public Housing Projects Under State and Federal Programs
Boston, Massachusetts, Housing Market Area, as of October 1, 1966

Locality	Veterans housing ^{b/}	State programs			State total	Federal programs ^{a/}			Federal total	Total state and federal
		Pre-con- struction	Under con- struction	In use		Pre-con- struction ^{c/}	Under con- struction	In use		
Total HMA	<u>9,977</u>	<u>581</u>	<u>482</u>	<u>3,486</u>	<u>14,526</u>	<u>2,586</u>	<u>340</u>	<u>13,840</u>	<u>16,766</u>	<u>31,292</u>
Central area	<u>4,684</u>	-	-	<u>220</u>	<u>4,904</u>	<u>2,215</u>	<u>164</u>	<u>11,887</u>	<u>14,266</u>	<u>19,170</u>
Boston	3,681	-	-	160	3,841	2,092	64	10,637	12,793	16,634
Brookline	291	-	-	60	351	-	100	100	200	551
Cambridge	712	-	-	-	712	67	-	981	1,048	1,760
Newton	-	-	-	-	-	56	-	169	225	225
Northern suburbs	<u>3,168</u>	<u>394</u>	<u>248</u>	<u>2,032</u>	<u>5,842</u>	<u>300</u>	<u>176</u>	<u>1,608</u>	<u>2,084</u>	<u>7,926</u>
Beverly	116	-	-	200	316	-	-	-	-	316
Chelsea	294	-	-	56	350	-	-	200	200	550
Danvers	-	-	-	26	26	-	-	-	-	26
Everett	392	110	-	160	662	-	-	-	-	662
Hamilton	-	-	-	40	40	-	-	-	-	40
Lynn	534	-	-	212	746	-	176	300	476	1,222
Malden	220	-	-	165	385	100	-	350	450	835
Manchester	-	-	-	32	32	-	-	-	-	32
Marblehead	76	64	-	70	210	-	-	-	-	210
Medford	150	-	64	80	294	200	-	150	350	644
Nahant	14	-	-	-	14	-	-	-	-	14
North Reading	-	-	-	40	40	-	-	-	-	40
Peabody	92	-	-	189	281	-	-	-	-	281
Reading	-	-	40	-	40	-	-	-	-	40
Revere	286	60	-	82	428	-	-	150	150	578
Salem	168	-	104	146	418	-	-	-	-	418
Saugus	-	40	-	45	85	-	-	-	-	85
Somerville	456	-	-	164	620	-	-	358	358	978
Stoneham	72	-	40	69	181	-	-	-	-	181
Swampscott	36	45	-	40	121	-	-	-	-	121
Wakefield	-	-	-	52	52	-	-	-	-	52
Wilmington	13	-	-	40	53	-	-	-	-	53
Winthrop	73	75	-	30	178	-	-	-	-	178
Woburn	176	-	-	94	270	-	-	100	100	370

Table VII (cont'd)

Units in Public Housing Projects Under State and Federal Programs
Boston, Massachusetts, Housing Market Area, as of October 1, 1966

Locality	Veterans housing ^{b/}	State programs			State total	Federal programs ^{a/}			Federal total	Total state and federal
		Pre-con- struction	Elderly housing Under con- struction	In use		Pre-con- struction ^{c/}	Under con- struction	In use		
Western suburbs	1,201	112	-	851	2,164	47	-	165	212	2,376
Arlington	176	-	-	172	348	-	-	-	-	348
Ashland	-	-	-	40	40	-	-	-	-	40
Bedford	12	-	-	-	12	-	-	-	-	12
Belmont	100	-	-	-	100	-	-	-	-	100
Concord	-	-	-	32	32	-	-	-	-	32
Framingham	185	-	-	225	410	-	-	125	125	535
Lexington	-	40	-	-	40	-	-	-	-	40
Natick	52	72	-	92	216	-	-	-	-	216
Needham	80	-	-	72	152	-	-	-	-	152
Waltham	278	-	-	142	420	47	-	40	87	507
Watertown	228	-	-	40	268	-	-	-	-	268
Wellesley	90	-	-	36	126	-	-	-	-	126
Southern suburbs	924	75	234	383	1,616	24	-	180	204	1,820
Canton	26	-	70	-	96	-	-	-	-	96
Dedham	106	-	80	25	211	24	-	-	24	235
Hull	28	-	-	-	28	-	-	-	-	28
Millis	-	-	-	32	32	-	-	-	-	32
Norwood	75	75	-	86	236	-	-	-	-	236
Quincy	436 ^{d/}	-	-	120	556	-	-	180	180	736
Rockland	-	-	42	-	42	-	-	-	-	42
Scituate	-	-	42	40	82	-	-	-	-	82
Walpole	45	-	-	-	45	-	-	-	-	45
Weymouth	208	-	-	80	288	-	-	-	-	288

^{a/} Includes elderly housing.

