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1967

# *Analysis of the* **CHARLESTON, WEST VIRGINIA HOUSING MARKET**

**as of April 1, 1967**

DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410  
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**A Report by the  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION  
WASHINGTON, D. C. 20411**

**December 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.

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ANALYSIS OF THE  
CHARLESTON, WEST VIRGINIA, HOUSING MARKET  
AS OF APRIL 1, 1967

Summary and Conclusions

1. Total nonagricultural employment in the Charleston Housing Market Area (HMA) averaged 91,050 in 1966, reflecting a gain of 3,550 (3.9 percent) over the 1965 average of 87,500 workers. The increase in employment between 1965 and 1966 is attributable primarily to expansion of state and local government employment. During the eight-year period from 1958 to 1966, nonagricultural employment increased by a total of 4,700 workers, 5.4 percent. Unemployment in the HMA averaged 4.9 percent of the work force in 1966, the lowest in twelve years. Considering present national and regional economic trends and the outlook in various individual industries in the HMA, it is estimated that employment will increase by an average of about 950 persons a year during the April 1967 to April 1969 forecast period of this analysis.
2. The median annual income of all families, after deduction of federal income taxes, is \$6,800; the median income of renter households of two or more persons is \$5,550. By April 1969, the median annual after-tax incomes are expected to increase to \$7,100 for all families and \$5,700 for renter households.
3. The population of the Charleston HMA as of April 1, 1967, was approximately 271,000, reflecting an increase of 18,100, 7.2 percent, over the April 1960 population of 252,900. It is estimated that the population of the HMA will increase by an average of 2,750 persons a year during the next two years, reaching a level of about 276,500 by April 1969.
4. There are approximately 82,650 households (occupied dwelling units) in the HMA, an increase of 9,950, 13.7 percent, since 1960. Based on projected employment and population growth, it is estimated that the number of households in the HMA will increase by an average of 1,475 a year during the forecast period, reaching a level of 85,575 by April 1969.
5. The housing inventory of the Charleston HMA totals about 86,000 units, representing a gain of about 8,400 over the April 1960 census count. The net increase in the inventory resulted from the construction of about 9,750 new housing units, the addition of about 650 trailers, and the loss of about 2,000 units through demolition and other causes. There were approximately 235 housing units under construction in the HMA as of April 1, 1967, of which about 125 were single-family housing units. The 200 multifamily units under construction included 100 units of low-rent public housing intended for occupancy by elderly persons.

6. It is estimated that as of April 1, 1967 there were about 325 vacant housing units available for sale in the HMA, representing a homeowner vacancy rate of 0.6 percent, and approximately 1,350 vacant units available for rent, reflecting a rental vacancy rate of 4.1 percent. About 50 of the vacant sales units and 400 of the vacant rental units lacked one or more plumbing facilities. It is estimated that about 1,100 existing vacancies were absorbed in the seven year period from April 1960 to April 1967, resulting in an April 1967 vacancy rate of 2.0 percent compared with 3.3 percent in April 1960.
7. To accommodate household growth and to provide replacements for losses to the present housing inventory, a net demand for about 1,825 new housing units annually is projected for the next two years. The annual demand includes 1,525 single-family units and 300 multifamily units, including 150 multifamily units that probably can be absorbed only if provided at the lower rents achievable by use of public benefits or assistance in land purchase or in financing. This demand estimate does not include public low-rent housing or rent supplement accommodations. Demand for single-family houses is distributed by price range on page 30 and demand for multifamily units is distributed by unit size and gross monthly rent on page 31.

ANALYSIS OF THE  
CHARLESTON, WEST VIRGINIA, HOUSING MARKET  
AS OF APRIL 1, 1967

Housing Market Area

The Charleston, West Virginia, Housing Market Area (HMA) is defined as Kanawha County. The HMA is coextensive with the Charleston, West Virginia, Standard Metropolitan Statistical Area (SMSA) as delineated by the Bureau of the Budget in June 1959, and the Charleston Labor Market Area as defined by the West Virginia Department of Employment Security.

The HMA had a population of 252,900 as of April 1, 1960. Approximately 34 percent of the population of the HMA lived in the city of Charleston and about 20 percent lived in the other 12 incorporated communities in the HMA. The population of Charleston was 85,900 in April 1960. Other principal cities include South Charleston, with a population of 19,200; St Albans, 14,100; Dunbar, 11,000; Nitro, 5,600; Chesapeake, 2,700; Belle, 2,600; and Marmet, 2,500. The remaining five incorporated communities each had 1960 populations of 1,600 or less. Inasmuch as the rural farm population of the HMA constituted less than one percent of the total population in 1960, all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

The HMA is located in the southwestern part of West Virginia and is near the geographical center of that part of the United States lying east of the Mississippi River. The city of Charleston, the capital of West Virginia and the county seat of Kanawha County, is situated on both sides of the Kanawha River, which flows through Kanawha County in a northwesterly direction and connects with the Ohio River about 40 miles distant. All of the other 12 incorporated communities in the HMA also are located on the Kanawha River with the exception of Clendenin, a town with a 1960 population of 1,500 located in the northeast corner of the county. Charleston is about 225 miles southwest of Pittsburgh, Pennsylvania; 235 miles south of Cleveland, Ohio; and 200 miles southeast of Cincinnati, Ohio.

The topography of the HMA is predominantly hilly and the amount of level land available for development is extremely limited. The Kanawha River Valley in Kanawha County averages only one-half to three-quarters of a mile in width and the valleys of the Elk and Coal Rivers are considerably narrower. The countless valleys formed by the smaller streams traversing the area are seldom more than several hundred feet in width.

The HMA is served by four major railroads and 12 interstate trucking companies. Five airlines, with a total of 68 flights daily, provide direct, one-carrier service to more than 50 major cities east of the

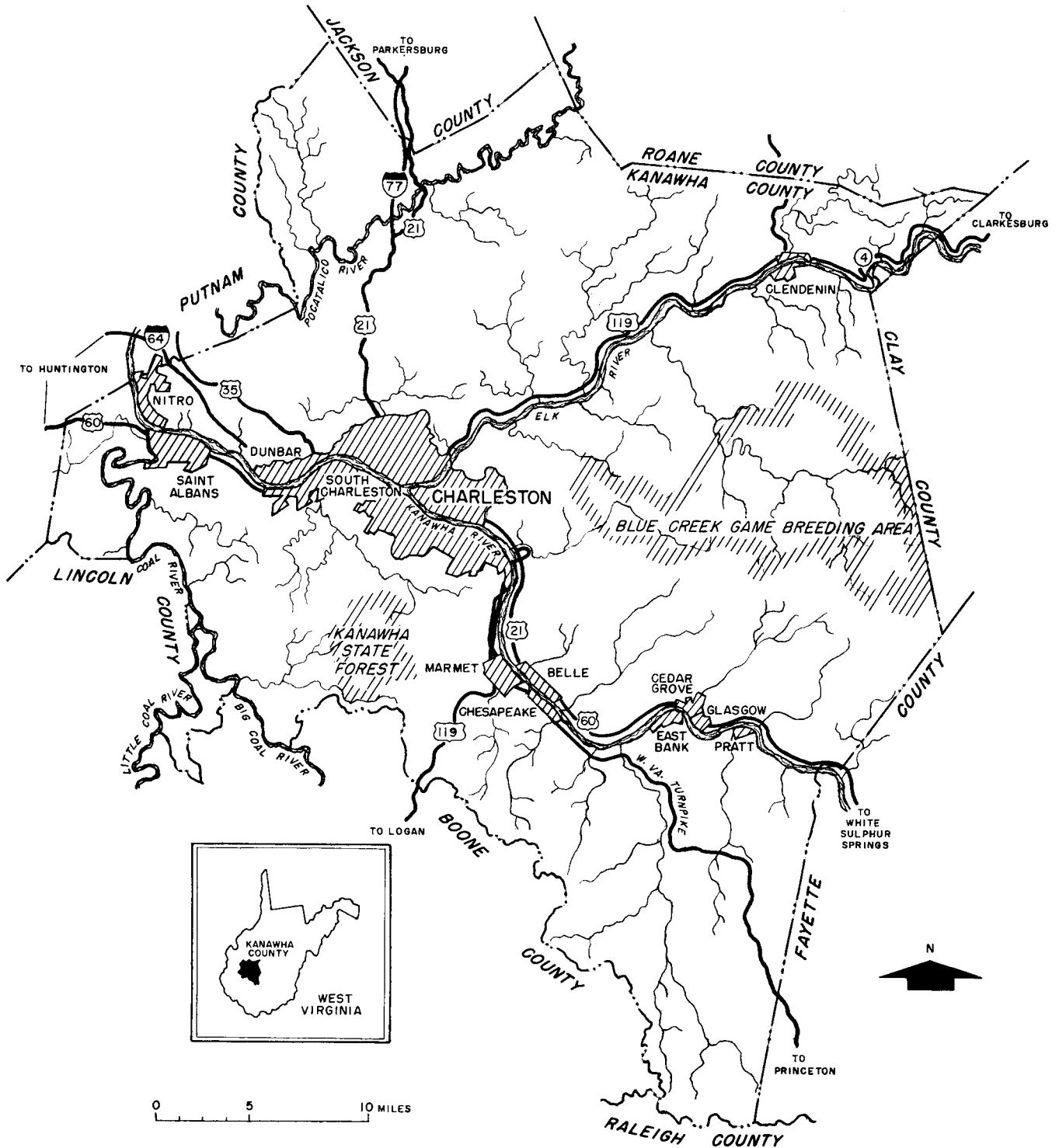
Mississippi River. Four federal and four state highways serve the area. Segments of Interstate Routes 77 and 64 have been completed within Kanawha County and additional sections are under construction. Interstate Route 64 has been completed between Nitro and Huntington, West Virginia, about 50 miles to the west. The 88-mile West Virginia Turnpike, a two lane, limited access, toll road, connects Charleston with Princeton, West Virginia, in the southern part of the state. A third interstate route, I-79, is planned by the U.S. Bureau of Public Roads; it will link Charleston with the West Virginia-Pennsylvania State line near Morgantown. The Kanawha River provides access by water to the Ohio and Mississippi Valleys and is used by commercial barge lines, which provide low-cost transportation of coal, ore, and other material.

