

728.1
:308
F22
Dayton,
Ohio
1965
c.2

Analysis of the
**DAYTON, OHIO,
HOUSING MARKET**

as of July 1, 1965

Federal Housing Administration
Library



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

January 1966

ANALYSIS OF THE
DAYTON, OHIO, HOUSING MARKET
AS OF JULY 1, 1965 /

Federal Housing Administration
Library

FIELD MARKET ANALYSIS SERVICE
U. S. FEDERAL HOUSING ADMINISTRATION /
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

~~HD~~ 728.1
~~7391~~ 1308
~~151~~ F22
~~0401~~ C2

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, of course, be differences of opinion 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.

Table of Contents

	<u>Page</u>
Summary and Conclusions	i
Housing Market Area	1
Map of the Area	2
Economy of the Area	
Character and History	3
Employment	3
Principal Employers	5
Wright-Patterson Air Force Base	5
Unemployment	7
Future Employment	7
Income	8
Demographic Factors	
Population	10
Households	12
Housing Market Factors	
Housing Supply	15
Residential Building Activity	18
Tenure of Occupancy	20
Vacancy	21
Sales Market	22
Rental Market	24
Mortgage Market	25
Urban Renewal and Redevelopment	25
Military Housing	27
Public Housing	27
Demand for Housing	
Quantitative Demand	29
Qualitative Demand	30
Nursing Homes	31

ANALYSIS OF THE
DAYTON, OHIO, HOUSING MARKET
AS OF JULY 1, 1965

Summary and Conclusions

1. The early economic development of the Dayton area was as a machinery producing center, and the area continues to have a high concentration of durable goods producers. Among these, the General Motors Corporation and the National Cash Register Company are dominant, currently accounting for about 63 percent of durable goods employment. In common with most major metropolitan centers, Dayton has a substantial number of persons employed in trade, service, government, and other nonmanufacturing industries. The largest single nonmanufacturing employer is Wright-Patterson AFB (18,550 workers), representing nearly 12 percent of total employment in nonmanufacturing industries.
2. Nonagricultural wage and salary employment averaged 263,100 during 1964, up 8,600 (3.4 percent) over 1963. With the exception of the 1960-1961 recession period, nonagricultural wage and salary employment in the Dayton HMA has risen each year since 1958. Between 1958 and 1960, nonagricultural wage and salary employment increased by 14,400, followed by a decline of 4,000 between 1960 and 1961. Since 1961, nonagricultural wage and salary employment has been expanding each year, averaging about 6,475 jobs a year. Unemployment during 1964 averaged 2.7 percent (8,100) of the civilian work force. This is the lowest average annual level of unemployment in the Dayton area from 1960 to date.
3. The current median income of all families in the Dayton HMA is about \$7,500 annually, after deduction of Federal income tax; and the median income of renter families is \$6,125. By 1967, median after-tax incomes are expected to increase to \$7,850.
4. The current population of the Dayton HMA is approximately 777,400 persons, an average gain of about 15,775 persons a year since April 1, 1960. During the next two years, the population is expected to increase by about 21,700 persons a year.

5. There are approximately 226,900 households in the Dayton area at the present time, an increase of about 4,650 a year since April 1, 1960, compared with an average annual gain of about 5,325 households during the 1950-1960 decennial period. During the two-year forecast period, households are expected to increase by about 6,000 a year.
6. There are approximately 237,400 housing units in the Dayton HMA as of July 1, 1965, a gain of about 4,675 units a year above the April 1, 1960 figure of about 212,800. During the 1950-1960 decade, the housing inventory rose by an average of about 6,000 units a year. At the present time, there are about 1,600 single-family dwellings and 1,600 apartment units under construction.
7. The current net vacancy ratio of 1.6 percent in the sales housing inventory is slightly above the level that represents a desirable demand-supply relationship. The current rental vacancy ratio of 5.0 percent is judged to be adequate to provide a reasonable degree of choice to prospective renters. In April 1960, the homeowner and rental vacancy rates were 1.4 percent and 6.8 percent, respectively.
8. The number of additional housing units required to meet anticipated household increases and result in establishing more acceptable demand-supply relationships in the market is estimated to be 6,600 housing units annually. Total demand consists of 4,800 sales units and 1,800 rental units a year.

An additional 350 units of rental housing might be marketed annually at the lower rents possible with public benefits or assistance in financing.

Total demand for 4,800 sales houses a year is distributed by price classes in the table on page 30. Total annual rental demand by gross monthly rent levels and by unit sizes is distributed in the table on page 31.

There is prospective annual demand for about 125 additional nursing home beds during the forecast period.

ANALYSIS OF THE DAYTON, OHIO
HOUSING MARKET
AS OF JULY 1, 1965

Housing Market Area

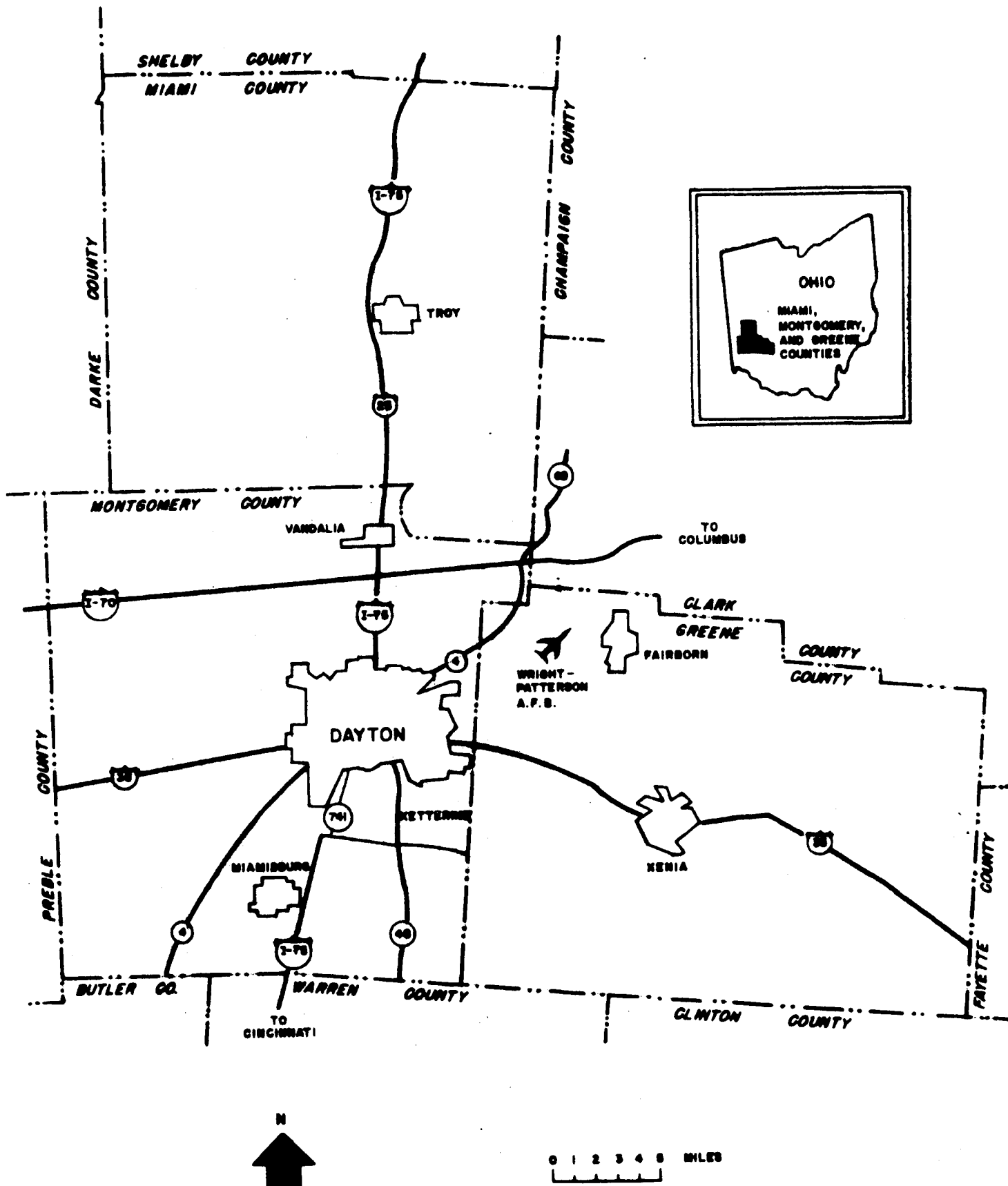
The Dayton, Ohio, Housing Market Area (HMA), consists of Montgomery, Greene, and Miami Counties in southwestern Ohio with a 1960 population of 694,600. The HMA is coterminous with the Dayton, Ohio, Standard Metropolitan Statistical Area (SMSA) used in the April 1960 census reports (see map on page 2). In 1963, Preble County, located to the west of Montgomery County, was added to the Dayton SMSA. The Dayton HMA is situated about 65 miles west of Columbus, 50 miles northeast of Cincinnati, and 100 miles east of Indianapolis, Indiana.

In addition to Dayton, Montgomery County has three other urban centers; Kettering, adjoining Dayton to the south; Miamisburg, in the southern portion of Montgomery County; and Vandalia, in the northern portion of Montgomery County. Other centers of population within 15 miles of Dayton include Fairborn and Xenia in Greene County, and Troy in Miami County.

Interstate routes 70 and 75 intersect a few miles north of Dayton. A number of other limited access State highways serve the area (see map on page 2). By rail the HMA is served by four trunk line systems, Baltimore & Ohio, Pennsylvania, New York Central, and the Erie-Lackawanna. The Dayton Municipal Airport is served by four major air carriers, American Airlines, Delta Air Lines, Trans World Airlines and United Air Lines, and one feeder line, Lake Central Airlines.

According to the 1960 census, there was a net in-commutation of about 17,550 workers to the Dayton HMA with 5,425 area residents commuting to work outside the area and 22,975 commuting daily to jobs in the area. Of the workers who traveled each day to work in the area, almost 84 percent (19,250) came from the counties which are contiguous to the HMA.

DAYTON, OHIO, HOUSING MARKET AREA



Economy of the Area

Character and History

Dayton, the Montgomery County seat, was incorporated in 1805. The city developed primarily as a machinery producing center, and the manufacture of machinery is the basis of the Dayton economy. Economic expansion in Dayton was at first slow because of the unavailability of adequate transportation facilities to transport goods to other markets. The completion of a canal between Dayton and Cincinnati in 1829 stimulated industrial expansion and within a few years several new industries, including firms manufacturing furniture, stoves, and guns had located in the area. By 1870, the National Cash Register Company, the Dayton Tire and Rubber Company, and the Dayton Computing Scale Company were operating in the area. Dayton Computing Scale merged with other units to form the nucleus of the present International Business Machines Corporation. For a number of years, the Wright Brothers worked in Dayton to perfect a flying machine. After their successful flight at Kitty Hawk, North Carolina, in 1903, they continued experimenting and testing their airplane near the present site of Wright-Patterson Air Force Base. The "Frigidaire" (manufactured by the Frigidaire Division of General Motors in Dayton) became a household word as mechanical refrigeration replaced the ice box. Other divisions of the General Motors Corporation originated in Dayton as it became the third largest concentration of General Motors employment in the country.