^{b/} All units under Chapter 200 unless otherwise indicated.

^{c/} Includes units not yet acquired in existing structures under rehabilitation and leasing programs.

^{d/} Includes 36 units of veterans housing under Chapter 372.

Sources: Div. of Housing, Mass. Dept. of Commerce and Development.

Housing Assistance Agency, U. S. Dept. of Housing and Urban Development.

Table VIII

Boston, Massachusetts, Area Postal Vacancy Survey

July 18-29, 1966

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 (estimated)	808,600	15,925	2.0	13,170	2,755	7,830	441,100	5,740	1.3	4,460	1,280	2,400	367,500	10,185	2.8	8,710	1,475	5,430	1,100	11	1.0
Suffolk County	254,700	6,780	2.7	6,000	780	3,260	70,200	1,620	2.3	1,400	220	190	184,500	5,160	2.8	4,600	560	3,070	270	-	0.0
Boston City	224,000	6,350	2.8	5,700	650	3,110	57,400	1,550	2.7	1,350	200	90	166,600	4,800	2.9	4,350	450	3,020	150	-	0.0
Essex County	102,500	2,770	2.7	2,400	370	950	59,700	1,040	1.7	840	200	460	42,800	1,730	4.0	1,560	170	490	440	2	0.5
Middlesex County	295,600	4,090	1.4	3,220	870	1,940	188,800	1,920	1.0	1,470	450	1,080	106,800	2,170	2.0	1,750	420	860	280	9	3.2
Norfolk County	138,100	1,930	1.4	1,250	680	1,550	106,800	910	0.9	550	360	580	31,300	1,020	3.3	700	320	970	90	-	0.0
Plymouth County	17,700	355	2.0	300	55	130	15,600	250	1.6	200	50	90	2,100	105	5.0	100	5	40	20	-	0.0
The Survey Area Total (surveyed sample)	536,043	12,007	2.2	9,951	2,056	5,654	230,834	3,440	1.5	2,609	831	1,894	305,209	8,567	2.8	7,342	1,225	3,760	679	8	1.2
Suffolk County	189,876	5,170	2.7	4,612	558	2,444	27,378	700	2.6	599	101	97	162,498	4,470	2.8	4,013	457	2,347	-	-	-
Boston City ^{1/}	170,350	4,811	2.8	4,319	492	2,367	22,566	633	2.8	547	86	58	147,784	4,178	2.8	3,772	406	2,309	-	-	-
General Post Office	1,345	9	0.7	-	9	149	-	-	-	-	-	3	1,345	9	0.7	-	9	146	-	-	-
Stations:																					
A	5,929	226	3.8	195	31	551	48	20	41.7	13	7	-	5,881	206	3.5	182	24	551	-	-	-
Allston	6,190	430	6.9	403	27	167	952	49	5.1	49	-	-	5,238	381	7.3	354	27	167	-	-	-
Back Bay Annex	12,060	494	4.1	491	3	10	972	22	2.3	22	-	-	11,088	472	4.3	469	3	10	-	-	-
Brighton	11,538	410	3.6	314	96	160	1,379	-	0.0	-	-	-	10,159	410	4.0	314	96	160	-	-	-
Charlestown	3,131	47	1.5	47	-	-	1,350	20	1.5	20	-	-	1,781	27	1.5	27	-	-	-	-	-
Dorchester	8,378	188	2.2	171	17	41	1,183	39	3.3	33	6	1	7,195	149	2.1	138	11	40	-	-	-
Dorchester Center	18,081	402	2.2	298	104	59	2,531	47	1.9	31	16	1	15,550	355	2.3	267	88	58	-	-	-
East Boston	13,968	168	1.2	163	5	403	579	6	1.0	6	-	1	13,389	162	1.2	157	5	402	-	-	-
Grove Hall	12,083	408	3.4	408	-	60	-	-	-	-	-	-	12,083	408	3.4	408	-	60	-	-	-
Hanover Street	3,754	31	0.8	31	-	-	6	-	0.0	-	-	-	3,748	31	0.8	31	-	-	-	-	-

See footnote on page 5.