According to the 1960 Census of Population, 5,524 nonresidents commuted to work in the HMA and 3,543 residents of the HMA traveled to places of employment outside Kanawha County. The place of work was not indicated for 4,350 residents of the HMA. Of those residents reporting jobs outside the HMA, 985 (28 percent) were employed in Putnam County and 751 (21 percent) were employed in Fayette County. The largest number of commuters from neighboring counties were from Putnam County; these totaled 2,529, or 46 percent of all in-commuters. A total of 835 workers commuted from Fayette County, 574 from Cabell County, and 546 from Boone County.



# CHARLESTON, WEST VIRGINIA

## HOUSING MARKET AREA



## Economy of the Area

### Character and History

General Description. The first permanent settlement in the Kanawha Valley was in 1774. Several years later military garrisons occupied small block houses at Coal River, Lens Creek, and Kellys Creek and in 1788 a stockade was established at the juncture of the Elk and Kanawha Rivers. The city of Charleston was incorporated in 1794 with a population of 60 people within the boundaries of the city.

Principal Economic Activities. The first industry in the HMA was the production of salt, which began in 1794 when 502 acres of land were staked out for drilling in the Malden area just east of Charleston. A 24-kettle evaporator was producing about 150 pounds of salt daily by 1797. Salt production reached a peak of three million bushels a year during the period from 1842 through 1845. Production of salt in the Charleston area declined after 1870, when Michigan captured the western market.

A coal mine was opened on Fields Creek, just southeast of Charleston, in 1853 and the following year an enormously thick seam of coal was discovered on Paint Creek. Coal mining continues to be one of the most important industries in the HMA. In recent years Kanawha County usually has ranked third or fourth in total annual production among the 26 counties in West Virginia producing substantial quantities of coal. Coal, of course, is the basic fuel and one of the basic raw materials of the vast chemical industry in the Kanawha Valley.

Plentiful supplies of coal, natural gas, salt, water, and limestone have played an important part in the development of industry in the HMA. The chemical industry, a predominant force in the economy of the Charleston HMA for many years, started in 1915 with the production of chlorine and caustic soda based on the abundant supply of salt brine found in the area. By the late 1920's the chlorine plant in South Charleston, with 17 brine-producing wells, had become the largest chlorine producing plant in the world. During World War I the federal government built a munitions plant at Nitro and a Naval ordnance plant in South Charleston. Union Carbide Chemicals Company, established in Clendenin in 1920, moved to South Charleston in 1925 and E. I. DuPont de Nemours built a plant at Belle in 1926. Today, ten of the larger chemical process companies in the country have plants in the housing market area.

Other important economic activities in the HMA include the manufacture of glass, fabricated metal products, armored personnel carriers, and food products. Charleston is a regional trade and financial center, and wholesale and retail trade provide more jobs than any other industry group. Since Charleston is the state capital and the county seat of Kanawha County, government employment is an important factor in the economy of the HMA. As a result of substantial increases in government employment during the past three years, the number of government workers now exceeds the number of workers in the chemical industry, and government employment ranks second only to wholesale and retail trade as the principal source of employment in the HMA.

### Work Force

As reported by the West Virginia Department of Employment Security, the civilian work force in the Charleston HMA averaged 96,500 during 1966, of whom 91,650 were employed, 4,700 (4.9 percent) were unemployed, and 150 were involved in labor-management disputes. Total employment included about 600 agricultural workers, less than one percent of all employed persons. The HMA work force increased by an average of about 2,500 workers between 1965 and 1966 in contrast with an increase of only 50 workers between 1964 and 1965, and 650 one year earlier. The increase in the size of the work force during each of the past three years reflects a reversal of the general trend exhibited during the preceding five-year period, 1958-1963, during which the work force contracted each year except 1961. Reductions in the average work force during 1962 and 1963 totaled about 1,900, nearly erasing the average gain of 2,050 achieved between 1960 and 1961. Reductions totaled 350 workers between 1959 and 1960, and 850 workers between 1958 and 1959.

The growth in the HMA work force between 1965 and 1966 is attributable primarily to expanding job opportunities stemming from increased production of military hardware occasioned by the build-up in Vietnam, and from government programs such as the Neighborhood Youth Corps, Operation Head Start, the teacher-aid program, and the work-study program for college students. The modest growth in the work force between 1964 and 1965 and the general downward trend in the size of the work force between 1958 and 1963, as employment declined in the basic chemical, and stone, clay, and glass industries, is reflected in a high level of out-migration from the Charleston area during these periods. The outward flow of workers was expedited by the ready availability of jobs in more industrialized areas in nearby states. Temporary growth in the HMA work force between 1960 and 1961 was attributable more to a decline in job opportunities in neighboring areas during the nationwide recession of 1960-1961 than to an increase in job opportunities within the HMA.

Reflecting the high level of out-migration from the HMA during much of the past eight years, there were about 200 fewer persons in the HMA work force in 1966 than there were in 1958. Year-to-year changes in the major components of the civilian work force since 1958 are shown in table I.

### Employment

Current Estimate and Past Trend. Total nonagricultural employment in the Charleston HMA averaged 91,050 during 1966, including 82,200 wage and salary workers and 8,850 self-employed persons, domestics, and unpaid family workers. The level of wage and salary employment was 3,300 (4.0 percent) above the average reported for 1965. The 1965-1966 increase marked the third consecutive year of growth, following a gain of 1,600 wage and salary workers between 1964 and 1965, and a gain of 1,150 one year earlier, as measured by annual averages.

An increase of 1,200 in government employment in 1964, followed by an increase of 1,550 in 1965, and 1,200 more in 1966 accounted for about 65 percent of the overall growth in wage and salary employment during the three-year period of expansion from 1964 through 1966. The rise in government employment was attributable primarily to the operation of economic opportunity programs such as the Neighborhood Youth Corps, Operation Head Start, the teacher-aid program, and the work-study program for college students. An increase of 1,250 workers in metals and related industries during 1966 (primarily manufacture of special purpose military vehicles), an increase of 600 in contract construction in 1966, and an increase of 1,000 in wholesale and retail trade during the first two years of the upswing also were major factors contributing to the expansion.

In sharp contrast with the favorable growth pattern of the past three years, wage and salary employment declined by 50 during the 1962 to 1963 period, 150 during the 1961 to 1962 period, and 1,450 one year earlier. The rather sharp decline during the 1960 to 1961 period reflected employment losses in all industry groups except construction and mining, which increased by 400 and 200 respectively, and metals and related industries, which did not change. The largest decline was reported in wholesale and retail trade where employment dropped by 650. The reduction in employment in the HMA during the 1960 to 1961 period paralleled the national trend for that period of nationwide recession.

Trend in Nonagricultural Wage and Salary Employment  
Charleston, West Virginia, HMA, 1958-1966

<u>Year</u>	<u>Average annual employment</u>	<u>Year-to-year change</u>	
		<u>Number</u>	<u>Percent</u>
1958	76,650	-	-
1959	77,300	650	.8
1960	77,800	500	.6
1961	76,350	-1,450	-1.9
1962	76,200	-150	-.2
1963	76,150	-50	-.1
1964	77,300	1,150	1.5
1965	78,900	1,600	2.1
1966	82,200	3,300	4.0

Source: West Virginia Department of Employment Security.