Employment

Current Estimate. There were reported to be an average of 296,400 persons (including 300 involved in labor-management disputes) employed in the Dayton Housing Market Area during 1964. This total employment figure is composed of 263,100 wage and salary workers and 33,000 other workers which includes agriculture and domestic, self-employed, and unpaid family workers. Total employment during the first four months of 1965 averaged 301,800, 12,700 (four percent) above the first four months of 1964. The change is made up mostly of a gain in wage and salary employment.

Past Trend. With the exception of the 1960-1961 recession period, nonagricultural wage and salary employment in the Dayton HMA has risen each year since 1958. Between 1958 and 1960, nonagricultural wage and salary employment increased by 14,400, followed by a decline of 4,000 between 1960 and 1961. Since 1961, nonagricultural wage and salary employment has been expanding each year, averaging about 6,475 jobs a year.

Estimated Nonagricultural Wage and Salary Employment
Dayton, Ohio, Housing Market Area
Annual Averages 1958-1964^{a/}
(thousands)

<u>Year</u>	<u>Manufacturing</u>	<u>Nonmanufacturing</u>	<u>Total wage and salary employment</u>	<u>Change in total from preceding year</u>
1958	98.1	135.2	233.3	-
1959	105.1	140.9	246.0	12.7
1960	103.6	144.0	247.7	1.7
1961	99.3	144.4	243.7	-4.0
1962	102.3	147.6	249.9	6.2
1963	103.5	151.0	254.5	4.6
1964	107.6	155.6	263.1	8.6

a/ Lines may not add because of rounding.

Note: Data for years 1958 through 1962 are not comparable with later data because of estimating methods; data for years prior to 1958 are not comparable.

Source: Division of Research and Statistics, Ohio Bureau of Unemployment Compensation.

Major Industries. Manufacturing is the most important sector of the Dayton economy, providing almost 41 percent of nonagricultural wage and salary employment during 1964. Manufacturing employment between 1958 and 1959 increased by 7,000, followed by losses of 1,500 and 4,300 between 1959 and 1960 and 1960 and 1961, respectively. Between 1962 and 1964, manufacturing employment increased by an average of about 2,650 jobs annually.

Between 1958 and 1964, employment in durable goods manufacturing industries experienced a net gain of 6,600 jobs, primarily in the nonelectrical machinery (up 3,400) and electrical machinery (up 800) industries. The nondurable goods segment of manufacturing experienced a net employment gain over the six-year period of 2,900 workers. This six-year increase was primarily in the printing and publishing industry which gained 2,200 workers. A minor reduction took place in food (down 400 workers). Small gains in paper and allied products and "other" nondurable goods industries of 600 workers and 500 workers, respectively, were registered.

Wage and salary employment in nonmanufacturing industries, which accounted for about 59 percent of all nonagricultural wage and salary employment during 1964, grew by about 20,400 persons (15 percent) during the 1958 to 1964 period. After gains of 5,700 between 1958 and 1959 and 3,100 between 1959 and 1960, nonmanufacturing employment grew by only 400 between 1960 and 1961, reflecting the 1960 to 1961 recession period. However, between 1961 and 1964 nonmanufacturing employment increased by an average of about 3,725 annually. During the last six years, the number of wholesale and retail trade workers rose by 5,900 (15 percent) and miscellaneous services employment increased by 8,600 (34 percent). These relatively large increases in trade and services employment reflect Dayton's importance as a retail trade and service center. During the same period, finance, insurance, and real estate jobs increased by 1,900 (33 percent). More modest increases of 2,500 (six percent) and 1,100 (12 percent) occurred in government and contract construction, while employment in transportation and public utilities rose by 300 (three percent).

Principal Employers

The National Cash Register Company, with headquarters in Dayton, is the world's largest producer of cash registers and is also a major manufacturer of business machines and electronic computers. Four major divisions of the General Motors Corporation are also located in Dayton. The Frigidaire Division is one of the Nation's major producers of appliances, including refrigerators, laundry equipment, and electric ranges. Delco Products turns out electric motors and accessories for the automotive industry. Delco Moraine produces automotive parts and accessories. The Inland Manufacturing Division of General Motors is engaged in the manufacture of rubber and plastic products as well as automotive parts. The Chrysler Corporation's Airtemp Division manufactures air conditioning systems, including the units for all of Chrysler's cars. The McCall Corporation's huge printing plant in Dayton prints over 50 magazines for other publishers, including U.S. News, Redbook, and the entire domestic edition of the Readers Digest, as well as its own publication, McCall's magazine. The Defense Electronic Supply Center, which plays an important role in support of all of the military services with respect to electronic equipment, is the second most important Federal government employer in the area.

Wright-Patterson Air Force Base

History. After their first successful flight in a heavier-than-air machine in 1903, the Wright Brothers continued their experimental flying in the Dayton area. As a result, a 2,075-acre tract was

leased near Dayton (in Fairborn) and named Wright Field. The field, under the Wright Brothers' direction, was used to train United States, British Royal Air Force, and Royal Canadian Air Force pilots for World War I service. In 1927, an additional 4,500-acre tract was leased adjoining Wright Field and was designated Fairfield Army Air Depot. In 1931, this field was renamed Patterson Field. The two fields underwent several name changes until 1948 when the name Wright-Patterson AFB became fixed.

Mission. This base is the home of the Logistics Command Headquarters which is responsible for procurement, supply, distribution, maintenance, and transportation for all of the equipment and material necessary to operate the Air Force. The base is also the home of the Aeronautical Systems Division, which develops military systems used in aircraft, missiles, and manned aerospace craft. Wright-Patterson is also the home of the 17th Bombardment Wing. The other major tenants on base are the Aeronautical Research Laboratories, Foreign Technology Division, Aerospace Medical Research Laboratories, and 58 other on-base tenants.

Military Strength. During the last twelve years, the total military strength at Wright-Patterson AFB, in June of each year, has averaged about 6,800 persons (see table below). Between June 1954 and June 1959, the military strength fluctuated moderately. Since June 1959, military strength has risen slowly each year from about 5,950 in June 1959 to about 8,075 in June 1965, or an average increase of about 350 (six percent) annually. Local sources anticipate no change in military strength at Wright-Patterson during the forecast period.

Total Military Strength
Wright-Patterson Air Force Base, Ohio
1954-1965
(June 1 of each year)

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1954	6,595	1960	6,367
1955	6,500	1961	6,705
1956	6,787	1962	7,020
1957	6,331	1963	7,264
1958	6,600	1964	7,499
1959	5,948	1965	8,084

Source: Department of Defense.

Civilian Employment at Wright-Patterson AFB totaled about 18,550 on June 1, 1965, up slightly from last year, but below the June level of most previous years, except for the 1959-1961 period (see following table).

Civil Service Civilian Strength
Wright-Patterson Air Force Base, Ohio
1954-1965
(June 1 of each year)

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1954	20,197	1960	17,916
1955	20,758	1961	17,838
1956	21,432	1962	18,908
1957	20,440	1963	19,272
1958	18,992	1964	18,137
1959	18,298	1965	18,535

Source: Department of Defense.

Unemployment

During 1964, the number of unemployed individuals in the Dayton HMA is estimated to have averaged 8,100 or 2.7 percent of the civilian work force total of 304,500 (see table I). This is the lowest average annual level of unemployment in the Dayton area from 1960 to date. In 1960 (the earliest year for which comparable unemployment data are available), 3.9 percent of the total work force of 293,600 was unemployed. During 1961, an average of 14,800 (5.1 percent) persons were reported to be out of work, reflecting the 1960 to 1961 recession period. Estimated unemployment dropped to 11,100 (3.8 percent) in 1962, and further to 10,100 (3.4 percent) in 1963. Currently, the U.S. Department of Labor classifies the Dayton area as one of "low" unemployment.

Future Employment

Based on the trend of nonagricultural employment during the last several years and on information provided by some of the larger employers in the Dayton HMA, a gain of 14,000 nonagricultural jobs (7,000 annually) in the Dayton HMA appears to be a reasonable expectation during the July 1965 to July 1967 forecast period. Approximately two-fifths of the increase is expected to be in the manufacturing sector of the economy. About two-thirds of the

manufacturing job additions are expected in durable goods industries, principally in electrical machinery and nonelectrical machinery. Employment additions within the nonelectrical machinery industry are expected from the Airtemp Division of the Chrysler Corporation as demand for room and automobile air conditioning units increases. Recent demand for automatic data processing equipment is expected to increase employment at the National Cash Register Company. The principal employment additions in the electrical machinery industry are expected from the Frigidaire Division of General Motors. These employment additions are expected because of heavy recent demand for refrigerators, washers, and air conditioning units as well as from retirements anticipated during the two-year forecast period (many present Frigidaire employees were hired during the 1930's and have reached or are approaching retirement age).

The gradual growth of most nonmanufacturing enterprises over the next two years is expected to provide a moderate boost in nonmanufacturing employment. Growth in commercial enterprises will increase the number of jobs in trade and service industries. Government employment is expected to remain near its present level.

Income

Manufacturing Wages. Wage increases and overtime pay during 1964 have caused weekly earnings of manufacturing production workers in the Dayton HMA to increase to \$131 a week, about 5.0 percent above the 1963 average of almost \$125 a week. The average weekly number of hours worked has steadily increased from 40.8 hours in 1961 to 42.4 hours in 1964, a reflection of the steadily decreasing rate of unemployment during this period.

During 1964, the average weekly wage of all manufacturing production workers in the Dayton HMA was about \$3 (2.3 percent) below the average in the Akron, Ohio area but about \$10 (11.9 percent) above the State of Ohio average. The table below shows the trend of hourly earnings, weekly earnings, and hours of work for each year from 1958 through 1964 for manufacturing production workers in the Dayton, Ohio, HMA.

Annual Average Weekly Earnings, Hourly Earnings,
and Hours Worked of Manufacturing
Production Workers in the Dayton,
Ohio, Housing Market Area, 1958-1964

<u>Year</u>	<u>Annual average</u>		
	<u>Weekly earnings</u>	<u>Hourly earnings</u>	<u>Hours worked</u>
1958	\$100.11	\$2.53	39.6
1959	108.79	2.63	41.3
1960	111.76	2.73	40.9
1961	115.47	2.83	40.8
1962	121.08	2.92	41.5
1963	124.91	3.00	41.6
1964 ^{a/}	131.10	3.09	42.4

^{a/} Includes Preble County.

Source: Ohio Bureau of Unemployment Compensation.