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; an apartment represents one possible stop with more than one possible delivery.

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

Table VIII (continued)

Boston, Massachusetts, Area Postal Vacancy Survey

July 18-29, 1966

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.	%
Hyde Park	3,505	54	1.5	41	13	5	1,331	41	3.1	28	13	5	2,174	13	0.6	13	-	-	-	-	-
Jamaica Plains	12,510	457	3.7	451	6	91	1,447	27	1.9	23	4	1	11,063	430	3.9	428	2	90	-	-	-
Kenmore	5,571	252	4.5	252	-	-	13	1	7.7	1	-	-	5,558	251	4.5	251	-	-	-	-	-
Mattapan	7,781	159	2.0	105	54	300	1,559	13	0.8	13	-	6	6,222	146	2.3	92	54	294	-	-	-
No. Postal Annex	1,901	58	3.1	50	8	-	975	5	0.5	5	-	-	926	53	5.7	45	8	-	-	-	-
Roslindale	5,141	87	1.7	46	41	16	1,614	35	2.2	9	26	14	3,527	52	1.5	37	15	2	-	-	-
Roxbury	12,444	431	3.5	428	3	42	1,269	158	12.5	155	3	-	11,175	273	2.4	273	-	42	-	-	-
Roxbury Crossing	4,034	142	3.5	117	25	-	620	20	3.2	20	-	-	3,414	122	3.6	97	25	-	-	-	-
South Boston	4,343	113	2.6	113	-	43	1,865	87	4.7	87	-	-	2,478	26	1.0	26	-	43	-	-	-
Uphams Corner	14,127	198	1.4	166	32	32	1,211	17	1.4	17	-	-	12,916	181	1.4	149	32	32	-	-	-
West Roxbury	2,536	47	1.9	29	18	238	1,662	26	1.6	15	11	26	874	21	2.4	14	7	212	-	-	-
Other Areas	19,526	359	1.8	293	66	77	4,812	67	1.4	52	15	39	14,714	292	2.0	241	51	38	-	-	-
Chelsea City 4/	10,317	286	2.8	274	12	37	1,269	42	3.3	41	1	1	9,048	244	2.7	233	11	36	-	-	-
Revere City 4/	8,041	71	0.9	17	54	40	2,375	23	1.0	9	14	38	5,666	48	0.8	8	40	2	-	-	-
Winthrop Town 4/	1,168	2	0.2	2	-	-	1,168	2	0.2	2	-	-	-	-	-	-	-	-	-	-	-
Essex County (part)	81,324	2,313	2.8	2,019	294	768	41,211	752	1.8	621	131	317	40,113	1,561	3.9	1,398	163	451	442	2	0.5
Beverly 2/	8,020	308	3.8	244	64	63	4,545	102	2.2	84	18	51	3,475	206	5.9	160	46	12	-	-	-
Danvers 2/	3,763	70	1.9	65	5	20	3,427	26	0.8	25	1	20	336	44	13.1	40	4	-	-	-	-
Lynn 2/	37,382	1,185	3.2	1,078	107	278	15,422	251	1.6	217	34	79	21,960	934	4.3	861	73	199	36	2	5.6
Lynn	29,413	1,093	3.7	1,008	85	210	9,354	192	2.1	180	12	13	20,059	901	4.5	828	73	197	-	-	-
Nahant	683	13	1.9	12	1	3	595	11	1.8	10	1	3	88	2	2.3	2	-	-	-	-	-
Saugus	4,513	52	1.2	32	20	52	3,523	42	1.2	22	20	52	990	10	1.0	10	-	-	36	2	5.6
Swampscott	2,773	27	1.0	26	1	13	1,950	6	0.3	5	1	11	823	21	2.6	21	-	2	-	-	-
Lynnfield 3/	2,745	32	1.2	19	13	21	2,739	32	1.2	19	13	21	6	-	0.0	-	-	-	-	-	-
Manchester 3/	1,590	37	2.3	15	22	7	1,419	11	0.8	8	3	7	171	26	15.2	7	19	-	-	-	-
Marblehead 2/	3,325	187	5.6	177	10	8	2,230	122	5.5	112	10	8	1,095	65	5.9	65	-	-	-	-	-
Peabody 2/	9,344	219	2.3	162	57	164	6,483	123	1.9	83	40	28	2,861	96	3.4	79	17	136	402	-	0.0
Salem 3/	14,004	241	1.7	235	6	189	3,811	60	1.6	56	4	85	10,193	181	1.8	179	2	104	-	-	-
Topsfield 3/	1,151	34	3.0	24	10	18	1,135	25	2.2	17	8	18	16	9	56.3	7	2	-	4	-	0.0

See footnotes on page 5.