Manufacturing. Manufacturing employment, which averaged 22,150 workers in 1966, accounted for approximately 26.9 percent of all nonagricultural wage and salary employment in the Charleston HMA. Employment in manufacturing was concentrated in the chemical industry, which provided jobs for an average of about 13,500 persons. Other major manufacturing industries in the HMA included the metal and metal products and related industries, with an average of 4,850 employees; the stone, clay, and glass industry, with 1,600; and food and related products, with about 1,150 workers. Other manufacturing industries provided work for about 1,150 persons.

Employment of 22,150 persons in manufacturing industries during 1966 reflected an increase of 1,100 over the 1965 level of 21,050, the low for the nine-year period from 1958 through 1966. Average manufacturing employment during 1966 reflects a loss of approximately 750 workers from the 1960 average of 22,900, which was the peak for the 1958 to 1966 period. The greatest decline in manufacturing employment since 1960 has been in the chemical industry, which had a loss of 2,100 workers. A continuing program of modernization has enabled the industry to increase production with fewer workers. Employment in the stone, clay, and glass industry declined by approximately 1,450 principally as the result of the closing of a large but outdated glass container plant. During the same period, the number of workers employed in the food and related products industry declined by about 450, and a loss of about 100 workers was recorded by other manufacturing industries.

Declining employment in these industries between 1960 and 1966 was partially offset by an increase of about 3,400 workers in the metals and metal products and related industries. The increase in the metals industry was attributable primarily to the establishment of a new ordnance plant by the FMC Corporation in 1962. By mid-1963 this plant had employed approximately 1,200 new workers for the production of armored personnel carriers. Expansion of employment at this facility to an average of about 2,700 workers during 1966 accounts for most of the growth in the metals industry in the HMA since 1960.

Nonmanufacturing. An average of approximately 60,050 persons were employed in nonmanufacturing activities in the Charleston HMA during 1966. Wholesale and retail trade, with an average of 17,100 workers, and government, with about 13,550, were the leading sources of nonmanufacturing employment, followed by services, with an average of 10,150 workers, and public utilities, with an average of 8,500. Employment averaged about 3,950 in the contract construction industry, 3,450 in the mining industry, and about 3,400 in finance, insurance, and real estate.

Employment in nonmanufacturing activities during 1966 reflected an increase of 2,200 over the 1965 level of 57,850, which previously represented the peak for nonmanufacturing employment during the past nine years. Employment in nonmanufacturing industries increased by 2,350 in 1965 and 1,550 in 1964. Average nonmanufacturing employment during 1966 reflects a gain of 6,100 workers over the 1963 average of 53,950. The greatest increase in nonmanufacturing employment since 1963 has been in government employment, which increased by 3,950 workers. During the same period, employment increased by 1,000 in wholesale and retail trade (400 in 1964 and 600 in 1965), by 750 in contract construction (600 in 1966), 400 in services, 200 in finance, insurance, and real estate, and 100 in transportation, communications, and public utilities. Mining, with 250 fewer workers in 1966 than in 1963, was the only nonmanufacturing industry to decline during the period, but a gain of 150 workers during 1966 partially off-set earlier losses.

The distribution of employment by industry during 1966 differs substantially from the distribution in 1958 in several industry categories. The most significant change is the increase in the proportion of employment in federal, state and local government, which accounted for 16.5 percent of nonagricultural wage and salary employment in 1966, as compared with only 11.8 percent in 1958. Other substantial changes include those in the metal and metal products

industry, which provided about 5.9 percent of wage and salary jobs in the HMA in 1966, as compared with only 2.0 percent in 1958, and the chemical industry, in which employment declined from 20.1 percent of wage and salary employment in 1958 to 16.5 percent in 1966. Proportionately, employment also declined significantly in the mining industry, from 6.1 percent to 4.2 percent. The proportion of workers employed in manufacturing industries declined from 29.7 percent in 1958 to 26.9 percent in 1966. The distribution of non-agricultural wage and salary employment by type of industry 1958-1966, is shown in table II.

Participation Rate. The ratio of employment to population of the area constitutes the employment participation rate. As measured by the resident employment in nonagricultural industries reported by the census, the employment participation rate in the Charleston HMA declined from 33.77 percent in 1950 to 32.63 percent in 1960. Calculated on the basis of nonagricultural employment as reported by the state employment service (by location of jobs rather than residence of workers) the participation rate in the HMA was about 33.73 percent in 1959. Considering the rapid expansion of employment within the past three years and the high level of out-migration during the early part of the 1960 to 1967 period, it is estimated that the employment participation rate was approximately the same in April 1967 as in 1959.

#### Principal Employers

A February 1967 Charleston Chamber of Commerce publication describing principal employers in the HMA listed 23 major manufacturing concerns with an aggregate of approximately 22,500 employees. Fourteen of the firms listed were in the chemical industry and four were in the metal and metal products industry. The other five firms included manufacturers of plate and window glass, mining machinery, hand tools, lawn and garden implements, and corrugated boxes. Principal nonmanufacturing employers in the Charleston area include federal, state and local governments, with an aggregate of about 13,550 workers. Approximately 12,250 people are employed by state and local governments and about 1,300 are employed by the federal government. About 40 percent of state and local government employment is attributable to the area education system. Other principal nonmanufacturing employers in the HMA include the telephone and power companies, local hospitals, and major department stores. Manufacturing firms in the Charleston HMA with 200 or more workers are shown in the following table.

Principal Manufacturing Employers  
Charleston, West Virginia, HMA  
February 1967

<u>Employer</u>	<u>Products</u>	<u>Number of employees</u>
Union Carbide <sup>a/</sup>	Indust. chem. & ferro alloys	10,200
Food Machinery & Chemicals <sup>b/</sup>	Indust. chemicals & ordnance	5,150
E. I. DuPont de Nemours	Industrial chemicals	2,550
Libbey-Owens-Ford Glass	Plate and window glass	1,200
Goodrich-Gulf Chemicals	Synthetic rubber	600
Gravely Tractor	Lawn and garden implements	400
True Temper	Hand tools	400
Kanawha Manufacturing	Mine tipples and mine cars	200
Elk Refining	Petroleum products	200

<sup>a/</sup> Includes Union Carbide Chemicals Co. (3 plants, 5,075 employees), Union Carbide Metals Co. (1,750 employees), and Union Carbide Technical Center (3,375 research and technical employees).

<sup>b/</sup> Includes Ordnance Division (2,700 employees), American Viscose Division (1,100), Inorganic Chemicals Division (1,050), Organic Chemicals Division (150), and Ohio-Apex Division (150).

Source: Charleston Chamber of Commerce.

Unemployment

As reported by the West Virginia Department of Employment Security, unemployment in the Charleston HMA averaged 4.9 percent of the work force during 1966, with an average of 4,700 persons actively seeking work. The Charleston area has been classified as an area of moderate unemployment (3.0 to 5.9 percent) since May 1966. The rate of unemployment has been declining since 1963, when unemployment averaged about 7.7 percent, with 7,150 persons looking for jobs. Expansion of employment in the metals and metal products industry, trade, and government are the factors primarily responsible for the recent reduction in the unemployment rate.

Reflecting a long history of high unemployment, the Charleston area was classified as one of "substantial" unemployment (6.0 percent or more) during the entire twelve-year period from March 1954 through March 1966. The extended history of high unemployment was attributable primarily to the long-term downtrend in coal mining employment beginning in the early 1950's. Manufacturing employment also declined during much of the



period as a result of increased automation in the chemical and public utility fields and the permanent closing of a large, but outdated glass container plant.

Unemployment Trend  
Charleston, West Virginia, HMA  
1958-1966

<u>Year</u>	<u>Number unemployed</u>	<u>Percent of civilian work force</u>
1958	9,550	9.8
1959	7,850	8.4
1960	6,950	7.5
1961	8,050	8.5
1962	7,100	7.6
1963	7,150	7.7
1964	6,750	7.2
1965	5,800	6.2
1966	4,700	4.9

Source: West Virginia Department of Employment Security.

Estimated Future Employment

Considering the prospective impact of national and regional economic trends on the economy of the HMA, it is estimated that total nonagricultural employment in the Charleston HMA will increase by an average of about 950 persons a year during the April 1967 to April 1969 forecast period of this analysis. The rate of growth projected is substantially below the average of the past three years, which was unusually high, but approximates the average attained between 1960 and 1966. As in the past, growth is expected to be concentrated in nonmanufacturing activities, with a gain of about 1,050 workers a year led by expansion in government, services, and trade. A decrease of about 100 workers annually can be expected in the manufacturing category, with an increase of 150 workers a year in the durable goods industries, but a decline of about 250 a year in the nondurable goods category.

Although the rate of growth in government employment is expected to be considerably less than that exhibited over the past three years, an increase of about 600 workers annually appears likely in view of recently expanded state programs and continuing growth in the field of education.