Family Income. The current median family income is estimated at \$7,500 a year after deduction of Federal tax for all families in the Dayton HMA and \$6,125 for renter families only (see table below). These figures cover all families of two or more persons. The income levels reflect a general increase of about 18 percent (before deduction of Federal tax) since 1959. By 1967, median after-tax incomes of all families and renter families are expected to increase to about \$7,850 and \$6,400, respectively.

Median After-Tax Family Income by Tenure
Dayton, Ohio, Housing Market Area
1965 and 1967

<u>Year</u>	<u>All families</u>	<u>Renter families</u>
1965	\$7,500	\$6,125
1967	7,850	6,400

Source: Estimated by Housing Market Analyst.

Table III presents a detailed income distribution of all families and renter families for 1965 and 1967. As may be observed, about one-fourth of all families currently earn under \$5,000 annually, while about one-fourth earn above \$10,000 a year.

Demographic Factors

Population

Current Estimate. As of July 1, 1965, there are about 777,400 persons in the Dayton, Ohio, Housing Market Area (see table IV). About three-fourths (586,100 persons) of the current total HMA population lives in Montgomery County. Dayton, the major city in the HMA, currently contains about 264,000 persons or about 45 percent of the Montgomery County total. The current population of Greene County is about 114,100 persons of whom about 31,650 live in Fairborn, 22,550 live in Xenia, and 59,900 reside in the remainder of Greene County. Miami County has a current population of about 77,200 persons, equal to about 10 percent of the current HMA total. Piqua and Troy, the major cities of Miami County, currently contain about 20,000 persons and 15,000 persons, respectively, while about 42,200 persons reside in the remainder of the county (see table IV).

Past Trend. Population growth in the Dayton HMA since April 1, 1960 has been somewhat slower than growth during the April 1, 1950 to April 1, 1960 decennial period, principally because of the reduced rate of employment expansion in the more recent period. Since April 1, 1960, the HMA population has grown by an average of about 15,775 persons annually compared with an addition of about 17,600 persons annually during the 1950 to 1960 decade (see table below).

Population Growth Trend
Dayton, Ohio, Housing Market Area
April 1, 1950-July 1, 1967

<u>Date</u>	<u>Total number of persons</u>	<u>Average annual change from preceding date</u> <u>a/</u>	
		<u>Number</u>	<u>Percentage</u>
April 1, 1950	518,642	-	-
April 1, 1960	694,623	17,600	3.4
July 1, 1965	777,400	15,775	2.3
July 1, 1967	820,800	21,700	2.8

a/ Rounded.

Sources: 1950 and 1960 Censuses of Population.
1965 and 1967 estimated by Housing Market Analyst.

Future Population Growth. Based on the anticipated increase of employment in the Dayton, Ohio, HMA during the two-year forecast period from July 1, 1965 to July 1, 1967, the population of the Dayton HMA is expected to increase by 43,400 persons (21,700 annually) to a July 1, 1967 total of 820,800 persons.

Natural Increase and Migration. During the 1950 to 1960 decade, the net natural increase of the population in the Dayton HMA (excess of resident births over resident deaths) averaged about 11,200 persons annually, representing about 64 percent of the total population increase (see following table). The total population increase during the decade averaged 17,600 persons annually, indicating that there was an average annual net in-migration of about 6,400 persons. While the net natural increase in the population during the last five and a quarter years (10,550 a year) has been at a rate only slightly below the 1950 to 1960 average annual figure, in-migration of population since April 1, 1960 (5,225 a year) has been considerably below the 1950 to 1960 figure.

Components of Population Change
Dayton, Ohio, Housing Market Area
April 1, 1950 - July 1, 1965

<u>Component</u>	<u>Average annual change ^{a/}</u>			
	<u>1950 to 1960</u>		<u>1960 to 1965</u>	
	<u>Number of persons</u>	<u>Percent of total</u>	<u>Number of persons</u>	<u>Percent of total</u>
Total population change	17,600	100.0	15,775	100.0
Net natural increase	11,200	63.6	10,550	66.9
Migration	6,400	36.4	5,225	33.1

a/ Rounded.

Sources: 1950 and 1960 Censuses of Population, State of Ohio Department of Health, and estimates by Housing Market Analyst.

Age. Data presented in table V show changes in population in the Dayton HMA between April 1, 1950 and April 1, 1960 by age group. The most rapid population growth in the area occurred in the 5- to 9-year age group and in the 10- to 19-year age group which increased by about 78 percent and about 74 percent, respectively, over the decade. These were persons born during the post-World War II and Korean Conflict boom periods. These population cohorts will have a stimulating influence on the housing market in the Dayton area as they reach family formation age. Reflecting the low birth rates of the late 1920's and the depression decade of the 1930's, the number of persons 20 to 29 years of age decreased by about 220 (0.2 percent) over the decade. This minor loss of persons in the 20- to 29-year age group in the Dayton HMA over the decade reflects the favorable employment conditions in the area during that period, as the loss of persons in the 20- to 29-year age group over the decade in most areas was substantially greater. As shown in table V, all other age groups experienced moderate increases over the decade.

Military Population. Based on a place of residence distribution of employees at Wright-Patterson AFB and on an estimate of family size, the current uniformed military population (including families) in the Dayton HMA numbers about 21,250 persons. The military-connected civilian population (including families) is currently estimated at 41,300 persons. Thus, about eight percent of the current HMA population is made up of uniformed military personnel and their families and military-connected civilians and their families. The current uniformed military population (including families) accounts for about 2.7 percent of the total HMA population. In April 1960 the proportion was also 2.7 percent, compared with about 2.3 percent in April 1950. Data on military-connected civilians are not available for April 1950 and April 1960.

Households

Current Estimate. As of July 1, 1965, there are approximately 226,900 households (occupied housing units) in the Dayton, Ohio, Housing Market Area (see table VI). Of the current number of households in the HMA, almost 76 percent (172,300 households) are in Montgomery County. Currently, Greene County and Miami County contain about 30,400 households and 24,200 households, respectively. The current household distribution of the major components of the HMA is in table VI.

Past Trend. Since April 1, 1960, the number of households in the Dayton HMA has increased on the average by about 4,650 annually compared with an average growth of about 5,325 annually during the 1950 to 1960 decennial census period (see following table). The 1950 to 1960 growth was, in part, due to a conceptual change from "dwelling unit" in 1950 to "housing unit" in 1960.

Household Growth Trend
Dayton, Ohio, Housing Market Area
April 1, 1950 to July 1, 1967

<u>Date</u>	<u>Total households</u>	<u>Average annual change from preceding date ^{a/}</u>	
		<u>Number</u>	<u>Percentage</u>
April 1, 1950	149,331	-	-
April 1, 1960	202,497	5,317	3.6
July 1, 1965	226,900	4,650	2.3
July 1, 1967	238,900	6,000	2.6

a/ Rounded.

Sources: 1950 and 1960 Censuses of Housing.
1965 and 1967 estimated by Housing Market Analyst.

Future Household Growth. Based on the anticipated growth in population and on the assumption that average household size will continue to increase although at a somewhat slower rate than during the 1950 to 1960 decade, it is estimated that about 6,000 households will be added during each of the next two years raising the July 1, 1967 total to 238,900 households.

Household Size. The average household size in the Dayton HMA has been increasing since April 1, 1950, but the rate of increase between April 1, 1950 and April 1, 1960 was somewhat faster than the increase during the most recent period. Currently, the average household contains about 3.36 persons compared with 3.35 persons in April 1960 and 3.33 persons in April 1950.

Military Households. Based on a place of residence distribution of workers employed at Wright-Patterson AFB, the current number of uniformed military families (households) living in the Dayton HMA is about 5,025, while the current number of military connected civilian families (households) is about 10,900. Together, uniformed military and military-connected civilian households represent about seven percent of the Dayton HMA total. Currently, uniformed military families (households) only, represent about 2.2 percent of the Dayton HMA household total, compared with about 2.1 percent in April 1960 and 1.7 percent in April 1950. Data on military-connected civilians in April 1950 and April 1960 are not available.

Housing Market Factors

Housing Supply

Current Estimate. As of July 1, 1965 there are approximately 237,400 housing units in the Dayton, Ohio, HMA (see table VII). The current HMA housing inventory represents a net gain of about 24,600 units (12 percent) since April 1, 1960. The net increase in the inventory results from the construction of about 30,800 new housing units and a loss of about 6,200 housing units through demolition, conversion, catastrophe, and fire. Almost 76 percent (179,800 housing units) of the current housing inventory is located in Montgomery County and almost 47 percent of the Montgomery County inventory (84,000 housing units) is located in the city of Dayton. Currently, Greene County contains about 32,050 housing units, representing about 13 percent of the HMA total, and Miami County accounts for almost 11 percent (25,550 housing units) of the current HMA housing inventory.

Past Trend. Growth of the HMA housing inventory from April 1, 1960 to date has been somewhat slower than the growth experienced during the 1950-1960 decade. An average net addition of about 4,675 housing units annually during the most recent period compares with an average net addition of about 6,000 housing units annually between April 1, 1950 and April 1, 1960. The Montgomery County housing inventory, in recent years, has grown by an average of 3,275 units (2.0 percent) annually, compared with an average annual addition between 1950 and 1960 of about 4,550 units (3.9 percent). Housing unit additions in Greene County during the last 5½ years have averaged about 1,050 units annually (4.0 percent) compared with an addition of about 1,000 units (6.2 percent) a year between 1950 and 1960. An average housing inventory growth of 350 a year (1.5 percent) in Miami County compares with an average addition of about 440 annually (2.3 percent) during the 1950 to 1960 decennial period.

Type of Structure. Single-family structures presently account for 83.5 percent of all housing units in the HMA compared with 83.7 percent of the April 1, 1960 housing inventory. A large number of duplex structures (about 1,150 units) were removed from the HMA housing inventory during the last five and one-fourth years, so that units in duplex structures account for about 4.2 percent of the HMA inventory compared with 5.1 percent in April 1960. Reflecting the high level of multifamily construction in recent years, the proportion of housing units in three- or more-unit structures has risen to 12.3 percent compared with 11.2 percent in April 1960.

Housing Inventory by Structural Size
Dayton, Ohio, Housing Market Area
April 1, 1960 and July 1, 1965

<u>Units in structure</u>	<u>April 1960</u>		<u>July 1965</u>	
	<u>Number of units</u>	<u>Percent of total</u>	<u>Number of units</u>	<u>Percent of total</u>
1 unit <u>a/</u>	178,060	83.7	198,300	83.5
2 units	10,794	5.1	10,000	4.2
3 or more units	<u>23,937</u>	<u>11.2</u>	<u>29,100</u>	<u>12.3</u>
Total	212,791 <u>b/</u>	100.0	237,400	100.0

a/ Includes trailers.

b/ Differs slightly from the actual housing inventory (212,796) because units by type of structure were enumerated on a sample basis.