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; an apartment represents one possible stop with more than one possible delivery.

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

Table VIII (continued)

Boston, Massachusetts, Area Postal Vacancy Survey

July 18-29, 1966

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.	%
Middlesex County (part)	167,702	2,768	1.7	2,098	670	1,509	89,260	1,184	1.3	860	324	931	78,442	1,584	2.0	1,238	346	578	220	6	2.7
Arlington 4/	4,781	6	0.1	6	-	5	4,226	2	0.1	2	-	5	555	4	0.7	4	-	-	-	-	-
Ashland 3/	2,264	61	2.7	60	1	32	1,915	16	0.8	15	1	8	349	45	12.9	45	-	24	16	-	0.0
Bedford 3/	3,657	37	1.0	19	18	28	2,772	36	1.3	18	18	28	885	1	0.1	1	-	-	87	-	0.0
Belmont 4/	2,599	2	0.1	2	-	3	2,593	2	0.1	2	-	3	6	-	0.0	-	-	-	-	-	-
Cambridge 4/	26,127	457	1.7	427	30	77	3,654	91	2.5	84	7	1	22,473	366	1.6	343	23	76	-	-	-
Cambridge	7,866	43	0.5	34	9	22	1,443	8	0.6	8	-	-	6,423	35	0.5	26	9	22	-	-	-
Cambridge A	10,718	180	1.7	160	20	52	1,280	66	5.2	60	6	-	9,438	114	1.2	100	14	52	-	-	-
Cambridge B	3,883	109	2.8	108	1	3	591	5	0.8	4	1	1	3,292	104	3.2	104	-	2	-	-	-
Cambridge C	3,660	125	3.4	125	-	-	340	12	3.5	12	-	-	3,320	113	3.4	113	-	-	-	-	-
Chestnut Hill 4/	913	12	1.3	12	-	-	884	6	0.7	6	-	-	29	6	20.7	6	-	-	-	-	-
Concord 2/	1,669	54	3.2	45	9	20	1,459	34	2.3	25	9	20	210	20	9.5	20	-	-	72	-	0.0
Everett 4/	11,470	81	0.7	75	6	42	2,648	27	1.0	24	3	13	8,822	54	0.6	51	3	29	-	-	-
Framingham 2/	16,835	318	1.9	203	115	377	13,663	208	1.5	117	91	284	3,172	110	3.5	86	24	93	-	-	-
Lexington 4/	2,117	13	0.6	6	7	7	2,117	13	0.6	6	7	7	-	-	0.0	-	-	-	-	-	-
Malden 4/	4,332	72	1.7	47	25	-	1,707	28	1.6	23	5	-	2,625	44	1.7	24	20	-	-	-	-
Medford 4/	8,843	71	0.8	69	2	70	2,891	38	1.3	36	2	5	5,952	33	0.6	33	-	65	-	-	-
Melrose 4/	2,259	21	0.9	21	-	1	1,759	11	0.6	11	-	1	500	10	2.0	10	-	-	-	-	-
Newton 4/	6,314	51	0.8	48	3	3	5,514	25	0.5	24	1	3	800	26	3.3	24	2	-	-	-	-
Auburndale	414	2	0.5	2	-	-	299	2	0.7	2	-	-	115	-	0.0	-	-	-	-	-	-
Newton	1,037	10	1.0	10	-	1	930	5	0.5	5	-	1	107	5	4.7	5	-	-	-	-	-
Newton Center	1,523	-	0.0	-	-	-	1,523	-	0.0	-	-	-	-	-	-	-	-	-	-	-	-
Newton Highlands	815	3	0.4	2	1	1	655	3	0.5	2	1	1	160	-	0.0	-	-	-	-	-	-
Newton Lower Falls	111	6	5.4	4	2	-	87	4	4.6	4	-	-	24	2	8.3	-	2	-	-	-	-
Newton Upper Falls	211	-	0.0	-	-	-	211	-	0.0	-	-	-	-	-	-	-	-	-	-	-	-
Newtonville	894	23	2.6	23	-	1	779	9	1.2	9	-	1	115	14	12.2	14	-	-	-	-	-
Waban	355	-	0.0	-	-	-	355	-	0.0	-	-	-	-	-	-	-	-	-	-	-	-
West Newton	954	7	0.7	7	-	-	675	2	0.3	2	-	-	279	5	1.8	5	-	-	-	-	-
North Reading 3/	2,678	80	3.0	56	24	40	2,639	80	3.0	56	24	26	39	-	0.0	-	-	14	34	1	2.9
Reading 2/	3,457	30	0.9	26	4	7	2,885	19	0.7	15	4	7	572	11	1.9	11	-	-	-	-	-
Somerville 4/	28,951	485	1.7	472	13	23	3,282	73	2.2	72	1	2	25,669	412	1.6	400	12	21	-	-	-
Somerville	9,885	86	0.9	77	9	3	1,300	38	2.9	38	-	-	8,585	48	0.6	39	9	3	-	-	-
West Somerville	9,487	109	1.1	109	-	1	975	17	1.7	17	-	1	8,512	92	1.1	92	-	-	-	-	-
Winter Hill	9,579	290	3.0	286	4	19	1,007	18	1.8	17	1	1	8,572	272	3.2	269	3	18	-	-	-