Five new schools are planned for Kanawha County during the forecast period, and major additions are planned for eleven existing schools. Service employment will be boosted by about 150 workers a year as a result of the opening of a large downtown motor-inn and the completion of expansion projects by three local hospitals. Two additional motels are in the planning stage. Trade should expand by approximately 100 jobs annually, with two small neighborhood shopping centers nearing completion, and a new wholesale grocery warehouse being planned. Contract construction undoubtedly will continue at a high level, expanding by about 50 workers annually during the next two years. Commercial and industrial projects now under construction include 26 major projects totaling more than \$50 million in value. Over 20 major new projects totaling about \$46 million in value are now being planned. Finance, insurance, and real estate employment can be expected to increase at least moderately, adding about 50 workers a year. Four local financial institutions now have new facilities under construction or in the planning stage. Not all new commercial facilities will result in additional employment, of course, since a considerable part will represent replacement of older existing facilities.

Continuing modernization of chemical processing facilities involving increased automation has resulted in declining employment in the dominant chemical industry during the past several years, and it is likely that this trend will continue during the two-year forecast period. Some growth in manufacturing employment, however, will occur in the durable goods category, which has demonstrated at least a moderate degree of expansion each year since 1961. Employment gains in this category should average about 150 a year during the next two years. The prospects for growth in the various segments of the economy are indicated by a recent job vacancy survey conducted by the state employment service which disclosed a total of 600 job openings in the HMA as of April 1966. The survey revealed a total of 400 job openings in non-manufacturing industries, including 175 in trade, 80 in government, 65 in services, and 80 in other categories. There were 200 jobs available in manufacturing industries, of which 150 were in the durable goods industries and 50 were in the nondurable goods industries.

### Income

Average Weekly Earnings. Weekly earnings of manufacturing production workers in the Charleston HMA averaged \$139.50 in 1966 for an average work week of 42.4 hours at an average hourly wage of \$3.29. The 1966 average weekly earnings were about 18 percent above average weekly earnings in 1960, as the result of both an increase in average hourly earnings from \$2.90 to \$3.29 and the lengthening of the average work-week from 40.7 to 42.4 hours.

Average Weekly Earnings of Production Workers  
on Manufacturing Payrolls  
Charleston, West Virginia, HMA, 1960-1966

<u>Year</u>	<u>Average hourly earnings</u>	<u>Average weekly hours worked</u>	<u>Average weekly earnings</u>
1960	\$2.90	40.7	\$118.03
1961	2.97	40.8	121.18
1962	3.03	41.3	125.12
1963	3.08	41.3	127.20
1964	3.12	41.5	129.48
1965	3.20	41.4	132.48
1966	3.29	42.4	139.50

Source: Bureau of Labor Statistics, U.S. Department of Labor.

Family Income. Current median annual incomes, after deduction of federal income tax, are approximately \$6,800 for all families in the HMA and \$5,550 for renter households of two or more persons. The current median annual after-tax income level in the Charleston HMA is about 23 percent above the 1959 level. By April 1969, median after-tax incomes are expected to increase to \$7,100 a year for all families and to \$5,700 for renter households. Distributions of all families and renter households by income classes are shown in table III.

## Demographic Factors

### Population

Current Estimate and Past Trend. As of April 1, 1967, the population of the Charleston HMA was approximately 271,000 persons, reflecting an increase of about 18,100, 7.2 percent, over the April 1, 1960 population of 252,900 as reported by the census. Nearly all of the population growth since 1960 has been in the unincorporated areas adjacent to the principal cities of Charleston, South Charleston, St. Albans, Dunbar, and Nitro.

Between 1950 and 1960 the population of the HMA increased by only 13,300 persons (5.6 percent) as declining employment in the mining and glass manufacturing industries and lack of other employment opportunities induced extensive out-migration. Significantly, however, Kanawha County was one of the 15 counties (out of a total of 55) in the state of West Virginia that experienced an increase in population between 1950 and 1960. All of the principal cities in the HMA annexed population during the decade. Although the city of Charleston annexed 18,700 persons between 1950 and 1960, it registered a net gain of only 12,300 persons for the 10-year period, indicating a loss of 6,400 persons from within the area of the city as defined in 1950. The population of South Charleston increased by 2,494 persons during the decade, of whom 868 were gained by annexation. St. Albans grew by 5,233 persons, including 1,491 through annexation; and Dunbar expanded by 2,974, including 1,726 gained by annexation. The city of Nitro annexed 3,685 persons during the decade and lost 105 from the old portion of the city for a net gain of 3,580.

Estimated Future Population. It is estimated that the population of the HMA will increase by an average of 2,750 persons a year during the next two years, reaching a level of approximately 276,500 by April 1969. The projected growth is based on anticipated employment gains approximating 950 a year during the two-year forecast period (compared with an average gain of about 730 workers a year during the 1960-1966 period) and on the assumption that the employment participation rate will not change significantly.

Population Trend  
Charleston, West Virginia, HMA  
April 1, 1950 - April 1, 1969

<u>Date</u>	<u>Population</u>	<u>Average annual change</u>	
		<u>Number</u>	<u>Percent<sup>a/</sup></u>
April 1, 1950	239,629	-	-
April 1, 1960	252,925	1,325	.6
April 1, 1967	271,000	2,575	1.1
April 1, 1969	276,500	2,750	1.0

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

Sources: 1950 and 1960 Censuses of Population.  
1967 and 1969 estimated by Housing Market Analyst.

Natural Increase and Migration. From April 1960 to April 1967 there were approximately 36,500 resident births and about 14,800 resident deaths in the Charleston HMA, resulting in a net natural increase of about 21,700 persons. Expansion of employment in the HMA during the past three years greatly reduced the trend of out-migration that had existed previously. With the growth in total population between April 1960 and April 1967 totaling only 18,100, a net out-migration of about 525 persons a year is indicated for the seven-year period. During the 1950-1960 decade there were approximately 66,050 resident births and 19,100 resident deaths in the HMA, resulting in a net natural increase of about 46,950 persons. Comparison of total population growth with net natural increase for the decade reveals a net out-migration of approximately 33,650 persons between 1950 and 1960.

Components of Population Change  
Charleston, West Virginia, HMA  
April 1, 1950 - April 1, 1967

<u>Component</u>	<u>Total change</u>		<u>Average annual change</u>	
	<u>1950-1960</u>	<u>1960-1967</u>	<u>1950-1960</u>	<u>1960-1967</u>
Total population change	13,300	18,100	1,325	2,575
Net natural increase	46,950	21,700	4,700	3,100
Net migration	-33,650	-3,600	-3,375	-525

Note: Figures are rounded.

Sources: Bureau of the Census, Current Population Reports, Series P-23, No. 7. Public Health Service, Vital Statistics. Estimates by Housing Market Analyst.

Households

Current Estimate and Past Trend. As of April 1, 1967, there were about 82,650 households (occupied housing units) in the Charleston HMA, reflecting an increase of 9,950, or 13.7 percent, over the 1960 level of 72,700 reported by the census. The average gain of 1,425 households a year during the 1960-1967 period is a substantial increase over the household growth during the 1950-1960 period, which averaged about 840 a year. A part of the increase in the number of households between 1950 and 1960, however, reflects the shift from the census concept of "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census. This change resulted in a number of furnished room type of accommodations (no private kitchen or bath, but with separate entrance) being classed as housing units in 1960 and the occupants as members of households. The higher rate of household growth during the 1960-1967 period reflects both an increase in the rate of population growth and a decline in the average household size in the HMA.

Household Size. The average household size in the Charleston HMA as of April 1, 1967 was about 3.24 persons, down from the average of 3.44 persons reported by the 1960 Census. The average household size in the HMA in 1950 was 3.65 persons. The recent trend toward smaller household size is attributable to a decline in the birth rate and to changes in the age composition of the population. A sizeable increase in the number of people in their early twenties during the past several years has contributed to an increase in new household formation. These new households are typically small, consisting largely of young married couples, many without children, and small households made up of persons living alone or with another individual. An increasing number of elderly persons continuing to maintain their owner households also has contributed to the decline in the average household size. Average household size is expected to decline to about 3.19 persons during the two-year forecast period of this analysis.

Estimated Future Households. On the basis of anticipated employment and population growth and the assumption that there will be a slight decline in average household size, it is estimated that the number of households in the Charleston HMA will increase by an average of 1,475 a year during the next two years, reaching a level of approximately 85,575 by April 1, 1969.

Household Trend  
Charleston, West Virginia, HMA  
April 1, 1950 - April 1, 1969

<u>Date</u>	<u>Number of households</u>	<u>Average annual change</u>	
		<u>Number</u>	<u>Percent<sup>a/</sup></u>
April 1, 1950	64,261	-	-
April 1, 1960	72,699	840	1.1
April 1, 1967	82,650	1,425	1.9
April 1, 1969	85,575	1,475	1.8

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

Sources: 1950 and 1960 Censuses of Housing.  
1967 and 1969 estimated by Housing Market Analyst.