Sources: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

Year Built. Based on the 1960 Census of Housing and estimates derived from building permit and demolition data, it is judged that about 13 percent of the current HMA housing inventory has been added since April 1, 1960. As shown in the following table,^{1/} almost 17 percent of the current inventory came on the market between January 1, 1955 and March 31, 1960. Thus, nearly 30 percent of the current inventory has been constructed during the last ten and one-half years. Almost 13 percent of the current inventory was built between 1950 and 1954, and about 14 percent was added between 1940 and 1949. Approximately 43 percent of the current housing supply was added to the HMA inventory prior to 1940.

^{1/} The basic data reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Age of the Housing Inventory
Dayton, Ohio, Housing Market Area
as of July 1, 1965

<u>Year structure built</u>	<u>Number of units</u> ^{a/}	<u>Percent of total inventory</u>
April 1960 to July 1965	30,750	12.9
1955 to March 1960	40,200	16.9
1950 to 1954	30,500	12.9
1940 to 1949	33,250	14.0
1939 or earlier	<u>102,700</u>	<u>43.3</u>
Total	237,400	100.0

a/ Rounded.

Source: Estimated by Housing Market Analyst.

Condition. As of April 1, 1960, the Census of Housing reported that about eleven percent of the total HMA housing inventory was dilapidated or lacked some or all plumbing facilities. Of the total, about 5,250 units were classed as being dilapidated and about 17,400 other units were listed as lacking some or all plumbing facilities. Ten years earlier, in April 1950, the Census of Housing reported about 43,650 dwelling units that were dilapidated or lacked some or all plumbing facilities, equal to almost 29 percent of the 1950 HMA housing inventory.^{1/}

A sharp constrast in condition is noted when the owner-occupied and the renter-occupied portions of the inventory are compared. In April 1960, 5.4 percent of the owner-occupied inventory was dilapidated or lacked one or more plumbing facilities, compared with 19.2 percent in the renter-occupied inventory. Ten years earlier these proportions were 22.8 percent and 37.1 percent, respectively.

Value and Rent. The median value of all owner-occupied housing in the Dayton, Ohio, HMA was reported to be \$13,500 by the 1960 Census of Housing. The highest value reported, by county, was \$13,700 in Montgomery County, and the lowest was \$11,600 in Miami County. Asking prices of vacant houses available for sale were considerably

^{1/} Because the 1950 Census of Housing did not classify "deteriorating" units separately, it is possible that some units classified as "dilapidated" in 1950 would have been classified as "deteriorating" in 1960; but the improvement in the inventory quality clearly is impressive.

higher with an HMA median of \$15,900. Median gross monthly rent for all renter-occupied units in the HMA was \$83, with a high of \$84 in Montgomery County and a low of \$71 in Miami County.

Residential Building Activity

Trends. From January 1, 1960 through April 30, 1965, there have been about 34,050 housing units authorized by building permits in the Dayton HMA, an average volume of about 6,400 housing units annually (see table VIII). The volume of total units authorized dropped slightly from about 4,950 in 1960 to 4,875 in 1961. Since 1961, the number of units authorized each year has increased sharply, reaching a level of 8,675 in 1964. Between 1955 and 1959, building permit authorizations averaged about 6,225 a year. During this period some building activity also took place outside of building permit issuing areas. Since 1960, coverage has been complete.

Over three-fourths of the total number of units authorized in the Dayton HMA between January 1, 1960 and April 30, 1965 have been authorized in Montgomery County (see table VIII). Of the Montgomery County total, about 26 percent were in Dayton City, 43 percent in ^{1/}jurisdictions covered by the Montgomery County building inspector, and about 31 percent in "other" permit issuing places, the most important of which are Kettering, Miamisburg, and Centerville to the south of Dayton and Englewood, Vandalia, and Union to the north. Greene County accounts for about 18 percent of the total units authorized in the HMA since 1960.

The volume of single-family construction in the Dayton HMA, as measured by building permit authorizations, has fluctuated each year since 1960, but has remained near the annual average for the five-year period of about 4,625 units (see following table). Multi-family (structures with three or more units) authorizations have increased sharply each year, from a low of about 230 units during 1960, to a level of almost 3,850 units during 1964. During the 1960 to 1964 period, authorizations of units in duplex structures have totaled only about 350, an average of 70 units a year.

^{1/} Includes all of county except incorporated areas with their own permit system.

Housing Units Authorized by Type of Structure
Dayton, Ohio, Housing Market Area
1960-1965

<u>Year</u>	<u>Type of structure</u>			<u>HMA total</u>
	<u>Single- family</u>	<u>Duplex</u>	<u>Three or more units</u>	
1960	4,678	36	232	4,946
1961	4,306	62	516	4,884
1962	4,743	38	1,310	6,091
1963	4,600	156	2,641	7,397
1964	<u>4,766</u>	<u>62</u>	<u>3,847</u>	<u>8,675</u>
Total	23,093	354	8,546	31,993
First four months:				
1964	NA	NA	NA	2,257
1965	NA	NA	NA	2,046

Source: U. S. Department of Commerce.

Units Under Construction. Based on building permit data, a postal vacancy survey conducted in June 1965, on other data obtained in the Dayton area, and on average construction time for single-family homes, garden-type apartments, and high-rise rental projects, there are estimated to be about 3,200 housing units under construction in the Dayton, Ohio, HMA, as of July 1, 1965. Approximately 1,600 of these units are single-family homes and about 1,600 are in multifamily projects. Nearly three-fourths of the single-family houses under construction are in Montgomery County, and most of these are under construction in the unincorporated areas of the county. Montgomery County accounts for almost 1,500 of the multifamily housing units under construction, of which about 60 percent are in Dayton city.

Demolition. Wrecking permits issued by the city of Dayton and estimates of housing unit losses in the remainder of the HMA, indicate that approximately 6,200 residential units have been demolished in the HMA since 1960 (see following table). Almost 90 percent of these losses occurred in Dayton city. Most of the units demolished in Dayton were located in urban renewal areas or in the path of new highways. As shown in the following table, about 60 percent of the units demolished were in multifamily structures.

Demolition Trends
Dayton, Ohio, HMA and Dayton City
January 1960 to May 1965

<u>Size of structure</u>	<u>Number of units demolished^{a/}</u>		
	<u>Dayton</u> <u>City</u>	<u>Remainder</u> <u>of HMA</u>	<u>HMA</u> <u>total</u>
Single-family	1,975	525	2,500
Duplex	1,100	50	1,150
Three or more	<u>2,475</u>	<u>75</u>	<u>2,550</u>
Total	5,550	650	6,200

a/ Rounded.

Sources: Department of Building Inspection, Dayton, and estimates by Housing Market Analyst.

The best available information as to future urban renewal activity and highway construction indicates that demolitions of residential units will total about 2,100 units during the two-year forecast period. Nearly 75 percent of the demolitions are expected to be single-family structures.

Tenure of Occupancy

Owner occupancy has been increasing in the Dayton HMA since 1950 (see table IX). As of July 1, 1965, approximately 68.4 percent of the 226,900 occupied housing units in the Dayton HMA were owner occupied, compared with 67.5 percent in April 1960 and 59.5 percent in April 1950. The deceleration in the trend toward home ownership in recent years is reflected by the recent boom in apartment construction and the satisfactory absorption of these units.

Vacancy

Last Census. As of April 1, 1960, there were about 6,650 vacant, available, housing units in the Dayton HMA, equal to 3.1 percent of the housing inventory. As shown in table IX, 1,875 of the available units were for sale, indicating a homeowner vacancy rate of 1.4 percent while 4,775 units were available for rent, or a rental vacancy rate of 6.8 percent. Of the available vacant units, 150 sales vacancies and 1,000 rental vacancies lacked some or all plumbing facilities.

Postal Vacancy Survey. A postal vacancy survey was conducted during June 1965 by the eighteen principal post offices in the Dayton HMA (see table X). The survey covered a total of 226,100 possible deliveries (about 95 percent of the HMA total), and revealed an over-all vacancy rate of 2.6 percent. Vacancies in residences, as reported by the postal vacancy survey numbered 3,550, or 1.7 percent of the residences surveyed. Units considered residences are those at which deliveries of mail to one address is made for one carrier stop, principally single-family homes, but including some duplexes and row houses. As shown in the survey, apartment vacancies total 2,300 units or 13.5 percent of the 17,050 apartments surveyed. Units are termed apartments when more than one delivery is made at one carrier stop.

Vacancy ratios derived from postal vacancy surveys are not strictly comparable with ratios reported by the Census of Housing. The postal vacancy survey reports vacancies only by type of structure, irrespective of whether the vacant units are for sale or for rent. The Census of Housing reports vacant units according to intended tenure.

Vacancies in FHA-Insured Projects. Based on projects completed and reporting, the March 15, 1965 occupancy survey revealed an over-all vacancy ratio of 12.3 percent. The 1965 survey covered about 2,400 apartments in 38 projects.

Current Estimate. On the basis of postal vacancy survey results, information from the Dayton Area Board of Realtors, FHA surveys, and personal observation, it is judged that there are currently about 6,400 available vacant housing units in the Dayton HMA, an over-all net vacancy ratio of 2.7 percent. Of the total available vacancies, 2,600 units are for sale, representing a homeowner vacancy ratio of 1.6 percent; 3,800 units are available for rent, indicating a rental vacancy rate of 5.0 percent. As shown in table IX, the current number of available sales vacancies is somewhat above the 1960 census figure, while the present number of rental vacancies is far below the 1960 census total. The decline in rental vacancy reflects the large number of demolitions during the past five years, as well as the increased desire for rental accommodations.

Approximately 125 of the currently available vacant sales units and 575 of the available vacant rental units are judged to be substandard in that they do not contain all plumbing facilities. The present proportion of "substandard vacancies" is substantially below that reported by the 1960 census, reflecting the elimination of several hundred such units through governmental demolition activity.

In an area of moderate population growth such as the Dayton HMA, a homeowner vacancy ratio of 1.6 percent appears to be slightly above the level needed to create a balance between supply and demand. Considering the market as a whole, rental vacancies are at levels which indicate a reasonable demand-supply balance. However, difficulties are being experienced in some of the older projects.

Sales Market

General Market Conditions. Demand for new sales housing in the Dayton HMA in recent years has nearly equaled the additions to the supply. However, there are indications that the market is softening somewhat. This is evidenced by the current small excess of sales vacancies above an acceptable level and by the length of time an existing house remains on the market. Although these indicators of a weakening market are present, there is no evidence of serious deterioration.

Major Subdivision Activity. The major area of subdivision activity in the Dayton HMA is in the northern portion of Montgomery County, ringing the city on the north, northeast, and northwest. There are over 30 subdivisions in this area. The average lot size in 48 subdivisions in the HMA is about 8,650 square feet, about one-fifth of an acre. Lots range in price from about \$38 to \$53 a front foot; the typical subdivision lot is priced at about \$3,575.