See footnotes on page 5.

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

Table VIII (continued)

Boston, Massachusetts Area Postal Vacancy Survey

July 18-29, 1966

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.	%
Stoneham 4/	1,352	18	1.3	11	7	141	998	17	1.7	10	7	1	354	1	0.3	1	-	140	-	-	-
Sudbury 3/	2,705	71	2.6	38	33	59	2,705	71	2.6	38	33	59	-	-	-	-	-	-	-	-	-
Wakefield 2/	5,188	35	0.7	33	2	64	3,707	22	0.6	21	1	62	1,481	13	0.9	12	1	2	-	-	-
Waltham 4/	4,539	109	2.4	95	14	26	2,705	19	0.7	17	2	4	1,834	90	4.9	78	12	22	-	-	-
Watertown 4/	3,087	21	0.7	21	-	80	2,888	21	0.7	21	-	-	199	-	0.0	-	-	80	-	-	-
Wayland 3/	1,888	19	1.0	7	12	180	1,888	19	1.0	7	12	180	-	-	-	-	-	-	-	-	-
Weston 4/	578	12	2.1	8	4	-	574	12	2.1	8	4	-	4	-	0.0	-	-	-	-	-	-
Wilmington 3/	3,857	128	3.3	85	43	97	3,831	120	3.1	77	43	97	26	8	30.8	8	-	-	6	3	50.0
Winchester 3/	6,209	295	4.8	31	264	16	5,718	43	0.8	28	15	16	491	252	51.3	3	249	-	-	-	-
Woburn 2/	9,033	209	2.3	175	34	111	7,638	131	1.7	97	34	99	1,395	78	5.6	78	-	12	5	2	40.0
Woburn	6,637	171	2.6	157	14	75	5,320	93	1.7	79	14	63	1,317	78	5.9	78	-	12	3	-	0.0
Burlington	2,396	38	1.6	18	20	36	2,318	38	1.6	18	20	36	78	-	0.0	-	-	-	2	2	100.0
Norfolk County (part)	82,417	1,470	1.8	976	494	848	60,214	619	1.0	383	236	464	22,203	851	3.8	593	258	384	-	-	-
Braintree 4/	2,212	23	1.0	15	8	4	2,054	19	0.9	11	8	4	158	4	2.5	4	-	-	-	-	-
Brookline 4/	15,993	450	2.8	312	138	106	3,166	33	1.0	30	3	6	12,827	417	3.3	282	135	100	-	-	-
Canton 3/	4,188	33	0.8	20	13	42	3,907	22	0.6	14	8	42	281	11	3.9	6	5	-	-	-	-
Cohasset 3/	2,339	83	3.5	69	14	19	2,015	48	2.4	34	14	19	324	35	10.8	35	-	-	-	-	-
Dedham 3/	7,608	44	0.6	31	13	40	6,553	21	0.3	12	9	36	1,055	23	2.2	19	4	4	-	-	-
Holbrook 3/	2,796	69	2.5	48	21	16	2,617	41	1.6	40	1	12	179	28	15.6	8	20	4	-	-	-
Medfield 3/	1,680	76	4.5	33	43	29	1,617	70	4.3	27	43	29	63	6	9.5	6	-	-	-	-	-
Millis 3/	1,381	44	3.2	34	10	23	1,337	30	2.2	20	10	23	44	14	31.8	14	-	-	-	-	-
Milton 4/	1,749	5	0.3	5	-	4	1,749	5	0.3	5	-	4	-	-	-	-	-	-	-	-	-
Needham 4/	1,965	20	1.0	1	19	19	1,879	20	1.1	1	19	17	86	-	0.0	-	-	2	-	-	-
Needham	1,408	20	1.4	1	19	18	1,322	20	1.5	1	19	16	86	-	0.0	-	-	2	-	-	-
Needham Heights	557	-	0.0	-	-	1	557	-	0.0	-	-	1	-	-	-	-	-	-	-	-	-
Norwood 3/	9,299	79	0.8	70	9	195	7,917	31	0.4	22	9	9	1,382	48	3.5	48	-	186	-	-	-
Quincy 4/	9,431	101	1.1	79	22	10	5,416	19	0.4	19	-	2	4,015	82	2.0	60	22	8	-	-	-
Quincy	6,023	65	1.1	60	5	8	2,890	11	0.4	11	-	-	3,133	54	1.7	49	5	8	-	-	-
North Quincy	1,773	28	1.6	11	17	2	1,095	6	0.5	6	-	2	678	22	3.2	5	17	-	-	-	-
Wollaston	1,635	8	0.5	8	-	-	1,431	2	0.1	2	-	-	204	6	2.9	6	-	-	-	-	-