## Housing Market Factors

### Housing Supply

Current Estimate and Past Trend. As of April 1, 1967, there were approximately 86,000 housing units in the Charleston HMA. The April 1967 inventory represented a net increase of about 8,400 over the April 1960 count of 77,600 reported by the census. This increase in the housing inventory resulted from the construction of approximately 9,750 new units, the addition of about 650 trailers, and the loss of about 2,000 units through demolition and other causes. The increase in the housing inventory since April 1960 has averaged about 1,200 units a year, compared with an average annual net addition of 1,125 during the 1950-1960 decade. Part of the increase indicated between 1950 and 1960 resulted from a change in concept from "dwelling unit" used for the 1950 Census to "housing unit" used for the 1960 Census.

Units in Structure. The composition of the housing inventory by units in structure reflects only minor changes between April 1960 and April 1967. About 85.4 percent of all housing units in the HMA were in single-family houses as of February 1967, compared with about 85.7 percent in 1960. Approximately 6,900 single-family housing units have been added to the housing stock of the HMA since April 1960. The proportion of units in two-unit structures is unchanged at 4.4 percent, although it is estimated that about 400 new duplexes have been added to the inventory during the past seven years. Although the number of units in three- and four-unit structures has increased slightly, these units now represent a slightly smaller percentage of the total, about 3.6 percent, compared with 3.9 percent in 1960. Similarly, the number of units in structures with five or more units has increased by about 400 units, but the proportion of housing units in this type of structure now is a little less than in 1960, about 5.2 percent compared with 5.3 percent. The largest relative change in the housing inventory by structure type has been the increase in the proportion of housing units provided in the form of trailers. The number of trailers in the HMA increased by about 650 between 1960 and 1967, with trailers accounting for about 1.4 percent of all housing units in the Charleston HMA as of April 1967 compared with only 0.7 percent in 1960.



Housing Inventory by Units in Structure  
Charleston, West Virginia, HMA  
April 1, 1960 and April 1, 1967

<u>Units in structure</u>	<u>April 1, 1960</u>		<u>April 1, 1967</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
One unit	66,515	85.7	73,400	85.4
Two units	3,387	4.4	3,800	4.4
Three and four units	3,058	3.9	3,100	3.6
Five or more units	4,112	5.3	4,500	5.2
Trailers	550	.7	1,200	1.4
Total	77,622	100.0	86,000	100.0

Sources: 1960 Census of Housing.  
1967 estimated by Housing Market Analyst.

Year Built. Based on data derived from the 1960 Census of Housing and on construction and demolition data, it is estimated that about 12 percent of the HMA housing inventory as of April 1967 has been built since April 1960 and thus is seven years old or less. Approximately 34 percent of the total has been built within the past 17 years. Almost 35 percent of the April 1967 inventory was built between 1929 and 1949 and therefore is about 18 to 37 years old. Somewhat more than 31 percent of the April 1967 housing stock was built prior to 1930.

Housing Inventory by Year Built  
Charleston, West Virginia, HMA  
As of April 1, 1967<sup>a/</sup>

<u>Year built</u>	<u>Number of units</u>	<u>Percent of inventory</u>
April 1960 - April 1967	10,400	12.1
1955 - March 1960	8,000	9.3
1950 - 1954	10,500	12.2
1940 - 1949	17,100	19.9
1930 - 1939	12,750	14.8
1929 or earlier	27,250	31.7
Total	86,000	100.0

<sup>a/</sup> The basic data reflect an unknown degree of error in "year built" occasioned by inaccuracies in response to enumerators' questions as well as errors caused by sampling.

Source: Estimated by Housing Market Analyst, based on 1960 Census of Housing and local construction and demolition data.

Condition. Assuming that most of the new units added to the housing inventory after April 1960 were of good quality and that most of the units removed by demolition or other causes were substandard, it is estimated that there are about 13,000 housing units that are dilapidated or lack one or more plumbing facilities, equal to about 15 percent of the total housing stock. The 1960 Census of Housing indicated that about 19 percent of the housing inventory of the HMA was dilapidated or deficient in plumbing. A total of 5,775 units were listed as dilapidated and 9,000 units lacked one or more plumbing facilities. The 1950 Census of Housing counted 24,100 units that were dilapidated or lacked one or more plumbing facilities, equal to 36 percent of all units in the HMA. The 1950 Census of Housing did not classify "deteriorating" units separately; it is possible, therefore, that some units classified as "deteriorating" by 1960 definition would have been classified as "dilapidated" in 1950. In any case, the improvement in the condition of the housing inventory between 1950 and 1960 is clearly impressive.

#### Residential Building Activity

Trend. It is estimated that a total of approximately 9,750 new housing units were constructed in the Charleston HMA in the seven-year period from April 1960 to April 1967, representing an average rate of construction of about 1,400 units a year. As reflected by building permits issued, approximately 1,600 new housing units have been completed in the city of Charleston since April 1960, approximately 450 in the city of South Charleston, 325 in St. Albans, and 350 in ten smaller communities that issue permits. Based on records of electric meter installations and changes in the count of total possible deliveries to residences, apartments, and house trailers by the Charleston Post Office, it is estimated that since April 1960 approximately 7,000 new housing units have been completed in the land area of the Charleston HMA in which building permits are not required. Since only about 30 percent of all new construction during this period was in areas requiring building permits, precise calculation of year-to-year building activity is not feasible. However, based on activity in areas where permits are required and on employment and population trends in the HMA, it is judged that new construction volume ranged from 1,200 to 1,900 units annually during the three-year period from 1963 to 1965. During 1966, however, residential building activity declined to a level of about 1,000 units a year because of a shortage of mortgage funds, despite a rapidly increasing demand generated by employment growth. Few, if any, housing units were started on a speculative basis during the second half of 1966.

Less than five percent of all new residential housing units built in the Charleston HMA since April 1960 have been in multifamily structures of three or more units. Approximately 80 percent of all new multifamily construction during this period has been in the city of Charleston. A total of 570 housing units in structures of three or more units were authorized by city building permits during the seven-year period, including 100 units of public housing for which construction contracts

were awarded during 1966. Since 1960, an estimated total of about 100 additional multifamily housing units in structures of three or more units were built in areas within the HMA that do not require building permits, none of which were in projects larger than eight units. New housing units authorized by building permits in the Charleston HMA from 1960 through 1966 are shown in table IV.

Units Currently Under Construction. Based on a postal vacancy survey conducted in April 1967, on building permit data, supplemental data obtained in the Charleston area, and personal observation, it is estimated that there were about 325 housing units under construction in the Charleston HMA as of April 1, 1967. There were approximately 125 single-family homes under construction and about 200 units in multifamily structures. Single-family homes under construction were concentrated in the city of Charleston, where about 60 units were being built; and St. Albans, where about 35 units were under construction. About 95 percent of the 200 multifamily units housing units under construction were in Charleston.

Demolitions and Other Inventory Losses. About 2,000 housing units were removed from the housing inventory of the HMA between April 1960 and April 1967. It is estimated from city records that 1,200 units were removed from the housing inventory of Charleston, and losses in the remainder of the HMA totaled about 800 units. Demolitions within the city of Charleston resulting from code enforcement averaged about 140 units a year over the past seven years. Considering such factors as urban renewal, highway construction, code enforcement, and other removals, it is estimated that demolitions and other losses will average about 375 units annually during the next two years.

### Tenure

Current Estimate and Past Trend. As of April 1, 1967 there were about 51,350 owner-occupied housing units in the Charleston HMA, representing approximately 62.1 percent of all occupied units. Renter-occupied units totaled about 31,300. The owner-occupancy rate was higher as of April 1967 than it was in April 1960 when the census of housing reported a rate of 58.3 percent. The increase in owner-occupancy since 1960 reflects a continuation of the trend shown between 1950 and 1960. Owner-occupancy in 1950 was reported by the census to be about 48.4 percent.

Household Tenure Trend  
Charleston, West Virginia, HMA  
April 1, 1950 - April 1, 1967

<u>Tenure</u>	<u>April 1, 1950</u>	<u>April 1, 1960</u>	<u>April 1, 1967</u>
Total occupied housing units	<u>64,261</u>	<u>72,699</u>	<u>82,650</u>
Owner-occupied	31,083	42,394	51,350
Percent of total	48.4%	58.3%	62.1%
Renter-occupied	33,178	30,305	31,300
Percent of total	51.6%	41.7%	37.9%

Sources: 1950 and 1960 Censuses of Housing.  
1967 estimated by Housing Market Analyst.

Vacancy

1960 Census. The 1960 Census of Housing reported 2,475 vacant, nonseasonal nondilapidated housing units in the Charleston HMA available for sale or rent for an overall vacancy rate of 3.3 percent. Vacant units available for sale totaled about 450, indicating a homeowner vacancy rate of 1.1 percent. The 2,025 vacant units available for rent reflected a rental vacancy rate of 6.2 percent. Over 70 percent of the vacant units available for rent were in single-family structures. Of the available vacancies about 70 sales units (15 percent) and 590 rental units (29 percent) lacked one or more plumbing facilities.