Unsold Inventory of New Houses. The annual surveys of unsold new sales houses which were conducted by the Cincinnati Insuring Office in January 1964 and 1965 covered subdivisions in which five or more houses were completed in the twelve months preceding the survey date. The January 1965 survey covered 49 subdivisions in Montgomery and Greene Counties in which about 2,100 houses were completed during 1964. Of that number, about 1,525 were sold before the start of construction and the remainder were built speculatively. Of the speculatively built houses, about 100 were unsold, a ratio of 17 percent. The survey indicated that 18 percent of the units unsold had been on the market for one month or less, 28 percent for two to three months, 35 percent for four to six months, and 19 percent for seven to twelve months. In addition, 20 units had been unsold for more than twelve months.

The comparable January 1964 survey (based on a somewhat more limited sample) covered 25 subdivisions and counted about 890 houses completed during 1963. About 720 of the total completions were reported to have been sold prior to the start of construction and 170 units were built speculatively. Of the speculatively built houses, about 70 were unsold (41 percent). The 1964 survey showed that nearly 28 percent of the unsold houses were on the market for one month or less, 50 percent for two to three months, and 22 percent for four to twelve months. There were nine units reported to have been on the market for more than twelve months.

The following table shows a price distribution of new houses completed during 1963 and 1964. During 1964, about 38 percent of the completions were priced between \$12,500 and \$17,499, compared with 47 percent of the 1963 total completions. Houses priced from \$17,500 to \$24,999 accounted for about 51 percent of the total completions during 1964, compared with about 43 percent of the completions during 1963. This increased proportion of more expensive homes in the later period reflects higher land costs, the demand for larger units, and the demand for more equipment such as central air conditioning.

Price Distribution, New House Completions
Montgomery and Greene Counties, Ohio
1963 and 1964

<u>Price range</u>	<u>Percent of total completions</u>	
	<u>1963</u>	<u>1964</u>
\$10,000 - \$12,499	1.3	1.2
12,500 - 14,999	20.6	17.0
15,000 - 17,499	26.8	21.1
17,500 - 19,999	18.4	21.0
20,000 - 24,999	24.9	30.2
25,000 - 29,999	7.9	8.3
30,000 and over	<u>.1</u>	<u>1.2</u>
Total	100.0	100.0

Source: Federal Housing Administration.

Rental Market

General Market Conditions. In general, the rental market in the Dayton area is relatively firm. Vacancies are at fairly reasonable levels and occupancy in most of the new projects has been satisfactory. These favorable market conditions reflect, in part, the fact that about 3,300 rental units have been removed from the market through governmental action during the past five and one-half years; this has helped the occupancy experience in the remaining inventory. A survey of ten newly opened apartment projects (five elevator and five walk-up) in the Dayton HMA revealed that most projects have attained reasonable occupancy levels for the length of time they have been opened.

Rental Housing Under Construction. As of July 1, 1965, there are about 1,600 rental units under construction in the Dayton HMA. About 1,500 units are under construction in Montgomery County and approximately 60 percent of these are in Dayton. Four projects, (three high-rise and one garden type), containing about one-half of the units under construction in Dayton are scheduled to be ready for occupancy by September 1965.

Mortgage Market

Source of Funds. The mortgage market in the Dayton, Ohio, HMA is amply supplied with funds as is evidenced by the fact that nearly 97 percent of the multifamily housing units constructed in the area since 1960 have been financed conventionally. With regard to home financing, savings and loan associations provided almost 60 percent of total mortgage financing in Montgomery County during 1964 (see following table).

Percentage Distribution of Mortgages Recorded
by Source of Financing
Montgomery County, Ohio, 1964

<u>Type of lender</u>	<u>All mortgages of</u> <u>\$35,000 or less</u>
Savings and loan associations	58
Banks	10
Insurance companies	8
Individuals	5
Other mortgagees	<u>19</u>
Total	100

Source: League of Insured Savings and Loan Associations, Dayton.

Urban Renewal and Redevelopment

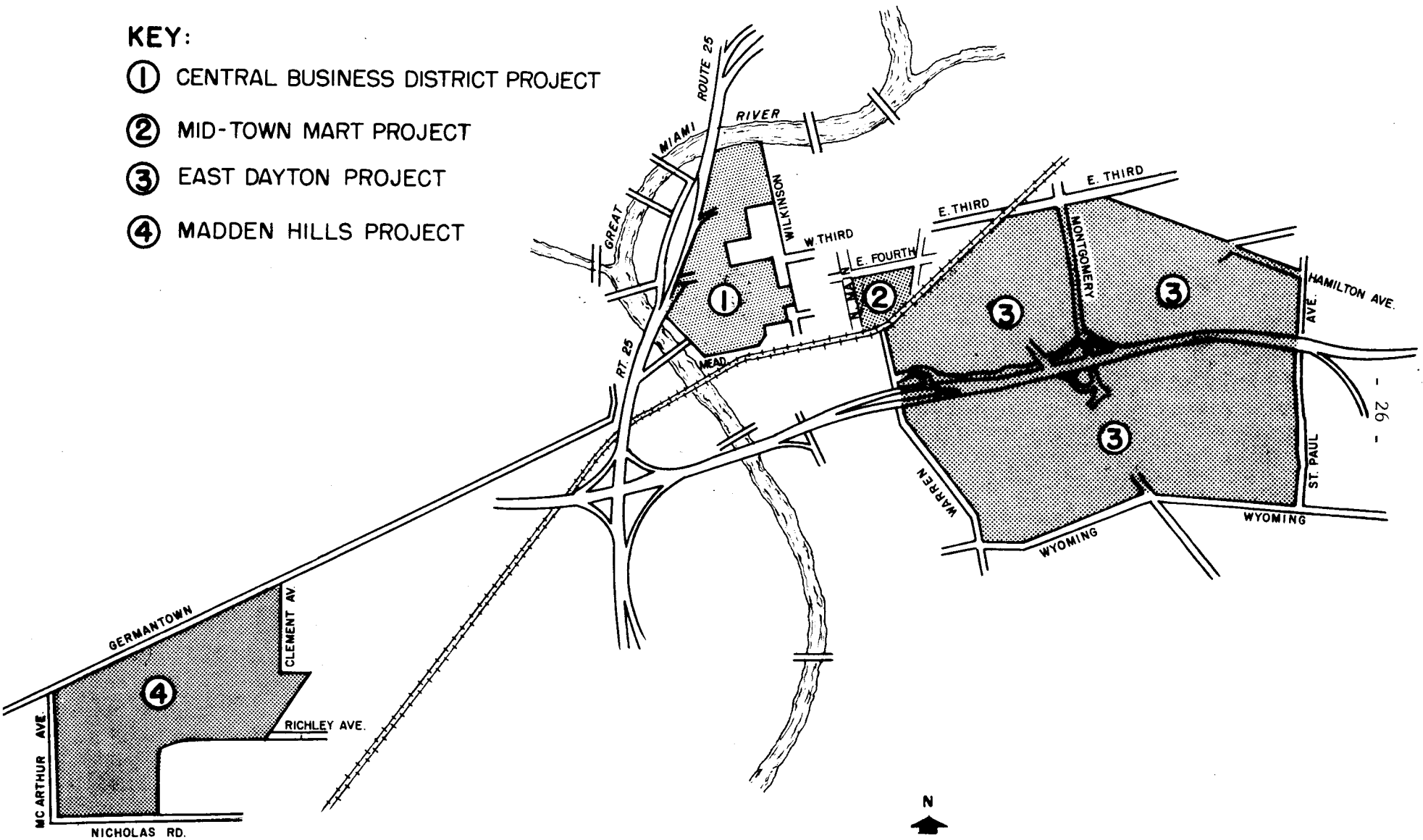
At present, there are five urban renewal projects in Dayton, two in planning and three in execution (see map on page 35). To the extent that information is available, these projects are discussed below.

The East Dayton Project (R-2), now in execution, is bounded on the east by St. Paul Avenue, on the west by Warren and Jefferson Streets, and by Wyoming Street on the south. The northern boundary is irregular. The program for the area includes the elimination of approximately 70 acres of substandard housing north and south of 5th Street in the vicinity of Wayne Avenue. The proposed re-use of this land is residential (39 acres), commercial, and industrial. Dayton Towers, a 206-unit high-rise project, already has been constructed in the project area and a second structure is planned. The program also includes the revitalization and rehabilitation of some 680 acres in the area surround the 70 acre core at 5th Street and Wayne Avenue. The various actions being taken in the area include the construction of various public facilities, including schools, parks, and playgrounds.

URBAN RENEWAL PROJECTS, DAYTON, OHIO

KEY:

- ① CENTRAL BUSINESS DISTRICT PROJECT
- ② MID-TOWN MART PROJECT
- ③ EAST DAYTON PROJECT
- ④ MADDEN HILLS PROJECT



The Central Business District (CBD) urban renewal area covers a substandard housing area west of Wilkinson Street over to U.S. Route 25, and from Mead Street on the south, to the Great Miami River on the north. All of the residential buildings in the area will be removed. Redevelopment includes residential, commercial, and industrial re-use. This program will be undertaken in two phases. The first phase, known as the Perry-Mead Project (R-15), is in execution. The project land will be devoted principally to public, industrial, and commercial reuse. About 90 percent of the planned demolition has been completed. The second phase of this program, the Miami-Maple Project (R-58), is in planning.

The Madden Hills Project (R-54), now in execution, encompasses an area of 215 acres. The project area is bordered by Germantown Street on the north, Nicholas Road and Richley Avenue on the south, roughly by Clement Avenue on the east, and McArthur Avenue on the west. Like the East Dayton Project area, the program in Madden Hills includes both clearance and rehabilitation activities. Some 160 acres are scheduled for total clearance and redevelopment. The redevelopment will consist primarily of single-family homes, although about 75 units in garden apartments and a small commercial area are included in the plan.

The Mid-Town Mart Project (R-90), encompasses a four-block area east of Main Street to St. Clair Street and south of 4th Street to 6th Street. This project, still in planning, will be developed primarily as a retail center.

Military Housing

At the present time, there are 1,919 housing units at Wright-Patterson Air Force Base. Of the total number of units, over 97 percent (1,867) are considered to be adequate. Vacancies normally are low.

Public Housing

There are about 2,325 public housing units in nine projects in Dayton, all of which are Federally-aided (see following table). Four of the projects were opened during the 1940's while one project (Arlington Courts) was opened in 1958. These five projects are reported to be fully occupied. During 1965, three projects were completed and now report 100 percent occupancy. A fourth project (Hilltop Homes) is due to open in July 1965. About 59 percent of the units in these four new projects are specifically designed for elderly persons.