See footnotes on page 5.

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

Table VIII (continued)

Boston, Massachusetts, Area Postal Vacancy Survey

July 18-29, 1966

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.	%
Randolph ^{3/}	6,630	217	3.3	127	90	102	6,017	95	1.6	43	52	74	613	122	19.9	84	38	28	-	-	-
Sharon ^{3/}	2,883	77	2.7	40	37	66	2,757	39	1.4	32	7	14	126	38	30.2	8	30	52	-	-	-
Walpole ^{3/}	3,417	73	2.1	47	26	40	3,030	62	2.0	36	26	40	387	11	2.8	11	-	-	-	-	-
Wellesley ^{4/}	2,020	10	1.4	6	4	2	1,917	4	0.2	4	-	2	103	6	5.8	2	4	-	-	-	-
Wellesley	723	10	1.4	6	4	1	672	4	0.6	4	-	1	51	6	11.8	2	4	-	-	-	-
Wellesley Hills	1,297	-	0.0	-	-	1	1,245	-	0.0	-	-	1	52	-	0.0	-	-	-	-	-	-
Westwood ^{3/}	3,278	21	0.6	7	14	85	3,278	21	0.6	7	14	85	-	-	-	-	-	-	-	-	-
Weymouth ^{4/}	3,548	45	1.3	32	13	46	2,988	39	1.3	26	13	46	560	6	1.1	6	-	-	-	-	-
East Weymouth	925	10	1.1	8	2	45	702	8	1.1	6	2	45	223	2	0.9	2	-	-	-	-	-
North Weymouth	719	7	1.0	6	1	-	719	7	1.0	6	1	-	-	-	-	-	-	-	-	-	-
South Weymouth	937	14	1.5	14	-	-	727	10	1.4	10	-	-	210	4	1.9	4	-	-	-	-	-
Weymouth	967	14	1.4	4	10	1	840	14	1.7	4	10	1	127	-	0.0	-	-	-	-	-	-
Plymouth County (part)	14,724	286	1.9	246	40	85	12,771	185	1.4	146	39	85	1,953	101	5.2	100	1	-	17	-	0.0
Hanover ^{3/}	1,420	25	1.8	14	11	24	1,418	24	1.7	13	11	24	2	1	50.0	1	-	-	-	-	-
Hingham ^{3/}	5,041	102	2.0	86	16	41	4,697	89	1.9	73	16	41	344	13	3.8	13	-	-	17	-	0.0
Hull ^{3/}	4,672	59	1.3	59	-	13	3,854	13	0.3	13	-	13	818	46	5.6	46	-	-	-	-	-
Rockland ^{2/}	2,411	63	2.6	60	3	1	1,648	31	1.9	29	2	1	763	32	4.2	31	1	-	-	-	-
Scituate ^{2/}	1,180	37	3.1	27	10 ¹	6	1,154	28	2.4	18	10	6	26	9	34.6	9	-	-	-	-	-

^{1/} The sampling in the Boston postal service area included all postal routes with substantial deliveries to apartments and about one-fourth of the remaining postal routes.

^{2/} The sampling in these areas included all postal routes with substantial deliveries to apartments and about one-half of the remaining postal routes.

^{3/} Represents full coverage of the postal service area in this locality.

^{4/} Branches served by the Boston Post Office. See footnote 1.

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