April 1967 Postal Vacancy Survey. A postal vacancy survey conducted in the Charleston HMA in April 1967 by all five post offices having city delivery routes covered 60,184 possible deliveries to residences and apartments, and 1,016 possible deliveries to house trailers, or about 71 percent of the total housing inventory. An over-all vacancy rate of 3.2 percent was indicated in residences and apartments. The 845 vacant residences and 457 vacant apartments represented vacancy rates of 1.6 percent and 5.5 percent, respectively. The vacant residences included 57 newly completed units that had never previously been occupied and the vacant apartments included 48 newly completed units. The survey results for each of the participating post offices are shown in table V.

It is important to note that the postal vacancy survey data are not entirely comparable with the 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. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators the survey serves a valuable function in the derivation of local market conditions.

Current Estimate. Based on the April 1967 postal vacancy survey and other vacancy data, as well as on personal observation in the HMA, it is estimated that as of April 1, 1967 there were about 1,675 vacant housing units available for sale or rent, reflecting a total available vacancy rate of 2.0 percent. There were about 325 vacant units available for sale, representing a homeowner vacancy rate of 0.6 percent. Vacant units available for rent, including a substantial number of single-family units, totaled about 1,350, reflecting a vacancy ratio equal to about 4.1 percent of the total available rental inventory. It is estimated that about 50 of the vacant sales units and 400 of the vacant rental units lacked one or more plumbing facilities. The April 1967 vacancy levels indicate a significant improvement in the Charleston area housing market when compared with April 1960 levels. Vacancy trends since 1950 are shown in table VI.

#### Sales Market

General Market Conditions. The market for new single-family sales housing in the Charleston HMA as of April 1967 is relatively strong, a condition indicated by the current low homeowner vacancy level of 0.6 percent. The present strength of the market reflects the fact that during the last three years employment and household growth have increased significantly, compared with declines in 1959, 1962, and 1963 and very modest growth in 1960 and 1961. Production of new single-family homes was somewhat curtailed during 1966 because of a shortage of mortgage funds.

Subdivision Activity. Since limited availability of level land restricts the development of large subdivisions, most individual developments in recent years have been small, usually averaging no more than 10 to 15 completions a year. There were 20 subdivisions in the Charleston HMA with at least five completions during 1966. Generally, two or three builders participated in each of these small subdivisions. New homes completed in these developments accounted for less than 15 percent of all new single-family construction in the HMA during the year.

Unsold Inventory of New Homes. In January 1967, the Charleston Insuring Office surveyed a total of 20 subdivisions in the Charleston HMA in which five or more houses had been completed in 1966. The survey revealed a total of 183 houses completed in these subdivisions during the year, of which 117 (64 percent) had been sold before the start of construction. Of the 66 houses built on a speculative basis, 22 (33 percent) remained unsold at the time of the survey. Only five of the unsold units had been on the market for more than six months, although eight units had been on the market for four to six months. Six unsold units had been available for two to three months, and three units had been completed one month or less.

Similar surveys were made by the Charleston Insuring Office covering subdivision activity in 1965 and 1964. The 1965 survey revealed a total of 169 completions in 13 subdivisions, of which 86 (51 percent) were presold. Less than nine percent of the units built on a speculative basis during 1965 were unsold at the end of the year. Five of the seven units remaining unsold were priced to sell for \$25,000 or more; none had been on the market for more than six months. The results of the 1964 survey were similar to those of 1966; there were 134 completions with 81 units (60 percent) presold. Slightly more than 30 percent of the 53 units built on a speculative basis during 1964 remained unsold at the end of the year.

Since the coverage of the FHA unsold inventory surveys represents only a small proportion of recent construction in the Charleston area, the results may not be representative of all new single-family building and sales activity in the HMA.

FHA Home Mortgage Activity. Reflecting the shortage of mortgage funds in 1966, FHA home mortgages insured declined from 657 to 417, or by almost 37 percent, between 1965 and 1966. Prior to the tight money situation the trend in FHA mortgage insurance activity was generally upward. The number of home mortgages insured during the three-year period from 1963 through 1965 averaged about 640 a year compared with an average of about 515 a year during the preceding three-year period. Insurance of mortgages on existing homes has accounted for over 89 percent of FHA home mortgage activity since 1959, with mortgage insurance written on a total of 3,471 existing homes and 410 new homes.

Acquisition of home properties in the Charleston HMA by FHA has been relatively slight. Acquisitions averaged less than 12 units a year during the seven-year period from 1960 through 1966.

FHA Home Mortgage Activity  
Charleston, West Virginia, HMA, 1960-1966

<u>Year</u>	<u>Home mortgages insured</u>			<u>Acquisitions</u>
	<u>Existing</u>	<u>New</u>	<u>Total</u>	
1960	402	114	516	1
1961	481	49	530	4
1962	452	48	500	7
1963	529	67	596	19
1964	600	65	665	20
1965	617	40	657	11
1966	390	27	417	17

Source: Federal Housing Administration, Division of Research and Statistics.

Rental Market

General Market Conditions. The rental market in the Charleston HMA is relatively strong. This condition is reflected in a rental vacancy rate of 4.1 percent as of April 1967 compared with 6.2 percent in April 1960. New multifamily construction averaged only 80 units annually in the HMA in the seven-year period from 1960 through 1966, but absorption of existing rental vacancies averaged about 125 units a year during this period. Considering the minimum requirements for vacant rental units to accommodate growth, mobility, and replacement needs, it appears doubtful that any significant portion of future rental demand can be supplied from existing vacancies as in the past. As of April 1960 approximately 73 percent of all rental housing units in the HMA were in single-family structures, and it is estimated that the rental inventory as of April 1967 is little changed in this respect.

FHA Market Absorption Survey. The Charleston Insuring Office has collected data on the rate of absorption for new multifamily rental housing units in projects opened for occupancy in the Charleston HMA since December 1964. As of April 1967, 91 percent occupancy was reported in three projects totaling 293 units. The newest project in this group had been opened for occupancy for approximately 14 months, and had reported 100 percent occupancy after being on the market for just six months.

General Marketing Experience. Typical rents for new garden-type rental units (shelter rents plus all utilities except electricity) in the Charleston HMA are \$125 to \$140 a month for one-bedroom units and \$150 to \$165 for two-bedroom units. Only one new project completed within the past two years has provided three-bedroom units. All of the new one- and three-bedroom units are occupied and one project manager reports a waiting list for these sizes of units. A total of 28 one-bedroom units and 36 three bedroom units have been completed within the past two years. As of mid-February 1967 an occupancy rate of 91 percent was reported in the 68 new two-bedroom units placed on the market within the past two years. An additional 48 new two-bedroom units to rent for about \$150 a month are now under construction and are expected to be ready for occupancy by late summer or early fall. No efficiency units have been marketed in garden-type apartments completed within the past two years. Typical rents for older garden-type rental units are about \$110 to \$150 a month for one-bedroom units and \$135 to \$200 for two-bedroom units. Some efficiency units are available in these older projects at rents ranging from \$95 to \$100 a month. Fewer older apartment projects provide three-bedroom units. The larger apartment projects built in the late 1940's and early 1950's are generally well maintained and have few vacancies.

Typical rents for new rental housing units in high-rise type projects are \$122 to \$132 a month for efficiencies, \$120 to \$200 for one bedroom units, and \$220 to \$275 for two-bedroom units. Two new high-rise projects have been completed in the Charleston HMA within the past two and a half years, a 17-story, 119-unit project and a 7-story, 54-unit project.

Rental Housing Under Construction. As previously noted in the discussion of residential building activity, as of April 1, 1967 there were approximately 200 multifamily rental housing units under construction in the Charleston HMA of which 100 units were low-rent public housing units designed especially for occupancy by elderly persons.



### Urban Renewal Activity

Kanawha County has participated in the Urban Planning Assistance Program to develop a Comprehensive Metropolitan Plan for the county. The first volume of the comprehensive plan covering the general history and characteristics of the county, population, economic base, land use, traffic, utilities, and housing has been published. A second volume covering plan elements, subdivision regulations, zoning provisions, public improvements, and administration plans is now under preparation.

As of April 1, 1967 the city of Charleston had three urban renewal projects in various stages of execution or planning. These are described below.

Summers Street Boulevard (R-3). The Summers Street Boulevard Urban Renewal Project, which is now nearing completion, was the first urban renewal project to be placed in execution in the state of West Virginia. The three-block project area in downtown Charleston, generally bounded by Kanawha Boulevard, Virginia Street, Capitol Street, and Court Street, originally contained a predominance of badly deteriorating commercial buildings. Approximately 41 families living in the area were relocated. A new 256-room, high-rise motel being built in the renewal area was virtually completed as of April 1, 1967 and was scheduled to open for business near the end of the month. Excavation was well under way for a 20-story bank and office building. Parking facilities for the motel and bank building will occupy the remainder of the project area.