Public Housing
Dayton, Ohio, HMA

<u>Project name</u>	<u>Year opened</u>	<u>Units designed for</u>		<u>Total units</u>
		<u>Non-elderly</u>	<u>Elderly</u>	
De Soto Bass Courts	1940	510	-	510
Parkside Homes	1942	604	-	604
Summit Court	1943	139	-	139
Edgewood Court	1943	138	-	138
Arlington Courts	1958	314	-	314
Westdale Terrace	1965	48	88	136
Metro Gardens	1965	-	63	63
Park Manor	1965	-	220	220
Hilltop Homes	1965	<u>210</u>	<u>-</u>	<u>210</u>
Total		1,963	371	2,334

Source: Dayton Metropolitan Housing Authority.

Demand for Housing

Quantitative Demand

Demand for new housing over the July 1, 1965 to July 1, 1967 forecast period is based on the projected level of household growth (6,000 annually), the number of housing units expected to be demolished, and the adjustment of vacancies to levels that reflect the long-term needs of the Dayton HMA. Consideration also is given to the current tenure composition of the inventory, and to the continued slow trend toward home ownership. After giving due consideration to the foregoing factors, an annual demand for about 6,600 housing units is projected for each of the next two years, including 4,800 units of sales-type housing and 1,800 rental units.

The addition of 6,600 housing units a year over the next two-year period is slightly above the average of about 6,400 units a year authorized by building permits during the 1960 to 1964 period, but somewhat below the average annual number of units authorized during each of the last three years (7,400). The number of single-family units expected to be in demand each year during the next two years (4,800) is close to the single-family authorizations during the last three years, averaging about 4,700 a year. Multifamily building authorizations (structures containing three or more units) have averaged over 1,700 units a year since 1960, slightly below the prospective demand. However, multifamily authorizations have increased sharply during the last three years (averaging about 2,600 units a year), although many of these units have not yet been put on the market.

Although all housing in the HMA has been produced with customary financing, if public benefits or assistance through tax abatements or aid in financing or in land acquisition are utilized (thereby reducing the minimum rents achievable), the demand for privately-owned rental units could be increased by about 350 units a year. The provision of new privately-owned rental units in the lower rent ranges achievable with public benefits or assistance in financing would accelerate the removal of the least desirable housing and thus result in an improvement in the housing available to moderate-income families.

Qualitative Demand

Sales Housing. Based on current family income, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 4,800 sales units is expected to be distributed (by price) as shown in the following table. Single-family houses that meet minimum standards cannot be produced in the Dayton HMA to sell for less than about \$13,500.

Annual Demand for New Sales Housing by Price Class
Dayton, Ohio, Housing Market Area
July 1, 1965 to July 1, 1967

<u>Sales price</u>	<u>Number</u>	<u>Percent of total</u>
\$13,500 - \$14,999	775	16
15,000 - 17,499	1,300	27
17,500 - 19,999	725	15
20,000 - 22,499	425	9
22,500 - 25,000	425	9
25,000 and over	<u>1,150</u>	<u>24</u>
Total	4,800	100

The distribution shown above differs from that on page 24, which reflects only selected subdivision experience during the years 1963 and 1964. It should be noted that the 1963-1964 data do not include new construction in subdivisions with less than five completions during the year, nor do they reflect individual or contract construction on scattered lots. The demand estimates above reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Rental Housing. The monthly rentals at which 1,800 privately-owned net additions to the rental housing inventory (excluding units built with public benefits or assistance in financing) might best be absorbed are indicated for various size units in the following table. The production of units in the higher ranges of rent will effect competitively filtering of existing accommodations. In the Dayton HMA, it is judged that the minimum gross rents achievable with market interest rate financing are \$100 for efficiency units, \$110 for one-bedroom units, \$120 for two-bedroom units, and \$130 for three-bedroom units. Should any units be produced with the aid of public benefits or assistance financing, they will be in lower rent ranges. The maximum potential, however, would be limited to about 15 efficiencies, 90 one-bedroom units, 150 two-bedroom units, and 95 three-bedroom units.

Prospective Annual Demand for New Rental Housing
by Monthly Gross Rent and by Unit Size
Dayton, Ohio, Housing Market Area
July 1, 1965 to July 1, 1967

Monthly gross rent ^{a/}	Size of unit			
	Efficiency	One bedroom	Two bedroom	Three bedroom
\$100 and over	210	-	-	-
110 " "	200	645	-	-
120 " "	190	580	665	-
130 " " - - - - -	175 - - - - -	515 - - -	570 - - -	280
140 " "	150	450	475	230
150 " "	115	365	380	185
160 " "	85	270	290	140
170 " " - - - - -	65 - - - - -	200 - - -	220 - - -	105
180 " "	50	160	170	80
200 " "	35	95	100	50
220 " "	20	60	65	25

a/ Gross rent is shelter or contract rent plus the cost of utilities and services.

Note: The figures above are cumulative, that is, the columns cannot be added vertically. For example, the demand for one-bedroom units at from \$120 to \$140 is 130 units (580 minus 450).

Nursing Homes

Existing Nursing Homes. Currently, there are 73 nursing homes (2,100 beds) in operation in the Dayton, Ohio, Housing Market Area. Of the total, 45 homes (1,510 beds) are located in Montgomery County, 17 homes (320 beds) in Miami County, and 11 homes (270 beds) in Greene County. Nearly three-fourths of the HMA total number of beds are in proprietary nursing homes and the remainder are in church-sponsored or other non-profit homes.

In the HMA as a whole, an occupancy level of 80 percent was reported in June 1965, ranging from 68 percent in Miami County to 84 percent in Greene County. About 83 percent of the total beds in Montgomery County were reported to be occupied. Six homes, with a total of about 400 beds, have been opened less than one year. Local sources indicate that the typical home takes about 18 months to reach full capacity. If these six homes are omitted from the tabulation, the HMA occupancy rate increases to about 89 percent.

Largely because of inadequate staffing, the State of Ohio has classified nearly 95 percent of the nursing home beds in the HMA as "unsuitable". There are reports that qualified personnel are difficult to attract because nursing homes compete with higher hospital salary scales. The State nursing home inspector indicated that over 90 percent of the existing beds would be classed as "suitable" if the homes were adequately staffed.

Monthly charges in most homes range between \$150 and \$250 a month. Some of the new homes have monthly charges up to \$400. In the newer homes, typical monthly charges range from \$350 to \$400 for a private room, from \$270 to \$330 for a semi-private accommodation, and from about \$225 to \$250 for a ward bed.

Beds Under Construction. In addition to the existing beds in the area, there are two homes, with 250 beds, under construction in Montgomery County. One is due to open in the fall of 1965. The other should be ready for occupancy by early 1966.

Nursing Home Bed Demand. The construction of an additional 250 new nursing home beds during the July 1, 1965 to July 1, 1967 forecast period (about 125 beds a year), should meet the needs of the elderly population. This figure is based on the number of beds (typically 33 beds per 1,000 persons) which will be needed to satisfy the July 1, 1967 elderly population 65 years of age and over (61,000 persons) in the Dayton HMA. Consideration also is given to other factors such as the number of beds that are typically occupied by persons under 65 years of age, and the number of beds that will be occupied by elderly persons attracted to the Dayton HMA from other areas. The foregoing adjustments are based on FHA national experience in the nursing home field and on a nursing home study conducted by the Department of Health, Education, and Welfare. Also considered in arriving at net demand are the number of nursing home beds under construction, the quality of the existing inventory, and an adjustment to the current level of vacancy which will create a more balanced market.

APPENDIX TABLES

Table I

Estimated Civilian Work Force Components
Dayton, Ohio, Housing Market Area,
Annual Averages, 1958-1964
(thousands)

<u>Work force components</u>	<u>1958</u>	<u>1959</u>	<u>1960^{a/}</u>	<u>1961^{a/}</u>	<u>1962^{a/}</u>	<u>1963</u>	<u>1964</u>	<u>First four months</u>	
								<u>1964^{r/}</u>	<u>1965^{p/}</u>
Total civilian work force	<u>NA</u>	<u>NA</u>	<u>293.6</u>	<u>293.7</u>	<u>294.7</u>	<u>298.4</u>	<u>304.5</u>	<u>299.0</u>	<u>310.3</u>
Unemployment	NA	NA	11.3	14.8	11.1	10.1	8.1	9.9	8.5
Percent unemployed	NA	NA	3.9%	5.1%	3.8%	3.4%	2.7%	3.3%	2.7%
Total employment	<u>NA</u>	<u>NA</u>	<u>282.3</u>	<u>278.9</u>	<u>283.6</u>	<u>288.2</u>	<u>296.4</u>	<u>289.1</u>	<u>301.8</u>
Nonag. wage and salary employment	233.3	246.0	247.7	243.7	249.9	254.5	263.1	256.7	268.4
Other ^{b/}	NA	NA	34.4	34.9	33.7	33.5	33.0	32.2	33.4

^{a/} Includes persons involved in labor-management disputes.

^{b/} Includes agricultural, domestic, self-employed, and unpaid family workers.

r - revised data.

p - preliminary data.

Note: Columns may not add because of rounding.

Source: Divison of Research and Statistics,
Ohio Bureau of Unemployment Compensation.

Table II

Estimated Nonagricultural Wage and Salary Employment
Dayton, Ohio, Housing Market Area
Annual Averages, 1958-1964
(thousands)

Industry	1958	1959	1960	1961	1962	1963	1964	First four months	
								1964 ^r	1965 ^p
Nonagricultural wage and salary workers	<u>233.3</u>	<u>246.0</u>	<u>247.7</u>	<u>243.7</u>	<u>249.9</u>	<u>254.5</u>	<u>263.1</u>	<u>256.7</u>	<u>268.4</u>
Manufacturing	<u>98.1</u>	<u>105.1</u>	<u>103.6</u>	<u>99.3</u>	<u>102.3</u>	<u>103.5</u>	<u>107.6</u>	<u>105.8</u>	<u>110.5</u>
Durable goods	<u>66.6</u>	<u>71.9</u>	<u>71.2</u>	<u>68.4</u>	<u>70.1</u>	<u>70.2</u>	<u>73.2</u>	<u>72.0</u>	<u>76.0</u>
Stone, clay, and glass	1.9	1.9	1.8	1.9	1.9	1.9	2.0	2.0	1.8
Nonelectrical machinery	25.5	26.5	27.2	26.8	28.2	27.7	28.9	28.1	30.4
Electrical machinery	23.4	26.2	25.4	24.4	24.3	24.4	24.2	24.4	25.2
Transportation	8.1	8.3	7.9	6.7	6.6	6.8	7.8	7.7	7.8
Other durable goods	7.7	8.9	8.9	8.7	9.2	8.4	10.2	9.9	10.8
Nondurable goods	<u>31.5</u>	<u>33.3</u>	<u>32.5</u>	<u>30.9</u>	<u>32.2</u>	<u>33.3</u>	<u>34.4</u>	<u>33.8</u>	<u>34.5</u>
Food and kindred products	6.2	6.1	6.1	5.9	5.9	5.7	5.8	5.7	5.6
Paper and allied products	3.6	3.8	4.1	4.2	4.2	4.3	4.2	4.2	3.8
Printing and publishing	9.5	9.7	10.1	10.6	11.1	11.4	11.7	11.7	11.8
Other nondurable goods	12.2	13.7	12.2	10.2	11.0	11.9	12.7	12.2	13.3
Nonmanufacturing	<u>135.2</u>	<u>140.9</u>	<u>144.0</u>	<u>144.4</u>	<u>147.6</u>	<u>151.0</u>	<u>155.6</u>	<u>151.0</u>	<u>157.9</u>
Mining and quarrying	.5	.5	.5	.6	.5	.4	.5	.5	.4
Contract construction	9.4	10.9	9.9	9.3	9.1	9.5	10.5	8.4	9.1
Transportation and utilities	9.8	9.9	10.2	10.1	10.1	10.1	10.1	9.7	10.1
Wholesale and retail trade	40.1	42.2	43.4	42.8	43.8	44.8	46.0	44.8	46.4
Finance, insurance, and real estate	5.7	6.2	6.5	6.6	6.9	7.1	7.6	7.4	7.5
Services	25.5	26.7	28.1	29.2	30.2	32.0	34.1	33.3	34.8
Government	44.3	44.6	45.4	45.9	46.9	47.1	46.8	47.0	49.6

r - revised data

p - Data not prepared by Ohio Bureau of Unemployment Compensation.

Notes: Columns may not add because of rounding.

Data for years 1958 through 1962 not exactly comparable with later data because of estimating methods.

Source: Division of Research and Statistics,
Ohio Bureau of Unemployment Compensation.

Table III

Estimated Percentage Distribution of Families by Annual Income
After Deduction of Federal Income Tax
Dayton, Ohio, HMA, 1965 and 1967

<u>Annual family income</u>	<u>1965</u>		<u>1967</u>	
	<u>All families</u>	<u>Tenant families</u>	<u>All families</u>	<u>Tenant families</u>
Under \$3,000	10	17	9	16
\$3,000 - 3,999	6	9	6	8
4,000 - 4,999	7	11	6	11
5,000 - 5,999	10	12	8	11
6,000 - 6,999	12	12	11	11
7,000 - 7,999	11	12	12	11
8,000 - 8,999	10	9	10	10
9,000 - 9,999	7	6	8	7
10,000 - 11,999	12	4	13	6
12,000 and over	15	8	17	9
Total	100	100	100	100
Median	\$7,500	\$6,125	\$7,850	\$6,400

Source: Estimated by Housing Market Analyst.

Table IV

Population Trends
Dayton, Ohio, Housing Market Area
1950, 1960, and 1965

Area	Number of persons			Average annual change			
				1950-1960		1960-1965	
	April 1950	April 1960	July 1965	Number	Percent	Number	Percent
Dayton, Ohio, HMA total	<u>518,642</u>	<u>694,623</u>	<u>777,400</u>	<u>17,598</u>	<u>3.4</u>	<u>15,775</u>	<u>2.3</u>
Montgomery County	<u>398,441</u>	<u>527,080</u>	<u>586,100</u>	<u>12,864</u>	<u>3.2</u>	<u>11,250</u>	<u>2.1</u>
Dayton City	243,872	262,332	264,000	1,846	0.8	325	0.1
Miamisburg City	6,329	9,893	11,800	356	5.6	375	3.8
Remainder of county	<u>148,240</u>	<u>254,855</u>	<u>310,300</u>	<u>10,662</u>	<u>7.2</u>	<u>10,550</u>	<u>4.1</u>
Greene County	<u>58,892</u>	<u>94,642</u>	<u>114,100</u>	<u>3,575</u>	<u>6.1</u>	<u>3,700</u>	<u>3.9</u>
Fairborn City <u>b/</u>	7,847	19,453	31,650	1,161	14.8	2,325	12.0
Xenia City	12,877	20,455	22,550	758	5.9	400	2.0
Remainder of county <u>b/</u>	<u>38,168</u>	<u>54,734</u>	<u>59,900</u>	<u>1,656</u>	<u>4.3</u>	<u>975</u>	<u>1.8</u>
Miami County	<u>61,309</u>	<u>72,901</u>	<u>77,200</u>	<u>1,159</u>	<u>1.9</u>	<u>825</u>	<u>1.1</u>
Piqua City	17,447	19,219	20,000	177	1.0	150	0.8
Troy City	10,661	13,685	15,000	302	2.8	250	1.8
Remainder of county	<u>33,201</u>	<u>39,997</u>	<u>42,200</u>	<u>680</u>	<u>2.0</u>	<u>425</u>	<u>1.1</u>

a/ Rounded.

b/ Population changes between 1960 and 1965 are distorted because of the annexation of portions of Greene County to Fairborn City.

Sources: 1950 and 1960 Censuses of Population.
1965 estimated by Housing Market Analyst.

Table V

Distribution of Population by Age Group
Dayton, Ohio, Housing Market Area
1950-1960

<u>Age group</u>	<u>Number of persons</u>		<u>Change 1950-1960</u>	
	<u>April 1950</u>	<u>April 1960</u>	<u>Number</u>	<u>Percent</u>
Under 5	60,070	85,384	25,314	42.1
5 to 9	43,370	77,309	33,939	78.3
10 to 19	65,216	113,206	47,990	73.6
20 to 29	90,501	90,279	-222	-0.2
30 to 39	84,606	105,831	21,225	25.1
40 to 49	64,644	85,886	21,242	32.9
50 to 59	51,026	61,729	10,703	21.0
60 to 64	19,645	23,384	3,739	19.0
65 and over	39,564	51,615	12,051	30.5
Total	518,642	694,623	175,981	33.9

Source: 1950 and 1960 Censuses of Population.

Table VI

Household Trends
Dayton, Ohio, Housing Market Area
1950, 1960, and 1965

Area	Number of households			Average annual change			
	April 1950	April 1960	July 1965	1950-1960		1960-1965	
				Number	Percent	Number ^{a/}	Percent
Dayton, Ohio, HMA total	<u>149,331</u>	<u>202,497</u>	<u>226,900</u>	<u>5,317</u>	<u>3.6</u>	<u>4,650</u>	<u>2.3</u>
Montgomery County	<u>114,631</u>	<u>154,899</u>	<u>172,300</u>	<u>4,027</u>	<u>3.5</u>	<u>3,300</u>	<u>2.1</u>
Dayton City	71,519	80,115	80,850	860	1.2	150	1.8
Miamisburg City	1,980	3,014	3,600	103	5.2	100	3.3
Remainder of county	<u>41,132</u>	<u>71,770</u>	<u>87,850</u>	<u>3,064</u>	<u>7.4</u>	<u>3,050</u>	<u>4.2</u>
Greene County	<u>15,991</u>	<u>25,199</u>	<u>30,400</u>	<u>921</u>	<u>5.8</u>	<u>1,000</u>	<u>4.0</u>
Fairborn City ^{b/}	2,409	5,415	8,700	301	12.5	625	11.5
Xenia City	4,028	5,974	6,550	194	4.8	100	1.7
Remainder of county ^{b/}	<u>9,554</u>	<u>13,810</u>	<u>15,150</u>	<u>426</u>	<u>4.5</u>	<u>275</u>	<u>2.0</u>
Miami County	<u>18,709</u>	<u>22,399</u>	<u>24,200</u>	<u>369</u>	<u>2.0</u>	<u>350</u>	<u>1.6</u>
Piqua City	5,617	6,321	6,700	70	1.2	75	1.2
Troy City	3,430	4,446	4,950	102	3.0	100	2.2
Remainder of county	<u>9,662</u>	<u>11,632</u>	<u>12,550</u>	<u>197</u>	<u>2.0</u>	<u>175</u>	<u>1.5</u>

^{a/} Rounded.

^{b/} Household changes between 1960 and 1965 are distorted because of the annexation of portions of Greene County to Fairborn City.

Sources: 1950 and 1960 Censuses of Population.
1965 estimated by Housing Market Analyst.

Table VII

Housing Inventory Trends
Dayton, Ohio, Housing Market Area
1950, 1960, and 1965

Area	Number of housing units			Average annual change			
	April 1950	April 1960	July 1965	1950-1960		1960-1965	
				Number	Percent	Number ^a	Percent
Dayton, Ohio, HMA total	<u>152,851</u>	<u>212,796</u>	<u>237,400</u>	<u>5,995</u>	<u>3.9</u>	<u>4,675</u>	<u>2.2</u>
Montgomery County	<u>117,123</u>	<u>162,609</u>	<u>179,800</u>	<u>4,549</u>	<u>3.9</u>	<u>3,275</u>	<u>2.0</u>
Dayton City	72,791	83,884	84,000	1,110	1.5	25	-
Miamisburg City	2,020	3,131	3,725	111	5.5	100	3.2
Remainder of county	<u>42,312</u>	<u>75,594</u>	<u>92,075</u>	<u>3,328</u>	<u>7.9</u>	<u>3,150</u>	<u>4.2</u>
Greene County	<u>16,404</u>	<u>26,493</u>	<u>32,050</u>	<u>1,009</u>	<u>6.2</u>	<u>1,050</u>	<u>4.0</u>
Fairborn City ^{b/}	2,436	5,691	9,050	325	13.3	650	11.4
Xenia City	4,088	6,194	6,875	211	5.2	125	2.0
Remainder of county ^{b/}	<u>9,880</u>	<u>14,608</u>	<u>16,125</u>	<u>473</u>	<u>4.8</u>	<u>275</u>	<u>1.9</u>
Miami County	<u>19,324</u>	<u>23,694</u>	<u>25,550</u>	<u>437</u>	<u>2.3</u>	<u>350</u>	<u>1.5</u>
Piqua City	5,787	6,568	7,000	78	1.3	75	1.1
Troy City	3,509	4,651	5,200	114	3.2	100	2.2
Remainder of county	<u>10,028</u>	<u>12,475</u>	<u>13,350</u>	<u>245</u>	<u>2.4</u>	<u>175</u>	<u>1.4</u>

^{a/} Rounded.

^{b/} Housing inventory changes between 1960 and 1965 are distorted because of the annexation of portions of Greene County to Fairborn City.

Sources: 1950 and 1960 Censuses of Housing.
 1965 estimated by Housing Market Analyst.