Triangle (West Virginia R-21). The Triangle Urban Renewal Area, now in the planning stage, is situated north of and adjacent to the central business district. The 83-acre project area is bounded on the west by the Elk River and on the north by the right of way for Interstate Highway 77, which is now under construction. The east boundary is quite irregular, running generally in a southwestern direction from the intersection of Eagan and Christopher Streets to a point near the intersection of Court and Quarrier Streets. The south boundary is generally contiguous with the northern edge of the Government Square Urban Renewal Area and the Charleston Civic Center. The proposed project area is predominately residential and approximately 80 percent of the housing units in the area are judged to be dilapidated or deteriorated to such a degree that rehabilitation would not be economically feasible.

Execution of this project will have a considerable impact upon the housing situation in the Charleston HMA. As of February 1967 there were 621 households or families in the proposed project area representing a total population of 1,538 persons. Over one-third (227) of the households were single persons and almost half of these (109) were age 65 or over. Approximately two-thirds of the households in the area had incomes of less than \$3,000. Almost 90 percent of the households in the area were renter households, and the median gross monthly rent was reported to be about \$47.00. If present acquisition and demolition schedules for the proposed project are met, a large portion of these households will be relocated within the next two years.

Government Square. The Government Square Urban Renewal Project, now in the planning stage, is west of the central business district. The project area consists of about nine square blocks and contains a substantial number of old and poorly maintained residential buildings, and scattered commercial activities. Traffic flow through the area is hindered by inadequate off-street parking and narrow streets. Proposed re-use for the project area is predominantly for public, quasi-public, and institutional uses, including a new county courthouse and office building, public health facilities, a business college, and parking facilities.

#### Public Housing

The Housing Authority of the city of Charleston had 834 low-rent public housing units under management in three projects as of April 1, 1967. Two of the low rent projects were built in the 1940-1941 period. The largest, 360 units, was completed in 1955. A fourth project, containing 100 units for occupancy by elderly persons is under construction.

## Demand for Housing

### Quantitative Demand

Based on an anticipated annual increase of about 1,475 households, the need to replace approximately 375 housing units a year that are expected to be lost from the inventory because of highway construction, urban renewal, code enforcement and other factors, and on current supply-demand relationships in the housing market, the demand for additional privately owned housing units in the Charleston HMA is estimated at 1,825 units a year during the April 1967 to April 1969 forecast period. The annual demand includes 1,525 single-family units and 300 multifamily units, including 150 multifamily units at rents achievable by use of public benefits or assistance in land purchase or in financing. Consideration has been given to prospective shifts in tenure among present households, a shift from owner to renter occupancy among single-family homes, and current construction rates for single- and multifamily housing units. The demand estimate does not include public low-rent or rent-supplement accommodations.

The demand for 1,825 units annually, including 150 multifamily units to be provided with special benefits or assistance, approximates the annual average absorption capacity demonstrated over the past several years. As indicated previously, the construction volume in the 1963-1965 period ranged between 1,200 and 1,900 units annually. An increase in annual gains in the number of households expected to result from higher employment and a stepped-up program of demolitions raises the demand in the next two years to near the maximum level of construction experienced in this recent period. Because the projected demand is at near record levels, the marketing of new housing should be closely observed, especially in the first year, as a basis for extension of the demand rate into the second year.

### Qualitative Demand

Single-family Housing. Based on the distribution of Charleston area families by current annual after-tax incomes, on the proportion of income area families typically pay for sales housing, and on recent market experience, demand for new single-family houses is expected to approximate the sales price pattern presented in the following table.

The forecast demand for an average of 1,525 single-family units annually over the next two years reflects the traditionally strong preference of local residents for single-family homes, as evidenced by an increase in owner-occupancy from 48.4 percent in 1950 to 58.3 percent in 1960 to 62.1 percent as of April 1967. Although limited availability of level land restricts the development of large subdivisions and results in high land and construction costs that increase the sales prices of single-family homes in the Charleston area, many small parcels of land suitable for construction sites for individual houses or small groups of homes continue to be available throughout the HMA at acceptable costs and within reasonable commuting distances of places of work.

Estimated Annual Demand for New Single-Family Housing  
Charleston, West Virginia, HMA  
April 1, 1967-April 1, 1969

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$15,000	120	8
\$15,000 - 17,499	170	11
17,500 - 19,999	230	15
20,000 - 24,999	460	30
25,000 - 29,999	290	19
30,000 - 34,999	135	9
35,000 and over	<u>120</u>	<u>8</u>
Total	1,525	100

Multifamily Housing. The gross monthly rentals at which privately-owned net additions to the aggregate multifamily housing inventory (without public benefit or assistance in financing) might best be absorbed by the rental market are indicated for various size units in the following table. These net additions, excluding low-rent public housing and rent-supplement accommodations, may be accomplished by either new construction or rehabilitation. The production of new units in higher rent ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

A construction volume of 150 multifamily rental units annually, produced without public benefit or assistance in financing, represents a substantial increase from the average of about 80 units a year built during 1965 and 1966 (a total of 120 units authorized by permits and approximately 40 units built in non-permit areas) but closely approximates the average of 160 multifamily units produced during 1963 and 1964. Continuation of multifamily construction at about the 1963-1964 rate appears warranted by the present vacancy rate and the absorption experience of recently built multifamily units.

Estimated Annual Demand for New Rental Units  
by Gross Monthly Rent and Size of Unit  
Charleston, West Virginia, HMA  
April 1, 1967 - April 1, 1969

<u>Gross</u> <u>monthly rent</u> <sup>a/</sup>	<u>Efficiency</u>	<u>One-</u> <u>bedroom</u>	<u>Two-</u> <u>bedroom</u>	<u>Three or more</u> <u>bedrooms</u>
\$105 - \$119	10	-	-	-
120 - 139	5	30	-	-
140 - 159	5	20	20	-
160 - 179	-	15	15	10
180 and over	-	5	10	5
Total	20	70	45	15

<sup>a/</sup> Gross rent is shelter or contract rent plus the cost of utilities.

The annual demand for 150 additional multifamily rental units that may be marketed only at the lower rents achievable with the aid of public benefits or assistance in financing or land purchase includes 35 efficiencies, 55 one-bedroom units, 40 two-bedroom units, and 20 three-bedroom units. The location factor is of especial importance in the provision of new units at the lower rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work frequently is a governing factor in the place of residence preferred by families in this group. Thus, the utilization of lower priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

The preceding distributions of average annual demand for new apartments are based on projected family income, the size distribution of households and rent-paying propensities found to be typical in the area; consideration is also given 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 effective marketing of a single project differing from these demand distributions.

Even though a deviation from these distributions may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless a thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or submarkets.

Table I

Trend of Civilian Work Force Components  
Charleston, West Virginia, HMA, 1958-1966

<u>Components</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
Civilian work force	<u>96,700</u>	<u>95,850</u>	<u>93,500</u>	<u>95,200</u>	<u>93,850</u>	<u>93,300</u>	<u>93,950</u>	<u>94,000</u>	<u>96,500</u> <sup>a/</sup>
Total employment	<u>87,300</u>	<u>87,950</u>	<u>88,450</u>	<u>87,150</u>	<u>86,750</u>	<u>86,150</u>	<u>87,200</u>	<u>88,200</u>	<u>91,650</u>
Nonagricultural	<u>86,350</u>	<u>87,100</u>	<u>87,550</u>	<u>86,150</u>	<u>85,850</u>	<u>85,400</u>	<u>86,400</u>	<u>87,500</u>	<u>91,050</u>
Wage and salary	<u>76,650</u>	<u>77,300</u>	<u>77,800</u>	<u>76,350</u>	<u>76,200</u>	<u>76,150</u>	<u>77,300</u>	<u>78,900</u>	<u>82,200</u>
Other	<u>9,850</u>	<u>9,800</u>	<u>9,850</u>	<u>9,800</u>	<u>9,650</u>	<u>9,250</u>	<u>9,100</u>	<u>8,600</u>	<u>8,850</u>
Agricultural	900	900	900	1,000	900	800	800	700	600
Unemployment	9,400	7,900	7,000	8,050	7,100	7,150	6,750	5,800	4,700
Percent of work force	9.7%	8.2%	7.4%	8.5%	7.6%	7.7%	7.2%	6.2%	4.9%

<sup>a/</sup> Includes 150 persons involved in labor-management disputes.

NOTE: Detail may not add to total because of rounding.

Source: West Virginia Department of Employment Security.