Table VIII

Housing Units Authorized by Building Permit Issuing Place
Dayton, Ohio, Housing Market Area, 1960-1965

Area	1960	1961	1962	1963	1964	First four months		Total
						1964	1965	1/60 - 4/65
Montgomery County total	<u>3,699</u>	<u>3,678</u>	<u>4,591</u>	<u>5,590</u>	<u>6,743</u>	<u>1,859</u>	<u>1,552</u>	<u>25,853</u>
Centerville village	122	169	125	115	141	36	10	682
Dayton city	395	444	1,031	2,109 ^{a/}	2,201 ^{d/}	783	451	6,631
Englewood village	66	156	104	135	118	23	47	626
Kettering city	741	689	723	653	727	86	128	3,661
Miamisburg city	102	137	127	171	102	18	44	683
Montgomery County ^{a/}	1,945	1,632	1,944	1,970	2,908	821	754	11,153
Union village	64	86	69	53	119	NA	14	405
Vandalia city	121	114	113	92	105	30	33	578
West Carrollton village	50	125	75	88	116	4	25	479
Other permit issuing places	93	126	280	204	206 ^{e/}	58	46	955
Greene County total	<u>862</u>	<u>874</u>	<u>1,098</u>	<u>1,378</u>	<u>1,456</u>	<u>282</u>	<u>389</u>	<u>6,057</u>
Fairborn city	235	67	127	471	388	53	110	1,398
Greene County ^{a/}	493	651	589	584	657	187	215	3,189
Xenia city	102 ^{b/}	99	254	186	164	23	35	840
Xenia township	0	0	76	91	167	12	20	354
Other permit issuing places	32	57	52	46	80	7	9	276
Miami County total	<u>385</u>	<u>332</u>	<u>402</u>	<u>429</u>	<u>476</u>	<u>116</u>	<u>105</u>	<u>2,129</u>
Miami County ^{a/}	62	88	83	104	120	35	27	484
Piqua city	79	87	96	97	126	26	27	512
Troy city	166	91	104	116	116	30	46	639
Other permit issuing places	78	66	119	112	114	25	5	494
Dayton HMA total	4,946	4,884	6,091	7,397	8,675	2,257	2,046	34,039

^{a/} Includes all of county except incorporated areas with their own permit issuing system.

^{b/} Includes 6 units of public housing.

^{c/} Includes 419 units of public housing.

^{d/} Includes 210 units of public housing.

^{e/} Includes 20 units of public housing.

Source: U. S. Census Bureau, C-40 Construction Reports.

Table IX

Components of the Housing Inventory
Dayton, Ohio, Housing Market Area
1950, 1960, and 1965

Occupancy and tenure	Number of housing units			Average annual change			
	April 1950	April 1960	July 1965	1950-1960		1960-1965	
				Number	Percent	Number a/	Percent
Total housing supply	<u>152,851</u>	<u>212,796</u>	<u>237,400</u>	<u>5,995</u>	<u>3.9</u>	<u>4,675</u>	<u>2.2</u>
Occupied housing units	<u>149,331</u>	<u>202,497</u>	<u>226,900</u>	<u>5,317</u>	<u>3.6</u>	<u>4,650</u>	<u>2.3</u>
Owner occupied	<u>88,886</u>	<u>136,714</u>	<u>155,200</u>	<u>4,783</u>	<u>5.4</u>	<u>3,525</u>	<u>2.6</u>
Percent of total occupied	59.5%	67.5%	68.4%	-	-	-	-
Renter occupied	<u>60,445</u>	<u>65,783</u>	<u>71,700</u>	<u>534</u>	<u>.9</u>	<u>1,125</u>	<u>1.7</u>
Percent of total occupied	40.5%	32.5%	31.6%	-	-	-	-
Vacant housing units	<u>3,520</u> b/	<u>10,299</u>	<u>10,500</u>	<u>678</u>	<u>19.3</u>	<u>25</u>	<u>0.2</u>
Available	<u>1,233</u>	<u>6,651</u>	<u>6,400</u>	<u>542</u>	<u>44.0</u>	<u>-50</u>	<u>-0.8</u>
For sale	<u>531</u>	<u>1,879</u>	<u>2,600</u>	<u>135</u>	<u>25.4</u>	<u>135</u>	<u>7.2</u>
Homeowner vacancy rate	0.6%	1.4%	1.6%	-	-	-	-
For rent	<u>702</u>	<u>4,772</u>	<u>3,800</u>	<u>407</u>	<u>58.0</u>	<u>-185</u>	<u>-3.9</u>
Rental vacancy rate	1.1%	6.8%	5.0%	-	-	-	-
Other	<u>2,287</u> b/	<u>3,648</u>	<u>4,100</u>	<u>136</u>	<u>5.9</u>	<u>75</u>	<u>2.1</u>

a/ Rounded.

b/ Includes 183 nonresident dwelling units.

Sources: 1950 and 1960 Censuses of Housing.
1965 estimated by Housing Market Analyst.

Table X

Dayton, Ohio, Area Postal Vacancy Survey

June 4-30, 1965

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	226,053	5,864	2.6	4,084	1,780	3,140	208,986	3,558	1.7	2,668	890	1,455	17,067	2,306	13.5	1,416	890	1,685	2,871	533	18.6
Montgomery County	178,659	4,420	2.5	3,031	1,389	2,607	164,864	2,437	1.5	1,863	574	1,021	13,795	1,983	14.4	1,168	815	1,586	2,249	479	21.3
Dayton	159,931	3,891	2.4	2,623	1,268	2,308	146,623	2,051	1.4	1,582	469	753	13,308	1,840	13.8	1,041	799	1,555	1,989	472	23.7
Main Office	8,597	490	5.7	230	260	32	7,121	136	1.9	129	7	-	1,476	354	24.0	101	253	32	-	-	-
Branches:																					
Centerville	4,280	144	3.4	48	96	103	4,252	144	3.4	48	96	97	28	-	-	-	-	6	-	-	-
Far Hills	7,287	93	1.3	83	10	114	5,766	42	0.7	38	4	25	1,521	51	3.4	45	6	89	-	-	-
Kettering	9,007	208	2.3	142	66	234	8,660	133	1.5	107	26	76	347	75	21.6	35	40	158	-	-	-
Northridge	6,570	89	1.4	67	22	28	6,016	31	0.5	22	9	28	554	58	10.5	45	13	-	597	323	54.1
Overlook	11,083	156	1.4	150	6	30	11,083	156	1.4	150	6	30	-	-	-	-	-	-	40	8	20.0
Trotwood	5,335	128	2.4	65	63	54	5,218	111	2.1	62	49	34	117	17	14.5	3	14	20	81	1	1.2
West Carrollton	7,139	153	2.1	91	62	66	6,954	118	1.7	74	44	58	185	35	18.9	17	18	8	668	8	1.2
Wright-Patterson AFB	142	58	40.8	58	-	-	74	1	1.4	1	-	-	68	57	83.8	57	-	-	84	-	-
Stations:																					
A	9,735	172	1.8	159	13	56	9,009	92	1.0	89	3	5	726	80	11.0	70	10	51	-	-	-
B	10,092	231	2.3	211	20	102	8,696	149	1.7	142	7	10	1,396	82	5.9	69	13	92	-	-	-
C	4,183	117	2.8	111	6	78	3,664	60	1.6	54	6	6	519	57	11.0	57	-	72	-	-	-
D	9,180	126	1.4	124	2	21	9,055	113	1.2	111	2	1	125	13	10.4	13	-	20	-	-	-
Dabel	15,200	380	2.5	204	176	488	13,757	173	1.3	102	71	150	1,443	207	14.3	102	105	338	-	-	-
Dayton View	11,701	320	2.7	224	96	481	9,779	83	0.8	83	-	7	1,922	237	12.3	141	96	474	135	2	1.5
North Dayton	12,932	215	1.7	128	87	190	12,806	164	1.3	102	62	150	126	51	40.5	26	25	40	207	17	8.2
Riverdale	14,176	571	4.0	340	231	142	11,503	109	0.9	84	25	37	2,673	462	17.3	256	206	105	-	-	-
Roosevelt	13,292	240	1.8	188	52	89	13,210	236	1.8	184	52	39	82	4	4.9	4	-	50	177	113	63.8
Other Post Offices	18,728	529	2.8	408	121	299	18,241	386	2.1	281	105	268	487	143	29.4	127	16	31	260	7	2.7
Brookville	2,782	84	3.0	72	12	24	2,739	62	2.3	54	8	16	43	22	51.2	18	4	8	-	-	-
Englewood	2,963	116	3.9	52	64	60	2,920	86	2.9	34	52	60	43	30	69.8	18	12	-	18	-	-
Germantown	2,875	110	3.8	107	3	12	2,768	78	2.8	75	3	12	107	32	29.9	32	-	-	-	-	-
Miamisburg	5,636	126	2.2	107	19	86	5,537	88	1.6	69	19	81	99	38	38.4	38	-	5	106	2	1.9
New Lebanon	1,736	58	3.3	50	8	21	1,707	43	2.5	35	5	21	29	15	51.7	15	-	-	134	4	3.0
Vandalia	2,736	35	1.3	20	15	96	2,570	29	1.1	14	15	78	166	6	3.6	6	-	18	2	1	50.0

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

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

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

Table X (Cont'd.)

Dayton, Ohio, Area Postal Vacancy Survey

June 4-30, 1965

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.	%
Greene County	23,915	799	3.3	482	317	374	21,719	642	3.0	399	243	275	2,196	157	7.1	83	74	99	291	11	3.8
Bellbrook	1,480	41	2.8	18	23	29	1,480	41	2.8	18	23	29	-	-	-	-	-	-	-	-	-
Fairborn	9,455	347	3.7	170	177	199	8,349	250	3.0	141	109	147	1,106	97	8.8	29	68	52	263	5	1.9
Jamestown	1,294	46	3.6	44	2	12	1,228	44	3.6	42	2	12	66	2	3.0	2	-	-	16	2	12.5
Xenia	10,021	331	3.3	229	102	133	9,238	279	3.0	181	98	86	783	52	6.6	48	4	47	12	4	33.3
Yellow Springs	1,665	34	2.0	21	13	1	1,424	28	2.0	17	11	1	241	6	2.5	4	2	-	-	-	-
Miami County	23,479	645	2.7	571	74	159	22,403	479	2.1	406	73	159	1,076	166	15.4	165	1	-	331	43	13.0
Bradford	1,485	43	2.9	37	6	8	1,419	42	3.0	36	6	8	66	1	1.5	1	-	-	38	5	13.2
Covington	1,619	43	2.7	43	-	8	1,578	25	1.6	25	-	8	41	18	43.9	18	-	-	58	3	5.2
Piqua	8,175	226	2.8	210	16	49	8,009	183	2.3	167	16	49	166	43	25.9	43	-	-	69	32	46.4
Tipp City	2,932	71	2.4	61	10	28	2,625	54	2.1	44	10	28	307	17	5.5	17	-	-	63	1	1.6
Troy	7,408	200	2.7	171	29	56	7,118	136	1.9	107	29	56	290	64	22.1	64	-	-	58	2	3.4
West Milton	1,860	62	3.3	49	13	10	1,654	39	2.4	27	12	10	206	23	11.2	22	1	-	45	-	-

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).