Table II

Nonagricultural Wage and Salary Employment by Type of Industry  
Charleston, West Virginia, HMA, 1958-1966

<u>Industry</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
Total wage and salary employment	<u>76,650</u>	<u>77,300</u>	<u>77,800</u>	<u>76,350</u>	<u>76,200</u>	<u>76,150</u>	<u>77,300</u>	<u>78,900</u>	<u>82,200</u>
Manufacturing	<u>22,700</u>	<u>22,700</u>	<u>22,900</u>	<u>22,100</u>	<u>21,850</u>	<u>22,200</u>	<u>21,800</u>	<u>21,050</u>	<u>22,150</u>
Durable goods	4,450	4,800	4,600	4,300	4,600	4,900	5,350	5,400	6,650
Metals and metal prod.	1,600	1,500	1,500	1,500	1,900	3,100	3,500	3,500	4,850
Stone, clay, and glass	2,700	3,200	3,000	2,700	2,500	1,700	1,700	1,700	1,600
Other durables	150	100	100	200	200	100	150	200	200
Nondurable goods	18,300	17,900	18,350	17,800	17,250	17,250	16,450	15,650	15,650
Chemicals and allied prod.	15,400	15,000	15,600	15,300	14,800	14,900	14,200	13,500	13,500
Food and kindred prod.	1,700	1,700	1,600	1,500	1,500	1,400	1,300	1,200	1,150
Other nondurables	1,200	1,200	1,150	1,000	950	1,050	950	950	950
Nonmanufacturing	<u>53,950</u>	<u>54,600</u>	<u>54,900</u>	<u>54,250</u>	<u>54,400</u>	<u>53,950</u>	<u>55,500</u>	<u>57,850</u>	<u>60,050</u>
Mining	4,700	3,900	3,750	3,950	3,850	3,700	3,450	3,300	3,450
Contract construction	2,900	3,100	2,950	3,350	4,100	3,200	3,100	3,350	3,950
Transport., comm., & pub. util.	8,650	8,800	8,700	8,350	8,400	8,400	8,550	8,450	8,500
Wholesale & retail trade	16,700	16,950	17,150	16,500	16,050	16,100	16,500	17,100	17,100
Finance, ins. & real estate	3,200	3,250	3,150	3,100	3,150	3,200	3,250	3,300	3,400
Services	8,750	9,400	9,500	9,400	9,400	9,750	9,750	10,000	10,150
Government	9,050	9,300	9,750	9,700	9,500	9,600	10,800	12,350	13,550

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

Source: West Virginia Department of Employment Security.

Table III

Estimated Percentage Distribution  
of All Families and Renter Households<sup>a/</sup> by Annual Income  
After Deduction of Federal Income Tax  
Charleston, West Virginia, HMA, 1967 and 1969

<u>Income</u>	<u>All families</u>		<u>Renter households</u>	
	<u>1967</u>	<u>1969</u>	<u>1967</u>	<u>1969</u>
Under \$2,000	11	10	15	14
\$2,000 - 2,999	6	6	10	10
3,000 - 3,999	7	7	10	9
4,000 - 4,999	8	8	10	10
5,000 - 5,999	10	9	11	10
6,000 - 6,999	11	11	11	12
7,000 - 7,999	10	11	10	10
8,000 - 8,999	9	9	8	8
9,000 - 9,999	7	7	5	5
10,000 - 12,499	11	11	6	6
12,500 - 14,999	4	5	2	3
15,000 - 19,999	3	3	1	2
20,000 and over	<u>3</u>	<u>3</u>	<u>1</u>	<u>1</u>
Total	100	100	100	100
Median	\$6,800	\$7,100	\$5,550	\$5,700

a/ Excludes one-person households.

Source: Estimated by Housing Market Analyst.



Table IV

Number of Private Housing Units Authorized by Building Permits  
Charleston, West Virginia, HMA, 1960-1966

(Total housing units authorized)

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966<sup>a/</sup></u>
HMA total	<u>450</u>	<u>419</u>	<u>307</u>	<u>581</u>	<u>476</u>	<u>355</u>	<u>310</u>
Charleston	207	218	139	389	315	219	217
South Charleston	77	67	58	84	68	70	41
St. Albans	88	67	52	46	41	31	26
Dunbar	32	30	19	15	18	14	11
Nitro	33	17	13	19	15	8	6
Chesapeake	0	2	5	1	3	2	2
Belle	-	-	1	0	1	3	2
Marmet	4	5	6	5	4	3	2
Cedar Grove	0	0	0	5	0	-	-
Clendenin	0	7	NA	NA	-	-	-
East Bank	3	2	5	8	3	4	3
Glasgow	-	-	3	3	4	1	-
Pratt	6	4	6	6	4	-	-

(Housing units in structures of 3 or more units)

	<u>15</u>	<u>9</u>	<u>4</u>	<u>181</u>	<u>142</u>	<u>55</u>	<u>65</u>
HMA total							
Charleston	0	0	4	178	142	48	65
South Charleston	4	9	0	3	0	7	0
Remainder of HMA	11	0	0	0	0	0	0

<sup>a/</sup> Does not include 100 new public housing units in the city of Charleston for which construction contracts were awarded in 1966.

Source: U.S. Bureau of the Census, Construction Reports, C-40; and local building permit offices.

Table V

## Charleston, West Virginia, Area Postal Vacancy Survey

April 24, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units			New	Under const.	Total possible deliveries	Vacant units			New	Under const.	Total possible deliveries	Vacant units			New	Under const.	Total possible deliveries	Vacant	
		All	%	Used				All	%	Used				All	%	Used				No.	%
The Survey Area Total	60,184	1,302	2.2	1,197	105	313	51,806	845	1.6	788	57	125	8,378	457	5.5	409	48	188	1,016	26	2.6
Charleston	44,868	1,040	2.3	958	82	266	37,348	638	1.7	600	38	78	7,520	402	5.3	358	44	188	518	21	4.1
Main Office	10,437	232	2.2	173	59	167	8,402	145	1.7	130	15	19	2,035	87	4.3	43	44	148	88	-	0.0
Branches:																					
Marmet	1,537	26	1.7	26	2	-	1,474	24	1.6	22	2	-	63	2	3.2	2	-	-	69	-	0.0
South Charleston	4,181	147	3.5	140	7	4	3,880	111	2.9	104	7	4	301	36	12.0	36	-	-	-	-	-
Spring Hill	2,942	34	1.2	32	2	6	2,469	28	1.1	26	2	6	473	6	1.3	6	-	-	27	-	0.0
Stations:																					
C	6,281	151	2.4	144	7	26	5,074	98	1.9	91	7	26	1,207	53	4.4	53	-	-	25	-	0.0
Capitol	5,041	105	2.1	105	-	53	3,730	35	0.9	35	-	13	1,311	70	5.3	70	-	40	68	-	0.0
Kanawha City	3,615	58	1.6	57	1	2	2,983	34	1.1	33	1	2	632	24	3.8	24	-	-	48	1	2.1
Stonewall	10,376	285	2.7	281	4	7	8,878	161	1.8	157	4	7	1,498	124	8.3	124	-	-	187	20	10.7
Tyler Heights	458	2	0.4	2	-	1	458	2	0.4	2	-	1	-	-	-	-	-	-	6	-	0.0
Other Cities and Towns	15,316	262	1.7	239	23	47	14,458	207	1.4	188	19	47	858	55	6.4	51	4	-	498	5	1.0
Belle (4-19-67)	1,763	59	3.3	55	4	1	1,664	39	2.3	35	4	1	99	20	20.2	20	-	-	47	1	2.1
Dunbar (4-28-67)	3,495	61	1.7	61	-	1	3,147	53	1.7	53	-	1	348	8	2.3	8	-	-	-	-	-
Nitro (4-28-67)	3,194	66	2.1	54	12	12	2,898	43	1.5	34	9	12	296	23	7.8	20	3	-	-	-	-
St. Albans (5-9-67)	6,864	76	1.1	69	7	33	6,749	72	1.1	66	6	33	115	4	3.5	3	1	-	451	4	0.9

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 VI

Vacancy Trends  
Charleston, West Virginia, HMA  
1950-1967

	<u>April 1,</u> <u>1950</u>	<u>April 1,</u> <u>1960</u>	<u>April 1,</u> <u>1967</u>
Total housing units	<u>66,296</u>	<u>77,622</u>	<u>86,000</u>
Total vacant units	<u>2,035</u>	<u>4,923</u>	<u>3,350</u>
Available vacant units	<u>851</u>	<u>2,465</u>	<u>1,675</u>
For sale	201	450	325
For rent	650	2,015	1,350
Other vacant units <sup>a/</sup>	1,184	2,458	1,675
Homeowner vacancy rate	0.6%	1.1%	0.6%
Rental vacancy rate	1.9%	6.2%	4.1%

a/ Includes dilapidated units, seasonal units, units rented or sold and awaiting occupancy, and units held off the market for absentee owners and others reasons.

Sources: 1950 and 1960 Censuses of Housing.  
1967 estimated by Housing Market Analyst.